Take Command

2027 OPEN ENROLLMENT

The Open Enrollment Mindset

What more than 1,500 employees say after living with their health plan for a year

Price influences the first choice. Experience influences the next one.

Consumer benefits research for carriers, Benefits Consultants and employers.

THE QUESTION

After employees live with a health plan for a year, what makes them want to stay - and what makes them want to shop again?

THE ANSWER

Access, prescriptions, service, ease of use and perceived value shape how employees carry their experience into the next OE.

A year of experience changes how employees judge a health plan.

Employees enter open enrollment comparing prices and plan details. By the next OE, they have something more valuable: lived experience. The survey shows a sizable persuadable middle - and a clear connection between access, usability and stated renewal intent.

52%
satisfied with their current plan

53%
probably or definitely plan to renew

27%
are still undecided

73%
can always or most of the time find needed care

54%
are satisfied with prescription coverage

66%
mostly or completely understand their plan

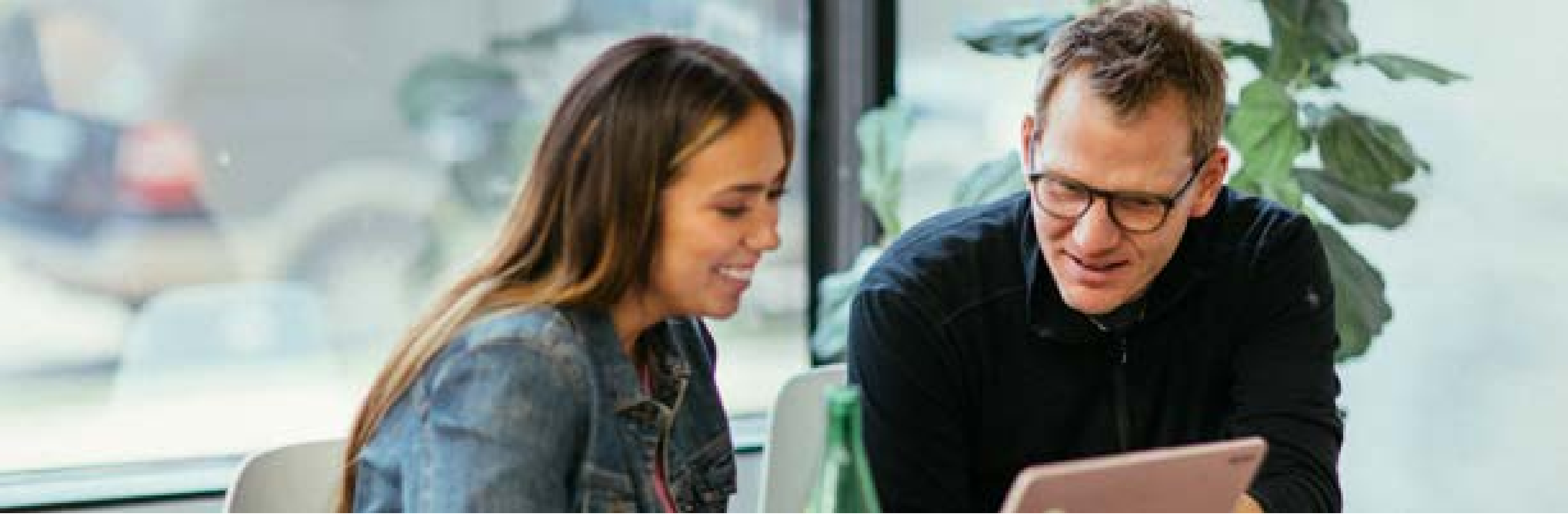
What The Data Says

Choosing is about comparing. Renewing is about remembering.

Employees remember whether their doctors were available, their medications were covered, the website worked and someone helped when something went wrong.

Employee Voice - Choosing A Plan

> “My doctors were in the plan, and the deductible worked for me.”



FINDING 01

The biggest OE opportunity is the employee who has not made up their mind.

27%
are undecided about renewing

Their experience sits between committed renewers and employees planning to leave.

WHY THIS MATTERS

This is the audience where better decision support can have the most practical value. They need help resolving uncertainty - not more generic plan messaging.

