When Do People Choose?  
Non-Scientific Analysis

- Ist Opportunity
- Plan or Medigap become too expensive. Employer chooses MA
- Enrollee leaves Plan area / Plan reduces network
- Other (Plan doesn't meet needs, doesn't cover Rx, AEP, SEP)
Lessons From the Field

- Too much complexity → inertia
- Too much personal info. needed → reluctance to seek advice
- Too much personal info. needed → difficult to provide advice
  - Need more resources than available
- Confusion: Medicare Advantage = More / “on top of” regular Medicare; Medicare Advantage vs. Medigap?
- Preference for “one-stop shopping” → MA-PD
A Tale of Two Relatives
Less is More

- Choice people want is physician, other health care providers – not insurance plan
  - Often don’t think about specialists, hospitals until sick/injured
- Most not experienced at choosing health insurance
- Basic consumer protections missing
  - Plans can change networks (and do!)
  - Leads to sense choice doesn’t matter
Advancing access to Medicare and health care