

EXCLUSIVE!



# The State of Medicare Confusion

A SURVEY CONDUCTED BY



## Executive Summary: *65 Incorporated* Medicare Confusion Survey "Medicare Still Confuses Today's Beneficiaries"

*Unfortunately,  
the results reveal  
widespread  
confusion and  
frustration  
among Medicare  
beneficiaries.*

Breakthrough online Medicare information source, *65 Incorporated*, set out to determine the experience people had when signing up for Medicare or when making changes to their existing Medicare plan, and to gauge peoples' satisfaction level with their current Medicare coverage.

Unfortunately, the results reveal widespread confusion and frustration among Medicare beneficiaries.

*65 Incorporated* surveyed more than 850 people 65 and older and enrolled in Medicare and asked them a series of questions about their Medicare coverage. The study indicates many Americans in their golden years are left scratching their heads about their health plans. Worse, many who think they understand their plan cannot actually identify their Medicare path.

Some of the most revealing findings of the study:

- Senior citizens on original Medicare with a Part D prescription plan are **27 percent more likely** to be dissatisfied with coverage compared to those without the prescription plan.

*Editor's Note: The level of dissatisfaction most likely connects with the frequent changes in medication coverage and cost. Those without drug plans do not deal with these issues. However, they face dissatisfaction for other reasons, such as unexpected out-of-pocket drug costs when they become sick or a Late Enrollment Penalty when they eventually enroll in a drug plan.*

- **29 percent of seniors** said they understood all or the majority of Medicare but could not identify their Medicare path or coverage types.
- Those using the 1-800-Medicare help line are **80 percent more likely** to have had a difficult time dealing with Medicare compared to those using another resource.

- Seniors who've used a government resource of any kind are **35 percent more likely** to have had a difficult time dealing with Medicare than those who have NOT gotten their Medicare information from the government.

Further, insurance and medical professionals don't seem to be helping; people using insurance agents as guides are **104 percent more likely** to be confused about their Medicare path, those using doctor's office staff are **47 percent** more likely to misunderstand their coverage, and those using membership associations are **41 percent** more likely not to grasp their Medicare situation than those who have used other sources.

The complete *65 Incorporated* study follows.

## Understanding Medicare impacts your satisfaction.

Satisfaction with plan coverage correlates directly with an understanding of Medicare.

The more you understand Medicare, the more likely you are to be satisfied with your coverage.



## Coverage and cost concerns drive actions during Open Enrollment.

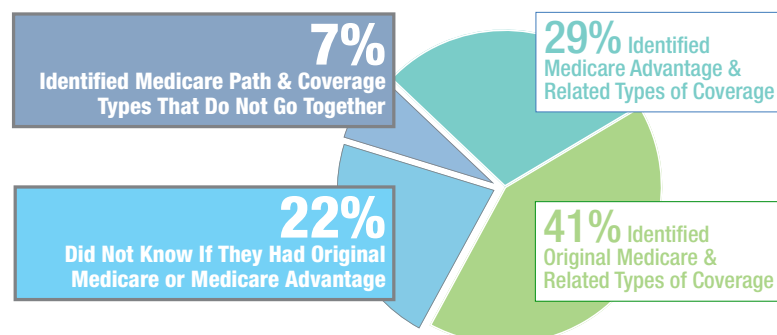
- Survey respondents on Original Medicare with union/retiree coverage are 95% more likely to say they've had problems dealing with Medicare than their peers without union/retiree coverage.
- Those on Original Medicare with a Part D prescription drug plan are 27% more likely to be dissatisfied with their coverage than those on Original Medicare without a Part D prescription drug plan.

*Editor's Note: The level of dissatisfaction most likely connects with the frequent changes in medication coverage and cost. Those without drug plans do not deal with these issues. However, they face dissatisfaction for other reasons, such as unexpected out-of-pocket drug costs when they become sick or a Late Enrollment Penalty when they eventually enroll in a drug plan.*

- Those on Original Medicare with a MediGap plan are 11% more likely to be satisfied with their coverage than those on the same path without a MediGap plan.