Experience	Renew	Undecided	Leave
Satisfied with plan	82%	27%	8%
Good provider access	90%	64%	41%
Satisfied with Rx	71%	41%	25%
Strong plan understanding	76%	57%	55%

Employee Voice - Improving The Experience

> “Better, clearer information. Guide people when they are making choices and explain how each selection will affect them.”

Price gets attention. Usable value earns loyalty.

Employees talk about budget, coverage, provider fit and financial exposure when they describe why they chose a carrier. Looking at premium and network together shows why monthly cost cannot tell the full value story.

Employee Voice - Choosing A Plan

> “I wanted a plan and a carrier that would allow me to get the care I need and the answers I need without bankrupting me. I’ve been able to find amazing care with this plan.”

The Value Equation

HIGHER PREMIUM + WEAK NETWORK

- 12% satisfied
- 20% likely to renew

HIGHER PREMIUM + GOOD NETWORK

- 62% satisfied
- 60% likely to renew

LOWER PREMIUM + WEAK NETWORK

- 18% satisfied
- 31% likely to renew

LOWER PREMIUM + GOOD NETWORK

- 69% satisfied
- 69% likely to renew

Premium comparison uses the median monthly premium ($637.41) among the 615 records with premium data.

The Takeaway

Weak provider access is associated with much lower satisfaction and renewal intent in both premium groups. The experience has to justify the cost.

A plan works when employees can get the care and medications they need.

Provider access and prescription experience show some of the clearest step-by-step relationships with stated renewal intent in the survey.

Provider Access

Always	77%
Most of the time	53%
Sometimes	25%
Rarely	9%
Never	13%

Prescription Experience

Very Satisfied	82%
Satisfied	60%
Neutral	43%
Dissatisfied	29%
Very Dissatisfied	7%

73%

can always or most of the time find needed care

54%

are satisfied with prescription coverage

OE OPPORTUNITY

Help employees check their actual providers and medications before they choose.

Employee Voice - Why They Gave Their Score

> “Good coverage with providers. Bad coverage for medication.”

FINDING 04

Plan richness matters - but metal level does not tell the whole story.

Among records where the plan name explicitly identifies a metal level, richer tiers report higher satisfaction and renewal intent. Network, pharmacy, service and cost still shape perceived value.

Metal level	Respondents	Satisfied	Likely to renew
Platinum	66	79%	76%
Gold	431	62%	59%
Silver	431	51%	51%
Bronze	531	42%	46%

Friction analysis includes the 1,478 respondents who answered all five applicable questions.

BRONZE

Bronze is the largest metal-level group in the survey. It also has the lowest satisfaction and renewal intent among the four metal levels shown.

WHAT TO EXPLAIN AT OE

Metal level is a cost-sharing structure - not a simple good/better/best hierarchy. Employees need to understand premium, deductible and expected use together.

Employee Voice - Choosing A Plan

> "My doctors were in the plan, and the deductible worked for me."

Friction compounds - because employees experience one health plan.

Network, pharmacy, customer service, digital tools and plan understanding may sit in different operational teams. Members experience them together.

Experience	Respondents	Satisfied	Likely to renew
No significant friction	841	78%	75%
1 friction point	323	34%	36%
2+ friction points	362	7%	16%

Friction points count a negative response in provider access, prescription coverage, carrier customer service, digital experience or plan understanding.

