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Seniors' Early Experiences with Their New Medicare Drug Plans - June 2006

July 2006

Methodology

Seniors' Early Experiences with Their Medicare Drug Plans - the 13th in a series that comprises three large surveys and ten smaller tracking polls - is based on interviews with 1,585 adults ages 65 and older. The survey was designed and analyzed by researchers at the Kaiser Family Foundation.

A nationally representative random sample of 1,217 adults ages 18 and older, including 285 participants ages 65 and older, was interviewed about a few topics in the news as part of the ongoing Kaiser Health Poll Report survey (referred to as the "main survey"), and asked the Medicare questions that follow. In addition, a nationally representative random sample of 1,300 adults ages 65 and older was asked the Medicare questions only, for a total of 1,585 seniors. Individuals were contacted by telephone by Princeton Survey Research Associates International between June 8 and June 18, 2006. Interviews were conducted in English and Spanish.

Throughout these findings, we report on several different groups of seniors:

- All seniors (unweighted n=1,585)
- Seniors enrolled in Medicare drug plans, including those who reported being in stand-alone prescription drug plans, Medicare and Medicaid enrollees (i.e. dual eligibles), and Medicare HMO enrollees (40% of all seniors, unweighted n=623).
- Seniors enrolled in stand-alone Medicare drug plans - same as above, but excluding those in Medicare HMOs (32% of all seniors, unweighted n=509)
- Seniors enrolled in stand-alone Medicare drug plans that they chose on their own (as opposed to being assigned to a plan) (25% of all seniors, unweighted n=392)
- Seniors who have used their Medicare drug plans (28% of all seniors, unweighted n=443)

This survey is representative of seniors in the U.S. living outside institutions, but not of all Medicare beneficiaries because the survey did not include seniors living in institutional settings, such as nursing homes, nor younger, pre-65 Medicare beneficiaries with permanent disabilities.

The margin of sampling error for the survey is plus or minus 3 percentage points for all seniors, and plus or minus 4 points for seniors enrolled in Medicare drug plans. For results based on smaller subsets of respondents the margin of sampling error is higher. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

Values less than 0.5% are indicated by an asterisk (*). "VOL" indicates that a response was volunteered by respondent, not an explicitly offered choice.

1. For each item I name, please tell me how important it will be in your vote for Congress this year (2006). Will it be one of the single most important issues, very important, somewhat important or less important than that? (First/Next,) (**READ AND RANDOMIZE**)?

Based on seniors in the main sample (n=285)

	Single Most <u>Important</u>	Very <u>Important</u>	Some- what <u>Important</u>	Less <u>Important</u>	DK/ <u>Ref.</u>
a. The situation in Iraq	14	67	13	5	1
b. The US (United States) campaign against terrorism	12	67	16	4	1
c. Prescription drug benefits for the elderly	8	61	20	9	1
d. The economy	8	61	22	7	2
e. Health care overall	9	65	17	8	1
f. Immigration issues	10	58	22	8	1
g. Local issues where you live	6	56	28	10	1
h. Corruption in Washington	9	61	18	10	1
i. Gas prices	12	61	17	9	1
j. The overall performance of the President	9	63	16	10	2
k. The overall performance of the Congress	9	57	22	9	3
l. The overall performance of your Congressional representative	5	62	25	5	3

2. As you may know, a new prescription drug benefit is now available for people on Medicare. Given what you know about it, in general, do you have a favorable or unfavorable impression of the new Medicare prescription drug benefit?

32 Favorable
 30 Unfavorable
 22 Neither/Neutral (**VOL.**)
 17 Don't know/Refused

3. Is your impression of the new Medicare drug benefit based mainly on... (**READ AND RANDOMIZE 1-3**)?

Based on those with a favorable or unfavorable impression of Medicare drug benefit (n=975)

51 Your own experience
 28 What you've seen and heard on television, radio, and in newspapers
 13 What you've learned from friends and family
 5 Some other source
 3 (**DO NOT READ**) Don't know/Refused

4. Do you have ANY health insurance plan or program that helps you pay for prescription drugs, or not?

- 74 Yes
- 25 No
- 1 Don't know
- * Refused

5. I'm going to read you some statements about your health insurance and how your health care bills are paid. For each one, please tell me whether you think it describes your situation or not. (First/Next)... **(READ IN ORDER)** (Does this describe your situation, or not?)

