

# 2025 ENROLLMENT TECHNOLOGY STRATEGY SEMINAR

## The API Reality

How far along is the benefits industry, truly?

# MEET THE PANELISTS



**Dan Langevin**  
**Ideon**



**Adam Taylor**  
**Securian**



**Ted Phillips**  
**Sun Life**



**Carolyn O'Brien**  
**UnitedHealthcare**



**Cory Gardner**  
**LIMRA**



**Michelle Lorenz**  
**LIMRA**

# About the Ideon-LIMRA API Maturity Study

30 carriers

Scored across six dimensions

Five maturity levels

Scorecard provided ranking against peers

## 30 Participating Carriers

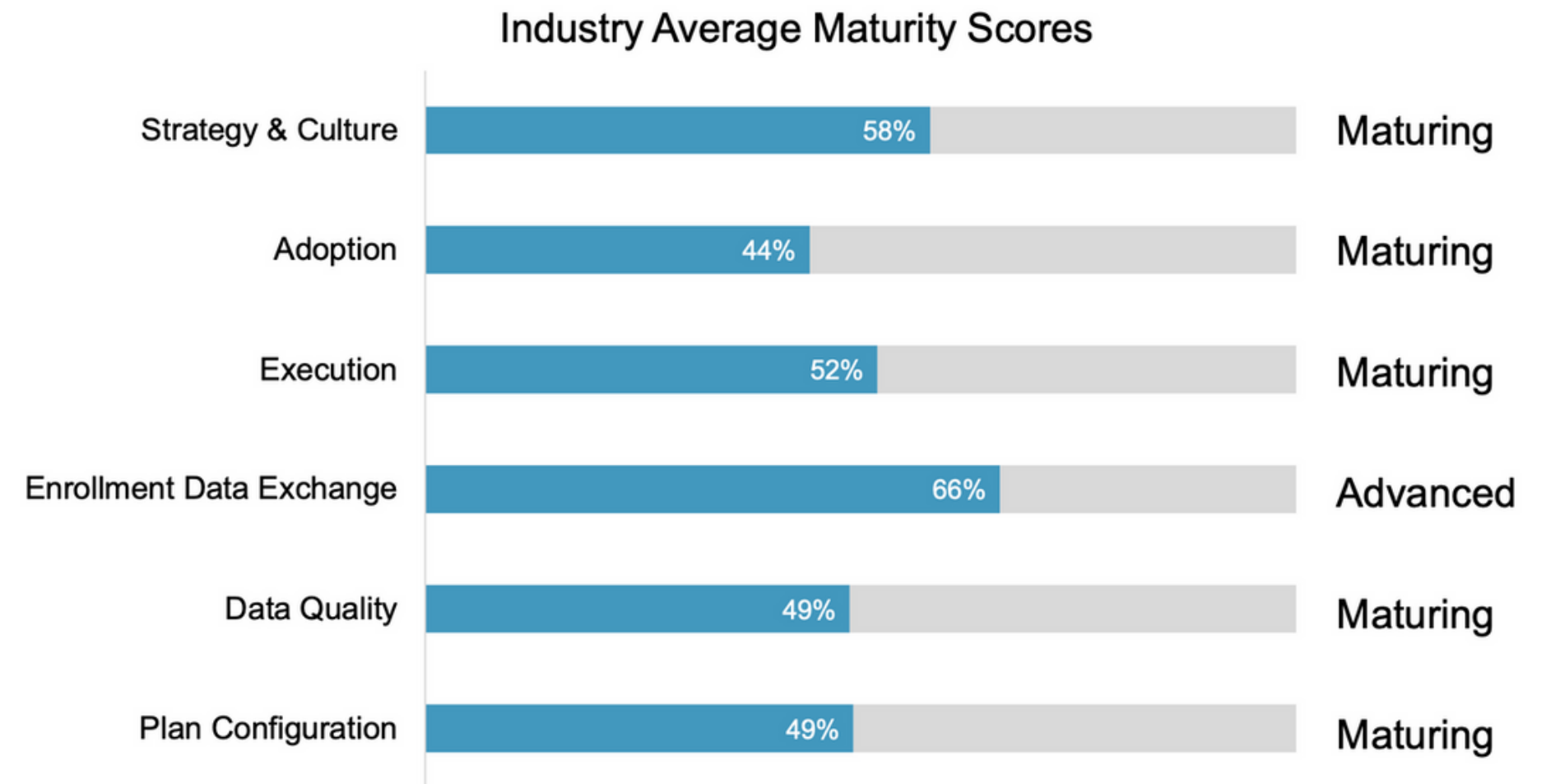
AFLAC*	Pacific Life
Allstate	Principal*
Ameritas*	Prudential
Boston Mutual*	Reliance Matrix*
Combined	Securian
Dearborn	Sun Life
Equitable	The Hartford
Guardian	The Standard
Humana*	Transamerica
Lincoln	Trustmark*
MassMutual	United HealthCare
MetLife	Unum
Mutual of Omaha	Voya
New York Life*	Washington National
OneAmerica	Wellfleet