SERVICE IS A MOMENT OF TRUTH

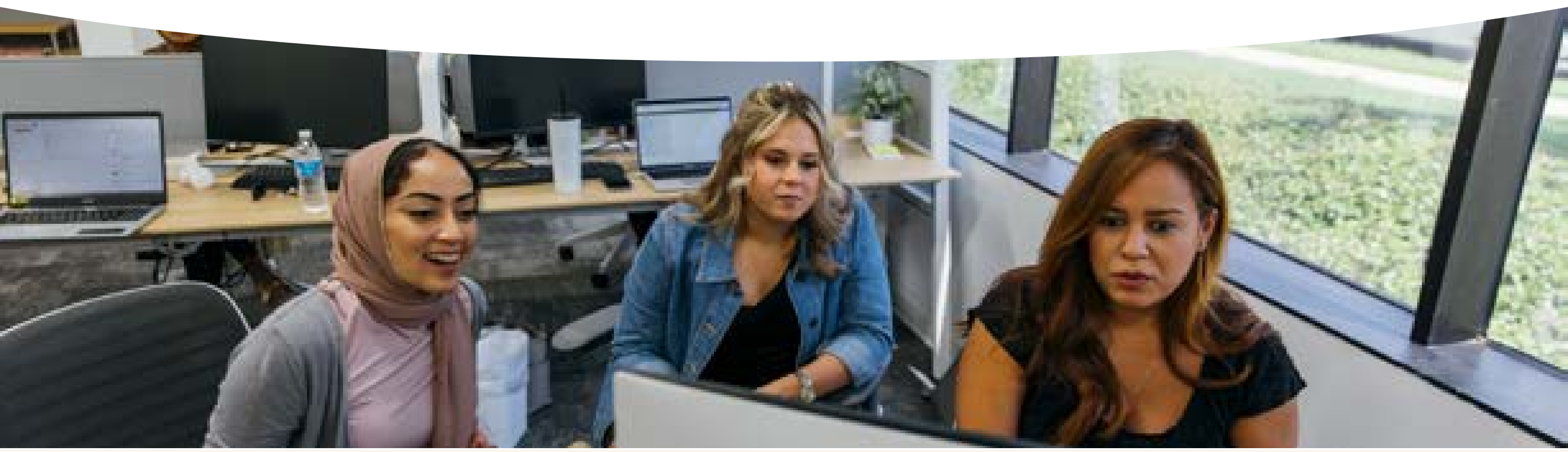
Employees call when something needs to be solved. A good interaction can restore confidence. A poor one can turn an isolated problem into a judgment about the carrier.

DIGITAL IS PART OF THE PRODUCT

Provider search, claims, benefits and plan information increasingly live online. A difficult digital experience becomes a difficult insurance experience.

Employee Voice - Why They Gave Their Score

> "Easy to understand, and having support is very helpful."



THE VOICE BEHIND THE DATA

Employees describe value in practical terms.

The open-ended responses put a human voice behind the quantitative patterns. Employees talk about affordability, provider fit, medication coverage, clarity and support - the same experiences that appear throughout the survey.

What Influenced The Choice?

> "I wanted a plan and a carrier that would allow me to get the care I need and the answers I need without bankrupting me. I've been able to find amazing care with this plan."

What Should Improve Next Year?

> "Be clearer, more transparent, give real answers about who's in network, and make it easier to find a human to speak to without going through multiple options and bots."

Why Did They Give Their Score?

> "Good coverage with providers. Bad coverage for medication."

The Through Line

Employees are not asking for one universal plan.

They are asking for a plan they can understand, afford and use.

Three audiences. One shared goal: help employees choose with confidence.

CARRIERS

Compete on usable value.

Pair rate with proof that members can find care, get medications and navigate the plan.

Find the persuadable middle.

Understand what is creating uncertainty before OE.

Connect the member journey.

Network, pharmacy, service and digital all contribute to one brand experience.

BENEFITS CONSULTANTS

Move beyond premium.

Help employees compare provider fit, prescriptions, cost sharing and expected use.

Make choice personal.

The best plan on a spreadsheet may not be the best fit for a specific employee.

Resolve uncertainty.

The undecided employee needs decision support, not simply more options.

EMPLOYERS

Measure confidence.

Enrollment completion does not tell you whether employees feel good about the decision.

Make OE practical.

Help employees answer what they will pay and whether their care is covered.

Listen after enrollment.

The next OE decision is shaped by the year-round experience.

Focus OE support where employees report the most uncertainty and friction.

The goal is clearer, more useful information at the moments employees need it.

THE OPEN ENROLLMENT MINDSET

Help employees choose a plan they can still feel good about a year later.

Employees begin OE looking at what a plan promises. Then they live with it. They find a doctor, fill a prescription, receive a bill, search the website and ask for help. Those experiences become the evidence they carry into the next decision.

Price influences the first choice. Experience influences the next one.

About The Research

Take Command surveyed 1,526 employees before open enrollment about the health insurance they had used during the preceding plan year. Respondents represented multiple employers, carriers, industries and plan designs. Valid response counts vary by question because some respondents did not answer every question. Premium is available for 615 survey records. Metal level is shown only where Bronze, Silver, Gold or Platinum appears explicitly in the plan name. All quantitative statements in this guide were recalculated directly from the provided survey export.

Employee comments are anonymous and come only from the three open-ended survey questions used in this guide. Quotes were lightly edited for spelling, punctuation and grammar without changing their meaning.