Based on seniors with any health insurance plan or unsure (n=1,203)

	<u>Yes</u>	<u>No</u>	<u>DK/Ref.</u>
a. You have Medicare <u>and</u> have also signed up or been enrolled in a separate Medicare drug plan, sometimes called "Part D"	48	44	7
c. You have Medicare AND Medicaid or _____, the program that provides health insurance and long term care to certain low-income seniors	21	74	5
d. You are a member of a Medicare HMO	25	67	9
e. You have Medicare <u>and</u> health care from the Veteran's Administration, or VA	12	85	3
f. You have Medicare <u>and</u> a plan from a current or former employer or union	42	56	2
<i>Item h based on those who said no/don't know to all other items (n=166)</i>			
h. You have something else I haven't mentioned	66	20	13

6. You said yes to more than one of the above. Please tell me which one of the following BEST describes your health insurance coverage?

Based on seniors with any health insurance plan or unsure (n=1,203)

- 32 Medicare and a plan from an employer or union
- 26 Medicare plus a separate Medicare drug plan, sometimes called "Part D"
- 10 A Medicare HMO
- 6 Medicare AND Medicaid or (State Medicaid program name)
- 6 Medicare and the VA
- 12 Something else
- 7 Don't know/Refused

7. Have you also signed up or been enrolled in a separate Medicare prescription drug plan, sometimes called "Part D", or not?

Based on seniors with Medicare and a plan from the VA or an employer, something else, or don't know and seniors who said they don't have current drug coverage, but had coverage in 2005 (n=712)

- 18 Yes
- 75 No
- 7 Don't know/Refused

Q4/Q5/Q6/Q7 Combination Table Based on All Seniors

- 26 Medicare plus a separate Medicare drug plan, sometimes called “Part D”
 - 6 Medicare AND Medicaid or (State Medicaid program name)
 - 8 A Medicare HMO
 - 26 Medicare and a plan from an employer or union or Veteran’s Administration
 - 22 No drug coverage
 - 12 Something else/ Don’t know/Refused
8. To the best of your knowledge, if seniors wait until next year or later to enroll in a Medicare drug plan will they have to pay higher premiums, sometimes called a “premium penalty”, or not?
- 58 Yes
 - 12 No
 - 30 Don’t know/Refused
9. To the best of your knowledge, is there a program through Social Security that gives low-income seniors extra help with prescription drug costs under the new Medicare drug benefit, or not?
- 35 Yes
 - 21 No
 - 44 Don’t know/Refused
10. Did you apply to Social Security for the program that gives low-income seniors extra help with prescription drug costs, or not? 10a. Was your application approved, or not?

Based on seniors who know there is a program through Social Security (n=534)

- 18 Yes
- 13 Application approved
- 4 Not approved
- 1 Don’t know
- 80 No
- 2 Don’t know/Refused

Q9/Q10 Combination Table Based on All Seniors

9. To the best of your knowledge, is there a program through Social Security that gives low-income seniors extra help with prescription drug costs under the new Medicare drug benefit, or not?
10. Did you apply to Social Security for the program that gives low-income seniors extra help with prescription drug costs, or not? 10a. Was your application approved, or not?
- 6 Applied for low-income subsidy program
 - 5 Application approved
 - 1 Not approved
 - * Still waiting to hear (VOL)
 - * Don’t know
 - 28 Did not apply for low-income subsidy program
 - 21 Not aware of program
 - 45 Don’t know/Refused

11. Would you say it was very easy, somewhat easy, somewhat difficult, or very difficult to choose a Medicare drug plan, OR were you just put in a plan and didn't make a choice for yourself?

Based on seniors enrolled in stand-alone Medicare drug plans (n=509)

- 22 Very easy
- 15 Somewhat easy
- 15 Somewhat difficult
- 18 Very difficult
- 24 Put in a plan and didn't make a choice
- 6 Don't know/Refused

12. In choosing your Medicare drug plan, please tell me how important each of the following was to your decision. (First,) how about... (**READ AND RANDOMIZE**)?

READ FOR FIRST ITEM, REPEAT AS NECESSARY: Was this very important, somewhat important, not too important or not at all important (in choosing your Medicare drug plan)?