*\* indicates new participant for 2024*



# Industry progress 2023 to 2024

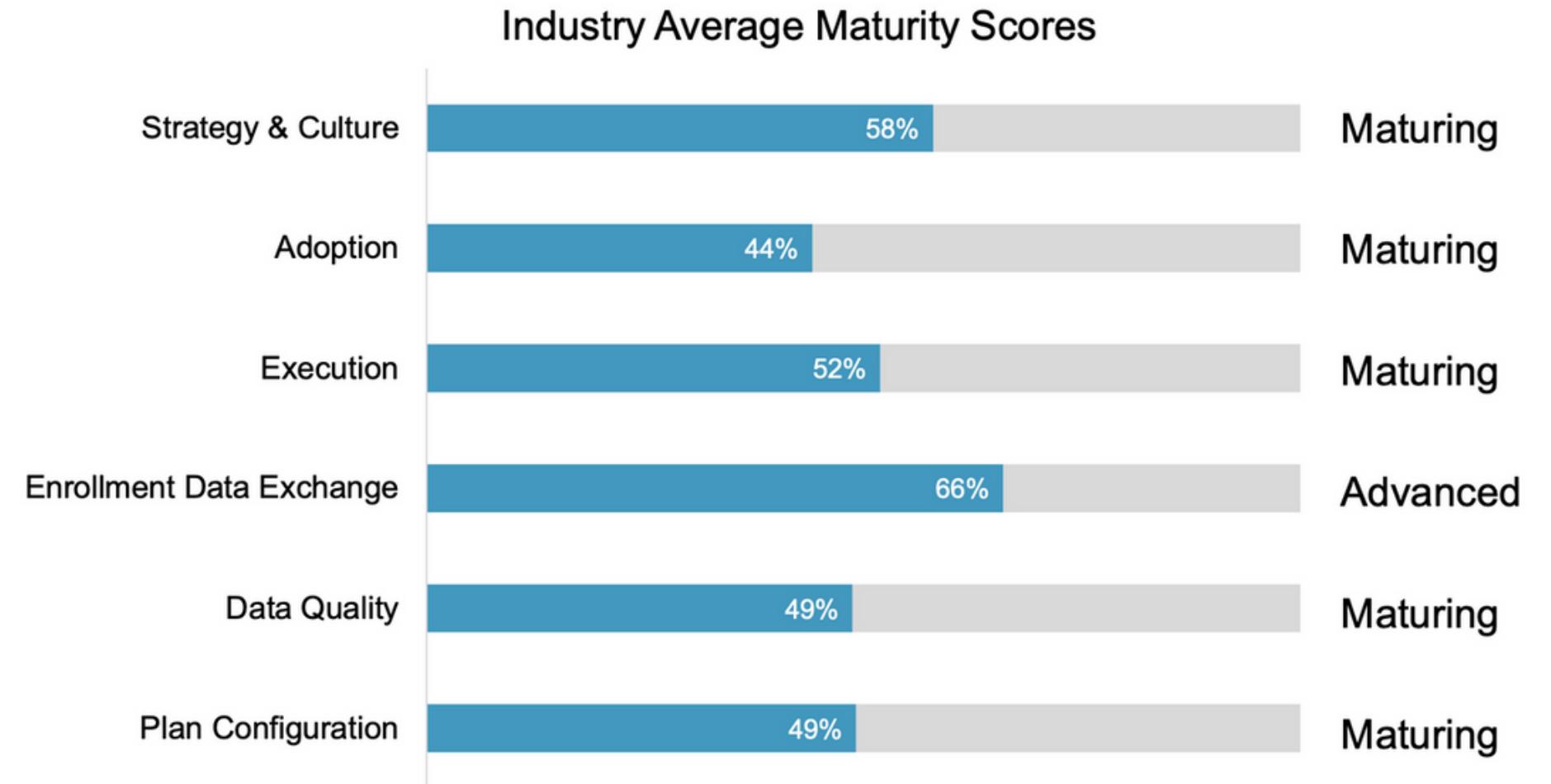
Dimensions	Percent Change (2024-2023)
Strategy & Culture	+8.13%
Data Quality	+7.50%
Plan Configuration	+6.17%
Execution	+5.89%
Enrollment Data Exchange	+2.83%
Adoption	+0.67%
<b>Overall</b>	<b>+4.03%</b>



The industry is progressing, and most carriers are developing APIs. But deeper research reveals that ***adoption still lags behind development***—yet the gap is smaller than a year ago.

