

How are Seniors Choosing and Changing Health Insurance Plans?

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Gretchen Jacobson, Ph.D.

Associate Director, Program on Medicare Policy

Kaiser Family Foundation

Seniors Say Cost is Important, But Define Cost Differently

I look at the cap and then I want to look at the hospitalization. What I care about is if I have a major issue and go in the hospital and my out of pocket [is] \$2,500 dollars or \$5,000 dollars.

-Medicare Advantage Beneficiary (Memphis, TN)

I think it's value for your dollar. You might pay more for a monthly premium but your prescriptions would be more widely covered.

-PDP Beneficiary (Baltimore, MD)

Factors Other Than Cost are Also Important to Seniors

I wouldn't go to Bob's discount liquor and used clothing store for Part D insurance coverage.

-PDP Beneficiary (Memphis, TN)

I had to check with my cardiologist. I had to check with St. Joe's. I had to check with all these different people and doctors all along the way to see who could refer me to this, that, or the other thing.

- Medicare Advantage (Tampa, FL)

Seniors Say They Do Not Use the Star Quality Ratings to Choose a Plan

I haven't seen that, and I'm online every day and I never paid attention to that.

-Medicare Advantage Beneficiary (Seattle, WA)

I've never used [star ratings] because I presume that they are doing some weighting of these factors to get to those stars and my only factor that I care about is cost. It's like those lists of best places to live. You don't know what they are weighting.

-Medicare Advantage Beneficiary (Tampa, FL)

Seniors Like Having Many Options But Find Choosing Plans Frustrating, Confusing and Exhausting

That's what gets me, they wait until we retire to make it complicated. [...] now all of the sudden I have all of these Advantage programs and I have to do a spreadsheet.

-Medicare Advantage Beneficiary
(Memphis, TN)

I went online. I had papers taped together, it was six feet wide, of the different companies and circles and arrows.

-PDP Beneficiary (Baltimore, MD)

There are days when I look at a plan, or look at my plan, and I think about possibly making a change ... I've reached the age of 78 and I'm saying to myself, "I'm too goddamn tired to investigate this."

-PDP Beneficiary (Baltimore, MD)

Many Seniors are Hesitant to Change Plans Unless Completely Necessary

And because I feel that I did my homework to the hilt initially, that should remain good for me.

-PDP Beneficiary (Baltimore, MD)

At our age, as we get older we learned that the grass is not really greener on the other side. We're very cautious about changing to something else that is unfamiliar when we have that [which is] known in front of us.

- PDP Beneficiary (Tampa, FL)

They wanted me on a less expensive statin and I would not change. I would not change. I would not change. So they kept elevating the price until I finally left them.

-PDP Beneficiary (Baltimore, MD)

Seniors' suggestions to improve the system

- **Increase access to in-person help**
- **Explain how people might benefit from changing plans**
- **Create a user-friendly online tool** (and/or make changes to the Medicare Compare plan finder tool)
- **Advertise the star rating system** (although they still may not use it)

Seniors need [...] support. They need help that's not just a matter of getting phone numbers and how to work the computer. They need actual, personalized help, that doesn't cost money.

-PDP Beneficiary (Seattle, WA)