Based on seniors enrolled in stand-alone Medicare drug plans that they chose on their own (n=392)

	<u>Very Important</u>	<u>Somewhat Important</u>	<u>Not too Important</u>	<u>Not at all Important</u>	<u>DK/Ref.</u>
a. The reputation of the company offering the plan	60	25	6	3	7
b. The amount the plan charges in monthly premiums	60	25	4	3	8
c. The specific drugs covered by the plan	69	16	5	4	7
d. The amount the plan charges for each prescription	72	15	4	4	5
e. A recommendation from someone you trust	51	20	8	14	7

13. Which one was the MOST important to your decision to choose your Medicare drug plan? (**IF NECESSARY, READ ITEMS RATED "VERY IMPORTANT" IN Q12**)

Based on seniors enrolled in stand-alone Medicare drug plans that they chose on their own (n=392)

- 12 The amount for each prescription
- 11 A recommendation from someone you trust
- 11 The reputation of the company
- 11 The amount of the monthly premiums
- 10 The specific drugs covered
- 32 All are important (**VOL**)
- 9 None rated very important
- 4 Don't know/Refused

14. How satisfied are you with the (IF Q6=4: drug coverage under your plan/IF (Q6=1,3 OR Q7=1): Medicare drug plan you are enrolled in)? Would you say you are very satisfied, somewhat satisfied, not too satisfied, not at all satisfied?

Based on seniors enrolled in Medicare drug plans (n=623)

- 50 Very satisfied
- 31 Somewhat satisfied
- 7 Not too satisfied
- 4 Not at all satisfied
- 8 Don't know/Refused

15. All in all, have your experiences using your (IF Q6=4: plan/IF (Q6=1,3 OR Q7=1): new Medicare drug plan) been very positive, somewhat positive, somewhat negative, or very negative?

Based on seniors enrolled in Medicare drug plans (n=623)

- 40 Very positive
- 36 Somewhat positive
- 8 Somewhat negative
- 6 Very negative
- 10 Don't know/Refused

16. Compared with how you got your prescriptions before, please tell me whether your new Medicare drug plan is better, worse, or about the same in terms of each of the following. **(READ AND RANDOMIZE)**. **(READ FOR EACH ITEM)** Compared with how you got your prescriptions before, is your new drug plan better, worse, or about the same in terms of **(INSERT)**...

Based on seniors enrolled in stand-alone Medicare drug plans (n=509)

	<u>Better</u>	<u>Worse</u>	<u>Same</u>	<u>DK/Ref.</u>
a. How much you pay for your prescriptions	41	14	32	13
b. The cost of your monthly premiums	33	15	37	15
c. Getting the medicines you need	27	9	53	11
d. Getting answers to your questions	25	7	52	16

17. Overall, do you feel you made a good choice in selecting your Medicare drug plan, or do you think you would have been better off with a different plan?

Based on seniors enrolled in stand-alone Medicare drug plans that they chose on their own (n=392)

- 74 Made a good choice
- 8 Better off with a different plan
- 18 Don't know/Refused

18. If you had to choose today, would you pick the same plan or would you choose a different drug plan?

Based on seniors enrolled in stand-alone Medicare drug plans (n=509)

- 74 Would pick same plan
- 11 Would choose a different drug plan
- 15 Don't know/Refused

19. (IF Q6=4: Since January of this year,) Have you tried to fill any prescriptions under your (IF Q6=4: plan/IF (Q6=1,3 OR Q7=1): new Medicare drug plan yet), or not?

Based on seniors enrolled in Medicare drug plans (n=623)

- 70 Yes
- 27 No
- 3 Don't know/Refused

Q20/Q21/Q22 Combination Table

20. Compared to what you paid for prescriptions last year, are you now saving money, paying more or paying about the same overall for your prescriptions?
21. Would you say that you are saving a lot of money, or just a little?
22. Would you say that you are paying a lot more money, or just a little more?

Based on seniors who have used their Medicare drug plans (n=443)

- 46 Total saving money
 - 22 A lot
 - 22 A little
 - 2 Don't know
- 17 Total paying more
 - 9 A lot more
 - 7 A little more
 - 1 Don't know
- 34 Paying about the same
- 3 Don't know/Refused

23. Have these additional costs been a major problem, a minor problem or not a problem for you?

Based on seniors who are paying more (n=76) - insufficient data to report

24. Please tell me whether or not you've had any of the following experiences related to getting your prescription medicines since (IF Q6=4: January 2006/IF (Q6=1,3 OR Q7=1): joining your new Medicare drug plan). Have you... or not? **(READ AND RANDOMIZE)**
25. Was this a major problem, minor problem or not a problem for you?