# Industry progress 2023 to 2024

Dimensions	Percent Change (2024-2023)
Strategy & Culture	+8.13%
Data Quality	+7.50%
Plan Configuration	+6.17%
Execution	+5.89%
Enrollment Data Exchange	+2.83%
Adoption	+0.67%
<b>Overall</b>	<b>+4.03%</b>



**Panelists: “How far along do you feel our industry is in its API journey? Which dimension are you seeing the most progress?”**

**Audience question:**

**What percentage of your partner connections, for enrollment, are API-enabled today?**

# API Reality Check: Where are we, really?

## Availability vs Adoption

83%

76% in 2023

**of carriers**

have external API connections

32%

8% in 2023

**of carriers**

say **at least a quarter** of their  
external connections are via API

# API Reality Check: Where are we, really?

---

## Real time capabilities

**68%**

60% in 2023

**of carriers**

use APIs for enrollment data exchange

**63%**

84% in 2023

**of carriers**

say most or all transactions are processed in batch, not real time



**Panelist question:**

**“Why do you think the *development* of APIs is outpacing *adoption*?”**

“Where in the member journey do you offer APIs today?”  
(Select all that apply)

60% — enrollment/eligibility

60% — plan configuration

60% — EOI

35% — quoting

30% — leave administration

20% — claims

***Panelist question:***

***“Do any of these self-reported capability benchmarks surprise you?”***

“What is your organization’s API development priority over the next 12 months?” (select top priority)