## Yet, Medicare confusion is prevalent.

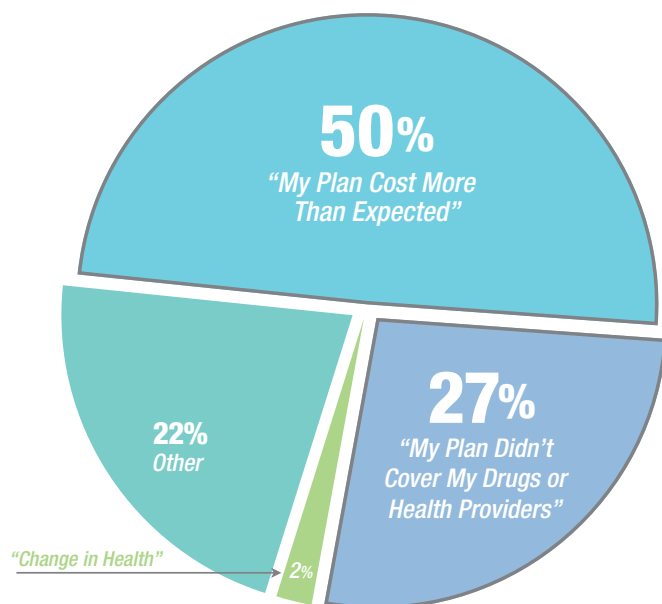
- 29% of people who said they understood all or the majority of Medicare could NOT identify their Medicare path or coverage types.
- 64% of survey respondents said they did NOT know that Medicare offers a free online tool to help them compare and select Medicare plans.



## Medicare beneficiaries change plans during Open Enrollment Period for cost and coverage reasons.

- 50% of those people who change Medicare plans during the Open Enrollment Period do so because their previous plan cost more than they anticipated.
- 27% of those people who change Medicare plans during the Open Enrollment Period do so because their previous plan did not appropriately cover their medications or healthcare providers.

Why did survey respondents change plans during the Open Enrollment Period?



## Confusion and coverage satisfaction correlate with length of Medicare enrollment.

Those enrolled in Medicare ***more than one year*** were:

- More than twice as likely to be uncertain of the types of coverage (MediGap, prescription drug plan, etc.) if enrolled in Original Medicare
- Almost 40% more likely to be dissatisfied with their coverage
- Almost 7 times more likely to use doctor's office staff as a primary resource for Medicare information

Those enrolled in Medicare ***less than one year*** were:

- More than twice as likely to be uncertain about the types of coverage if enrolled in Original Medicare
- 36% more likely to cite Medicare.gov as a primary resource for Medicare information
- 129% more likely to cite non-government publications as a primary resource for Medicare information
- 69% more likely to cite friends as a primary resource for Medicare information

## Where you get Medicare information has implications.

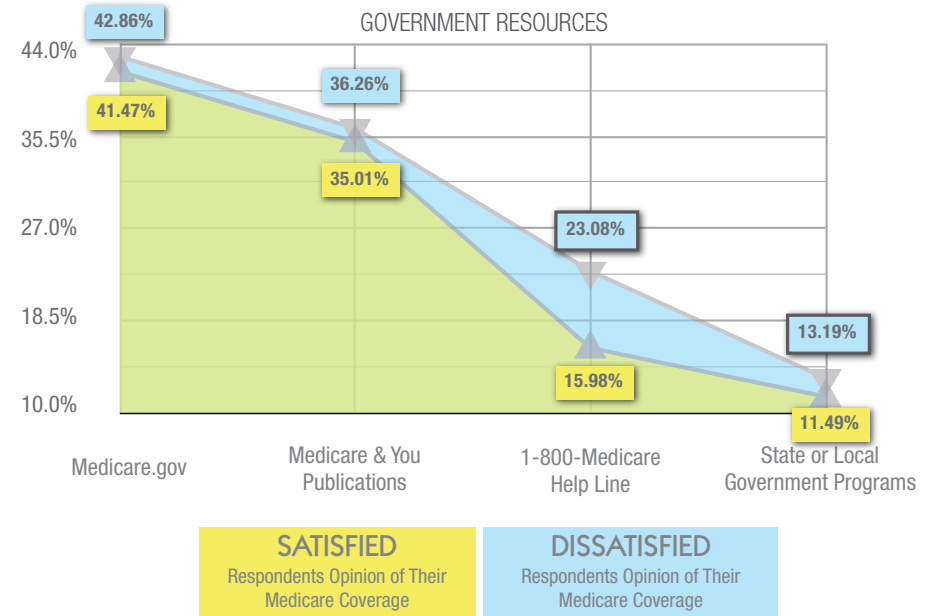
The source of information correlates directly with the level of coverage satisfaction:

- Those using 1-800-Medicare helpline were 80% more likely to have a difficult time dealing with Medicare and 28% more likely to be dissatisfied with their coverage than those using any other government resource.
- *Those who have used a government resource of any kind are 34.5% more likely to have had a difficult time dealing with Medicare than those who have NOT gotten their Medicare information from the government.*
- Those survey respondents enrolled in Medicare less than one year who also cited spouse/friends or non-government websites as a primary source of information were 46.2% more likely to make a Medicare decision that they would NOT want to make again.