Based on seniors who have used their Medicare drug plans (n=443)

	<u>Yes, had experience</u>			<u>No, did not have experience</u>	<u>DK/Ref.</u>
	<u>Major problem</u>	<u>Minor problem</u>	<u>Not a problem</u>		
a. Had difficulties getting your enrollment card	2	2	1	92	3
b. Left the pharmacy without your prescription because one of the drugs you were taking wasn't covered by your plan	5	3	1	90	1
c. Left the pharmacy without your prescription because you couldn't afford it	4	2	*	93	1
d. Had to switch medications because one of the drugs you were taking wasn't covered by your plan	7	5	3	84	1
e. Had to switch from a brand-name drug to a generic drug	7	8	17	65	3
f. Had to deal with a billing mistake for a prescription or a premium	4	2	1	90	2
g. Had to pay costs you hadn't expected – either for a prescription or a premium	9	6	3	77	4

Q24/Q25 Combination Table

24. Please tell me whether or not you've had any of the following experiences related to getting your prescription medicines since (IF Q6=4: January 2006/IF (Q6=1,3 OR Q7=1): joining your new Medicare drug plan). Have you... or not? **(READ AND RANDOMIZE)**
25. Was this a major problem, minor problem or not a problem for you?

Based on seniors who have used their Medicare drug plans (n=443)

- 34 Experienced one or more problems related to filling prescriptions
 - 18 Major problem
 - 16 Minor problem
- 17 Had one or more experiences, but not a problem
- 44 Didn't have any of the listed experiences
- 5 Don't know/Refused

Q24/Q25/Q26 Combination Table

26. Thinking about the (IF 2+ PROBLEMS IN Q25A-G: problems/IF ONE PROBLEM IN Q25A-G: problem) you had related to getting your prescriptions, would you say (IF 2+ PROBLEMS IN Q25A-G: they have/IF ONE PROBLEM IN Q25A-G: it has) been resolved to your satisfaction, or not?

Based on seniors who have used their Medicare drug plans (n=443)

- 34 Experienced one or more problems related to filling prescriptions
 - 25 Problems resolved to satisfaction
 - 9 Problems NOT resolved
 - 17 Had one or more experiences, but not a problem
 - 44 Didn't have any of the listed experiences
 - 5 Don't know/Refused
27. Earlier you said you changed a medication since (IF Q6=4: January 2006/IF (Q6=1,3 OR Q7=1): joining your new Medicare drug plan). Do you think the new drug works better, just as well or not as well as the old one?

Based on seniors who have used their Medicare drug plans and switched drugs (n=166)

- 8 Works better
 - 55 Just as well
 - 20 Not as well as the old one
 - 17 Don't know/Refused
28. Since (IF Q6=4: January 2006/IF (Q6=1,3 OR Q7=1): joining your new drug plan), have you NOT filled a prescription, skipped doses, or taken less than the prescribed dose of a medication because of the cost, or not?

Based on seniors enrolled in Medicare drug plans (n=623)

- 9 Yes
 - 87 No
 - 4 Don't know/Refused
30. To the best of your knowledge, if you are dissatisfied with your (IF Q6=4: plan/IF (Q6=1,3 OR Q7=1): new Medicare drug plan) can you change to a different plan whenever you want, or do you have to wait for a specific period?

Based on seniors enrolled in Medicare drug plans (n=623)

- 22 Can change to different plan
- 44 Have to wait
- 34 Don't know/Refused

31. Some plans have what's called a "coverage gap" or "donut hole" - a point where the plan stops paying for prescriptions and seniors are required to pay the full cost of their medicines for a while. Does your (IF Q6=4: plan/IF (Q6=1,3 OR Q7=1): Medicare drug plan) have such a coverage gap, or not?

Based on seniors enrolled in Medicare drug plans (n=623)

- 34 Yes, coverage gap
- 36 No, no coverage gap
- 30 Don't know/Refused

32. Since (IF Q6=4: January 2006/IF (Q6=1,3 OR Q7=1): joining your new Medicare drug plan), have you asked your DOCTOR for help getting your plan to pay for the drugs you need, or not?

Based on seniors enrolled in Medicare drug plans (n=623)

- 7 Yes
- 88 No
- 5 Don't know/Refused

33. How much help have you received from your DOCTOR in getting your plan to pay for the drugs you need? Would you say you received (**READ**)

Based on seniors enrolled in Medicare drug plans who asked their doctor for help (n=44)-insufficient data to report

34. Since (IF Q6=4: January 2006/IF (Q6=1,3 OR Q7=1): joining your new Medicare drug plan), have you asked your PHARMACIST for help getting your plan to pay for the drugs you need, or not?