40% — enrollment/eligibility

20% — plan configuration

13% — EOI

10% — leave administration

10% — other

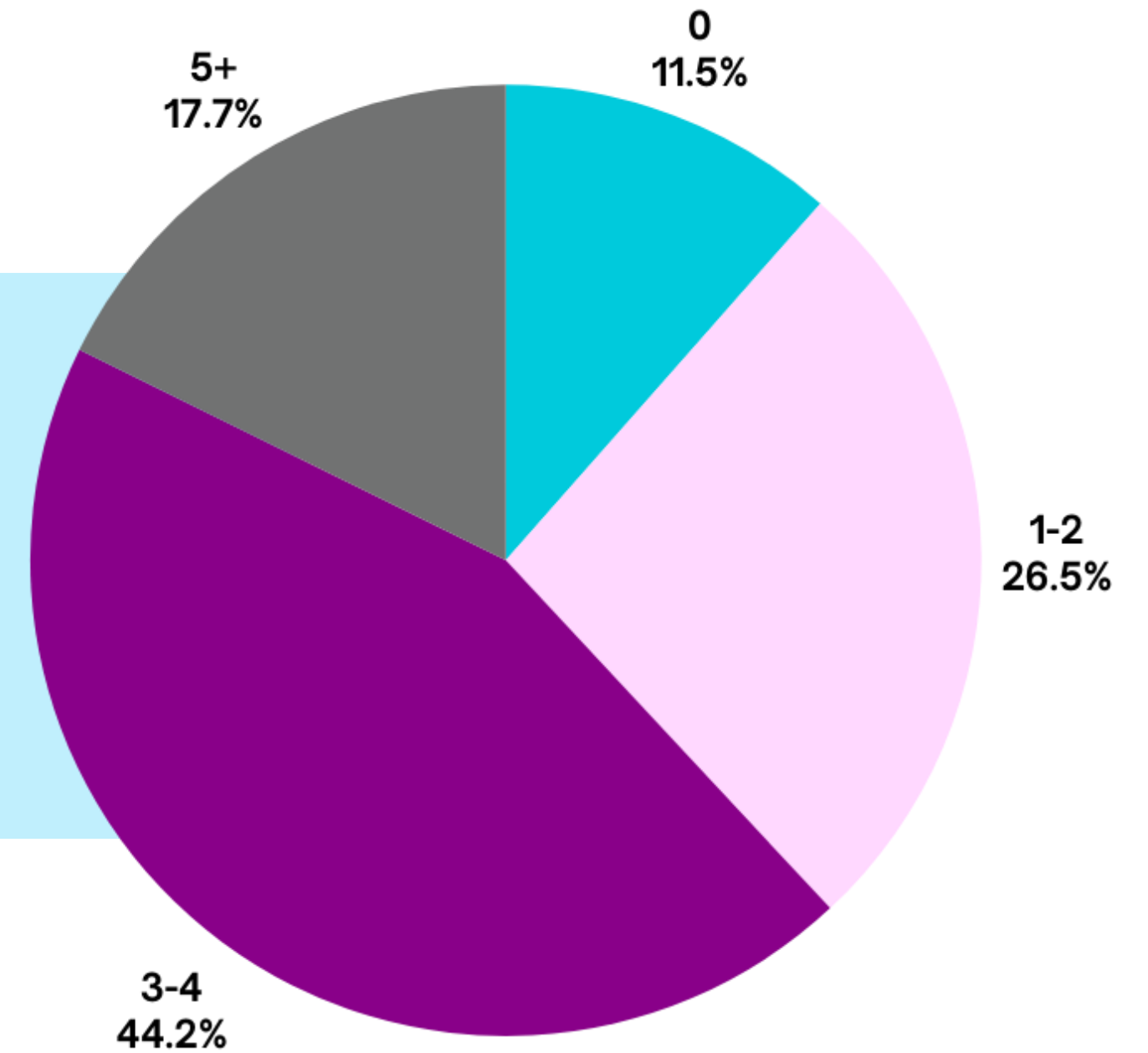
7% — quoting

***Panelist question:***

***“What are your biggest priorities, and how do you prioritize your API functionality?”***

# Partner connections

“How many additional technology partners do you expect to integrate with **via API** this year?”



**Panelist question:**

**“How can carriers spur faster adoption of APIs, with more partners?”**

Significant progress, but there's a large gap between industry leaders and those in the developing stage

