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MEDICARE AND CHOICE

Kaiser Family Foundation

May 13, 2014

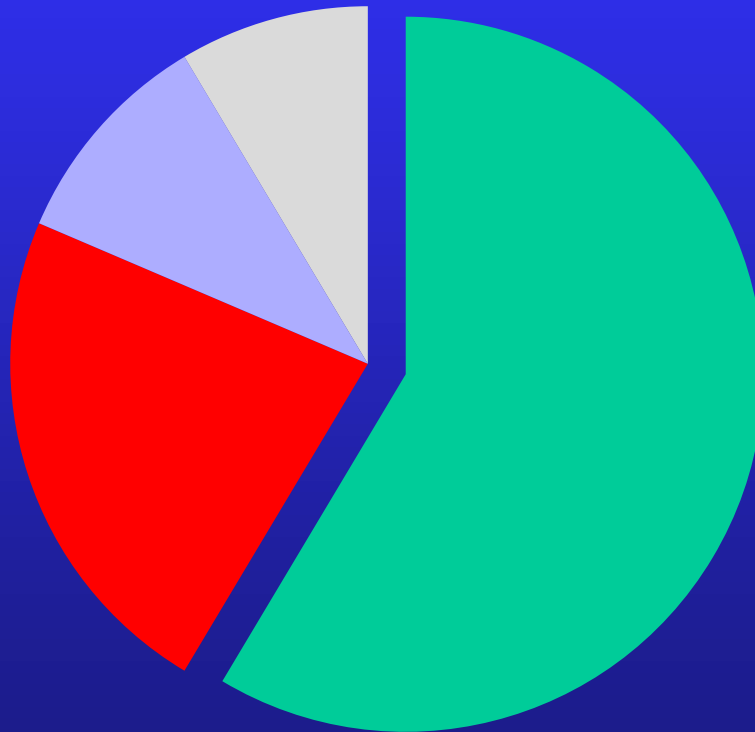
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When Do People Choose?

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



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