Based on seniors enrolled in Medicare drug plans (n=623)

- 6 Yes
- 90 No
- 4 Don't know/Refused

35. How much help have you received from your PHARMACIST in getting your plan to pay for the drugs you need? Would you say you received (**READ**)

Based on seniors enrolled in Medicare drug plans who asked their pharmacist for help (n=40) – insufficient data to report

36. Overall, what message would you send to policymakers in Washington? Would you say the new Medicare drug benefit **(READ)**

Based on seniors enrolled in Medicare drug plans (n=623)

- 24 Is working well and no real changes are needed
 - 35 Could be improved with some minor changes OR
 - 27 Is not working and needs major changes
 - 14 Don't know/Refused
37. Thinking back to last year, in 2005, did you have any insurance plan or program that helped you pay for prescription medications, or not?
- 61 Yes
 - 36 No
 - 3 Don't know/Refused

DEMOGRAPHICS:

(READ) Finally, I have just a few questions we will use to describe the people who took part in our survey...

D1. RECORD RESPONDENT'S SEX

- 42 Male
- 58 Female

D2. What is your age? (RECORD EXACT AGE AS TWO-DIGIT CODE.)

- 29 65-69
- 23 70-74
- 21 75-79
- 26 80+
- 1 Don't know/Refused

38. Do you currently take any prescription medicine on a daily basis, or not?

- 86 Yes
- 13 No
- 2 Don't know/Refused

Q38/Q39 Combination Table

38. Do you currently take any prescription medicine on a daily basis, or not?

39. How many different prescription drugs do you take?

- 49 0-3 prescription medicines
- 23 4-5 prescription medicines
- 26 6 or more prescription medicines
- 3 Don't know/ Refused

40. In general, would you say your health is excellent, very good, good, only fair, or poor?

- 12 Excellent
- 32 Very good
- 32 Good
- 17 Only fair
- 5 Poor
- 2 Don't know/Refused

D3. In politics today, do you consider yourself a Republican, Democrat, or Independent?

- 28 Republican
- 37 Democrat
- 23 Independent
- 4 (VOL.) No preference/Not interested in politics
- * (VOL.) Other party
- 2 Don't know
- 5 Refused

D4. These days, many people are so busy they can't find time to register to vote, or move around so often they don't get a chance to re-register... Are you NOW registered to vote in your precinct or election district, or haven't you been able to register so far?

- 89 Yes, registered
- 10 No, not registered
- 1 Don't know/Refused

D5. What is the LAST grade or class that you COMPLETED in school? **(DO NOT READ)**

- 8 None, or grade 1-8
- 15 High school incomplete (grades 9-11)
- 34 High school graduate (grade 12 or GED certificate)
- 5 Technical, trade or vocational school AFTER high school
- 16 Some college, no four-year degree (includes associate degree)
- 10 College graduate (B.S., B.A., or other four-year degree)
- 10 Post-graduate or professional schooling after college (e.g., toward a Master's degree or Ph.D; law or medical school)
- 1 Refused

D6. Are you currently married, living with a partner, widowed, divorced, separated, or have you never been married?

- 49 Married
- 1 Living as married
- 8 Divorced
- 1 Separated
- 35 Widowed
- 3 Never been married
- 2 Don't know/ Refused

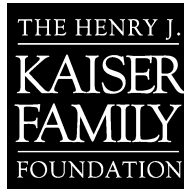
D7. Last year -- that is, in 2005 -- what was your total family income from all sources, before taxes? Just stop me when I get to the right category. **(READ)**

- 10 \$10,000 or less
- 10 \$10,001 to \$15,000
- 9 \$15,001 to \$20,000
- 13 \$20,001 to \$30,000
- 15 \$30,001 to \$50,000
- 7 \$50,001 to \$75,000
- 4 \$75,001 to \$100,000
- 3 \$100,001 to \$200,000
- 1 More than \$200,000
- 10 **(DO NOT READ)** Don't know
- 18 **(DO NOT READ)** Refused

D8. Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or some other Spanish background?

D9. What is your race? Are you white, black, Asian or some other race? **(IF RESPONDENT SAYS HISPANIC ASK: Do you consider yourself a white Hispanic or a black Hispanic? CODE AS WHITE (1) OR BLACK (2). IF RESPONDENTS REFUSED TO PICK WHITE OR BLACK HISPANIC, RECORD HISPANIC AS "OTHER," CODE 4)**

- 81 White, Non Hispanic
- 16 Total Non-White
 - 8 Black or African-American
 - 5 Hispanic
 - 1 Asian
 - 2 Other or mixed race
- 3 Don't know/ Refused



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