20%

make enrollment errors available via API

33%

don't deliver errors electronically

10%

can surface an in-force census via API

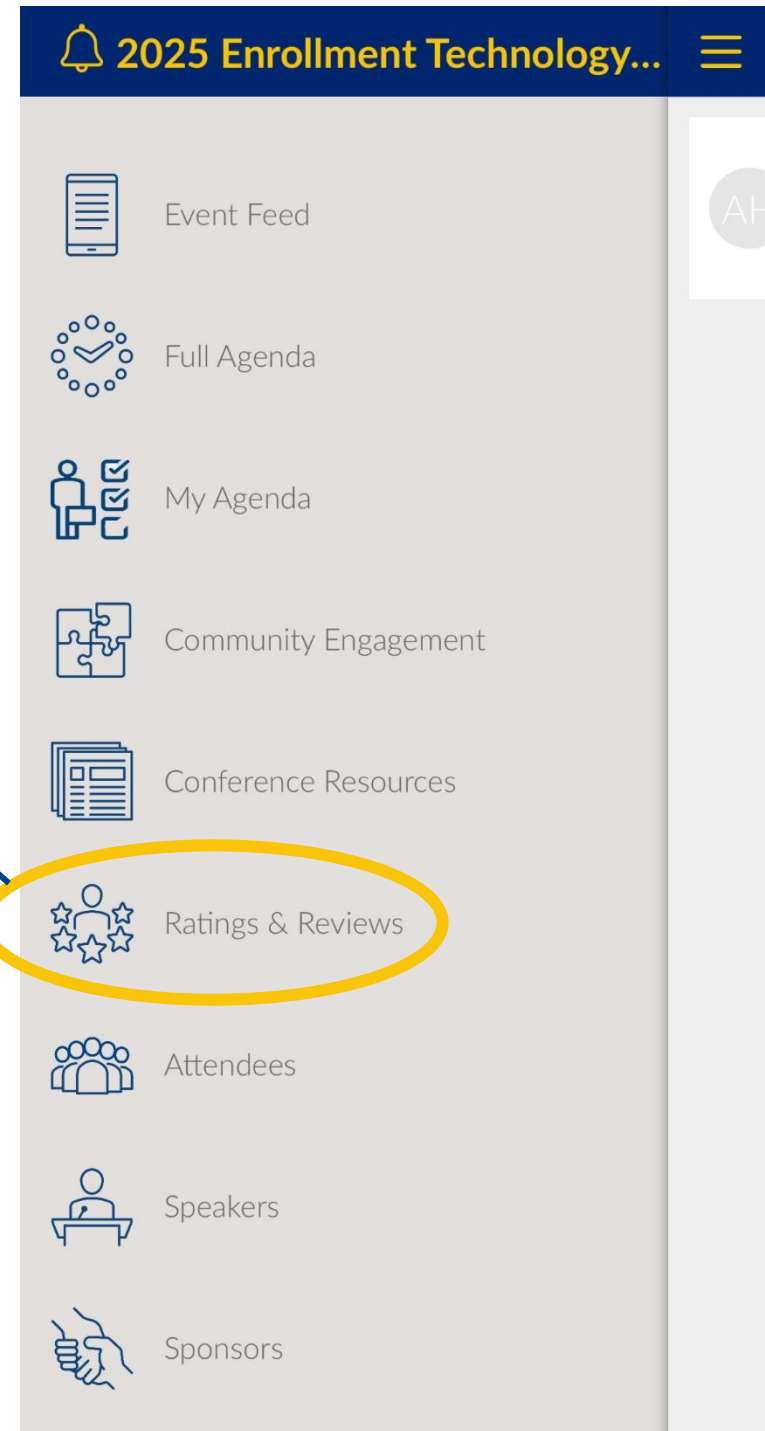
40%

can surface an in-force census via a manual process

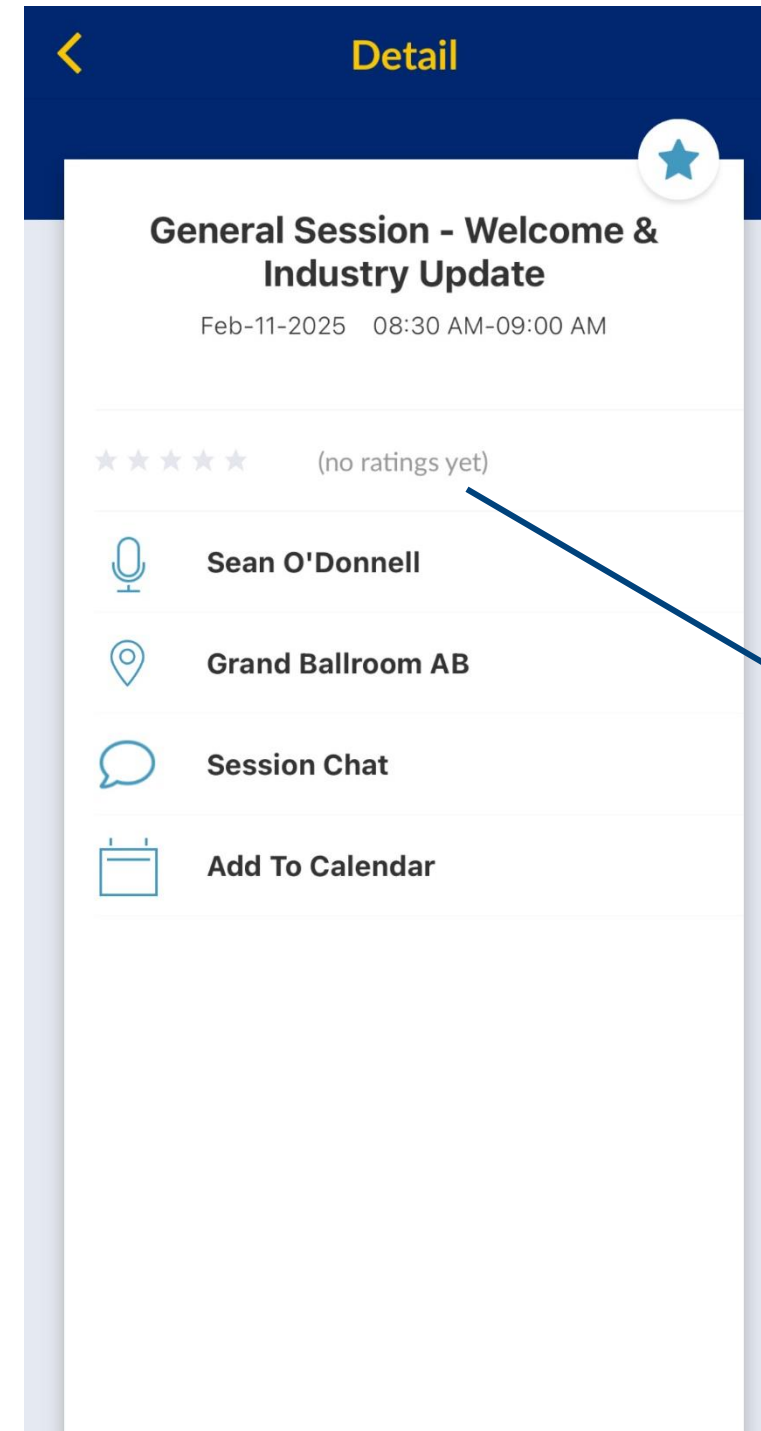


# We Want to Hear From You. Leave a Rating & Review

## Module Option



## Agenda Option



# Thank You