The source of information correlates directly with the type of Medicare coverage a respondent has:

- Those who used an insurance agent as one of their sources of Medicare information are 46% more likely to be on Medicare Advantage.
- Those who've listed their employer as one of their sources of Medicare information are 27% more likely to be on Original Medicare.
- Those who cited a spouse or friends as a primary informational resource are 20% more likely to be unsure of their type of Medicare coverage.

The Medicare informational resources used by survey respondents who are SATISFIED v. DISSATISFIED with their coverage.



## Who's guiding those who are confused about Medicare?

Those who used certain Medicare informational resources were more likely to demonstrate confusion related to their Medicare path and their type(s) of Medicare coverage.

People using the following resources were more likely to indicate they were on Original Medicare with a Medicare Advantage plan or a Medicare

Advantage plan with Prescription Drug coverage (MA-PD). It is not possible to have this coverage combination.

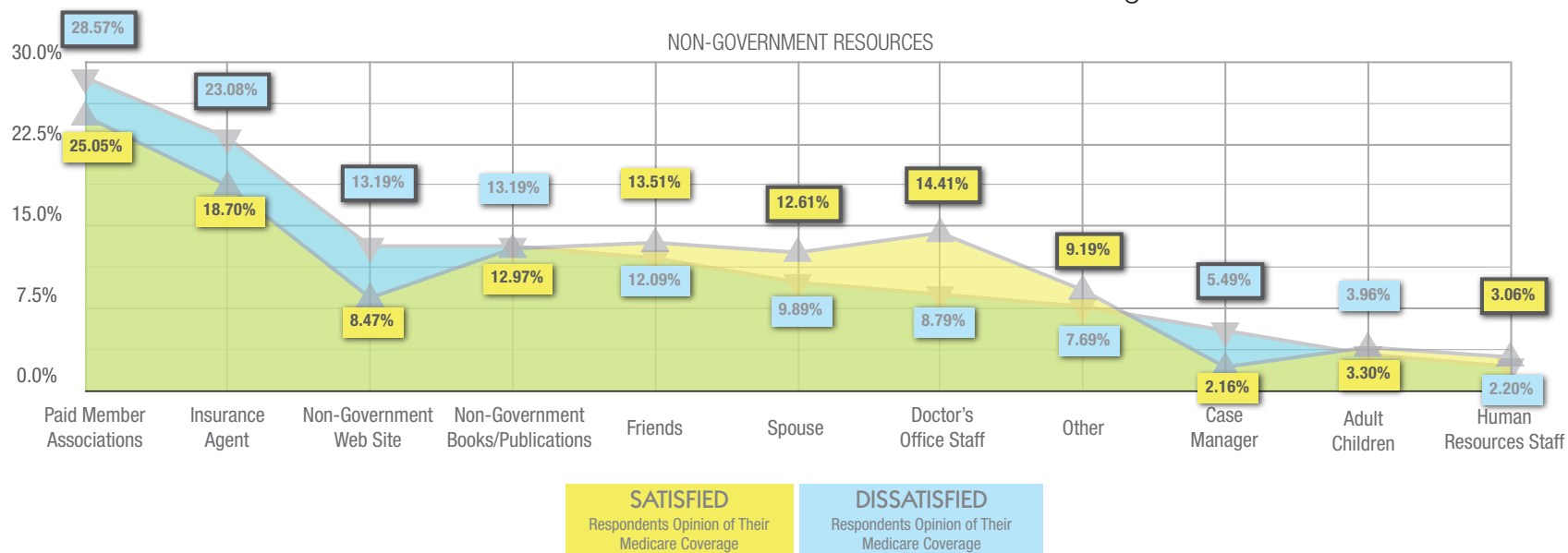
- Insurance agent – 104% more likely
- Doctor's office staff – 47% more likely
- Membership association – 41% more likely

People using the following resources were more likely to indicate they were on Medicare Advantage with a MediGap/Medicare Supplement plan. It is not possible to have this coverage combination.

- Non-government books/publications – 193% more likely

- Doctor's office staff – 47% more likely
- Membership association – 41% more likely

The Medicare informational resources used by survey respondents who are SATISFIED v. DISSATISFIED with their coverage.

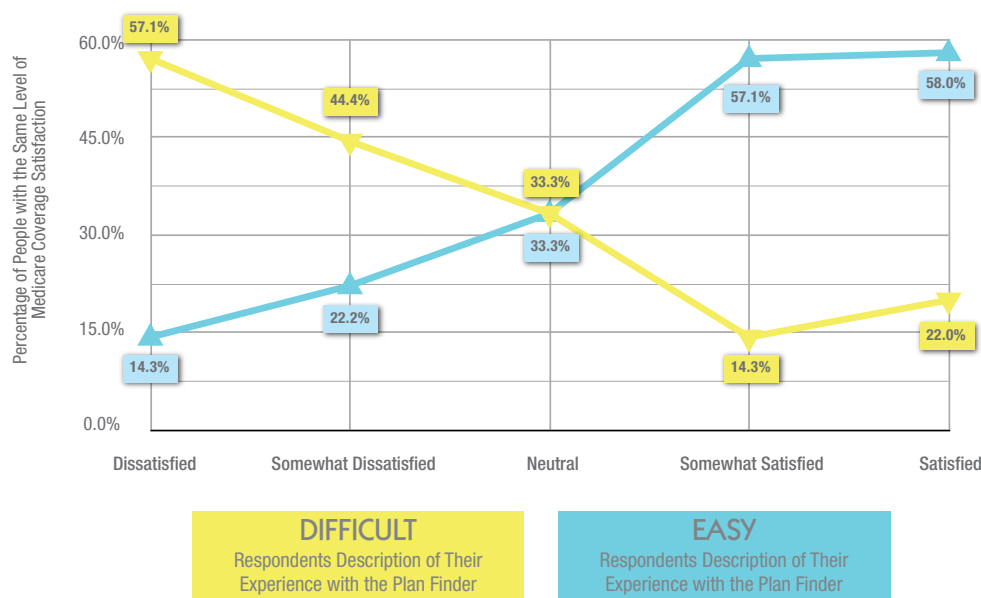




## The Medicare Plan Finder can improve the Medicare experience.

The experience of those who've used the Medicare Plan Finder (available at Medicare.gov) correlates with their Medicare coverage satisfaction.

The easier the Medicare Plan Finder is for a beneficiary to use, the more likely that person is to be satisfied with their coverage.



## About 65 Incorporated

65 Incorporated is an innovative online resource to guide people who are about to turn 65 and their families through the Medicare planning process.

Founded in Milwaukee in 2012 by registered nurse and nationally-known Medicare expert Diane Omdahl and her daughter, Melinda Caughill, 65 Incorporated strives to be an independent and unbiased source of Medicare guidance.

65 Incorporated is different from other Medicare resources because we're dedicated to the 4 Cs of Medicare:

**Clear** - We present complicated Medicare information in understandable terms.

**Correct** - Our experts' information is always up-to-date and accurate.

**Complete** - We can guide you through the Medicare process from start to finish.

**Credible** - Our sole purpose is to provide you with unbiased advice based on accurate information.

Learn more at [www.65incorporated.com](http://www.65incorporated.com).

# Struggling to make sense of Medicare?

Now you don't have to...

## INTRODUCING

## Individual Consultations with Unbiased Medicare Experts



Medicare mistakes are costly. Choosing the wrong Medicare path or plan could cost you hundreds – *even thousands* – of dollars out of your pocket each year for the rest of your life!

Don't let just anyone help you make these crucial decisions. **With a one-on-one consultation from 65 Incorporated, you'll work directly with a Medicare expert and be confident that you're making the best Medicare decisions for you!**

FEATURED IN:



	65 Incorporated Consultations	Medicare.gov	Insurance Agents
Individualized Medicare guidance	✓	✓	?
Work directly with a Medicare expert	✓	✗	✗
Identify & avoid costly Medicare mistakes	✓	✗	?
Unbiased plan recommendations	✓	✗	✗
Easy-to-understand assistance	✓	✗	?
Medicare Confidence GUARANTEE	✓	✗	✗

? varies substantially by agent

An Initial Enrollment consultation with a Medicare expert is  
\$349 for an individual or \$599 for a couple.

**GET STARTED TODAY! CALL (262) 223-3549**

phone: (262) 223-3549



www.65incorporated.com