

Medicare Marketing by Health Insurers and Brokers

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September 20, 2023

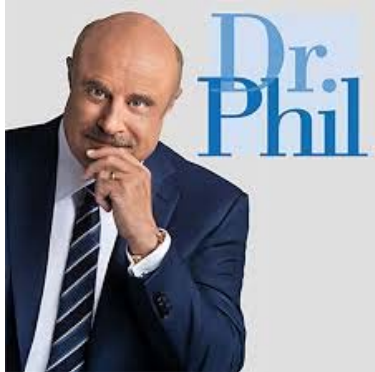
KFF

The independent source for health policy research, polling, and news.

TV Airways Were Flooded With Ads for Medicare Plans

Regular viewers of talk shows, reality court shows and game shows were exposed to hundreds of ads over the ten week period when ads for open enrollment were permitted.

On average, across the top 20 markets, there were:



404 ads, 8 ads/day



336 ads, 7 ads/day



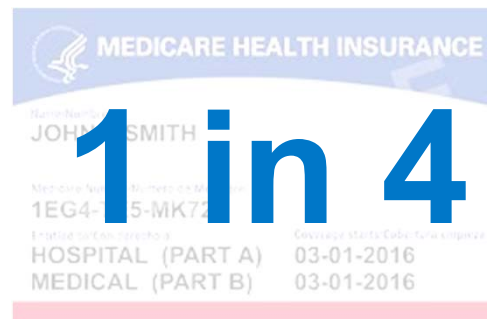
281 ads, 6 ads/day

SOURCE: KFF and Wesleyan Media Project, "How Health Insurers and Brokers are Marketing Medicare, An Analysis of Medicare Advantage, Medigap and Prescription Drug TV Ads for the 2023 Open Enrollment Period," September 2023.

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A Government-Issued Medicare Card or “Medicare” Hotline Other Than 1-800-MEDICARE Were Often Included in Ads

More than



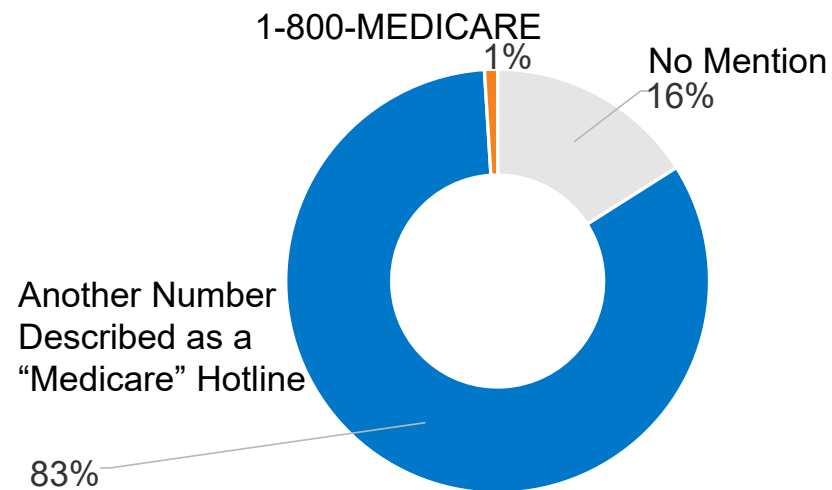
Medicare Advantage ad airings included images of an official Medicare card or something that looked similar

SOURCE: KFF and Wesleyan Media Project, “How Health Insurers and Brokers are Marketing Medicare, An Analysis of Medicare Advantage, Medigap and Prescription Drug TV Ads for the 2023 Open Enrollment Period,” September 2023.

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Over **80%** of broker/third-party airings urged viewers to call a private “Medicare” hotline



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More Than 50,000 Airings Suggested That People With Medicare Miss Out if They are not in Medicare Advantage

2022 NEW YEAR BENEFITS

MEDICARE BENEFITS LINE

You now entitled to

ELIMINATE CO-PAYS!

MEDICARE ADVANTAGE ADVISORS™

POWERED BY BARRINGTON MEDIA GROUP - A NON-GOVERNMENTAL ENTITY

MEDICARE ADVANTAGE

Don't Have Part C?

MON-FRI 8AM-10PM EST **800-948-5035** TTY: 711
CALL TO SPEAK WITH A LICENSED INSURANCE AGENT!

FREE HELP Medicare Benefits Support Line

A non-governmental entity powered by TZ Insurance Solutions, LLC

A Medicare Part C plan, also known as a **Medicare Advantage plan** allows you to get **extra benefits** not offered by Medicare Parts A and B!

No obligation to enroll. Not all plans offer all of these benefits. Availability of benefits and plans varies by carrier and location. Deductibles, co-insurance, limitations, and exclusions may apply.

People On Medicare

CALL NOW 800-860-0857 TTY 711

Speak to a licensed insurance agent

MEDICARE BENEFITS & QUESTIONS LINE

A NON-GOVERNMENTAL ENTITY POWERED BY BARRINGTON MEDIA GROUP

FREE MEDICARE BENEFITS REVIEW

800-820-3497

YOU DON'T AUTOMATICALLY GET THESE BENEFITS

No Obligation To Enroll
Enrollment in the described plan type may be limited to certain times of the year unless you qualify for a Special Enrollment Period. Plan and benefit availability varies by carrier and location.

MON-FRI 8AM-10PM EST **800-820-3497** TTY: 711
***** CALL TO SPEAK WITH A LICENSED INSURANCE AGENT! *****

MEDICARE BENEFITS & QUESTIONS LINE

A NON-GOVERNMENTAL ENTITY POWERED BY BARRINGTON MEDIA GROUP

FREE MEDICARE BENEFITS REVIEW

800-984-9940

You May **NOT** Be Getting All THE BENEFITS AVAILABLE TO YOU

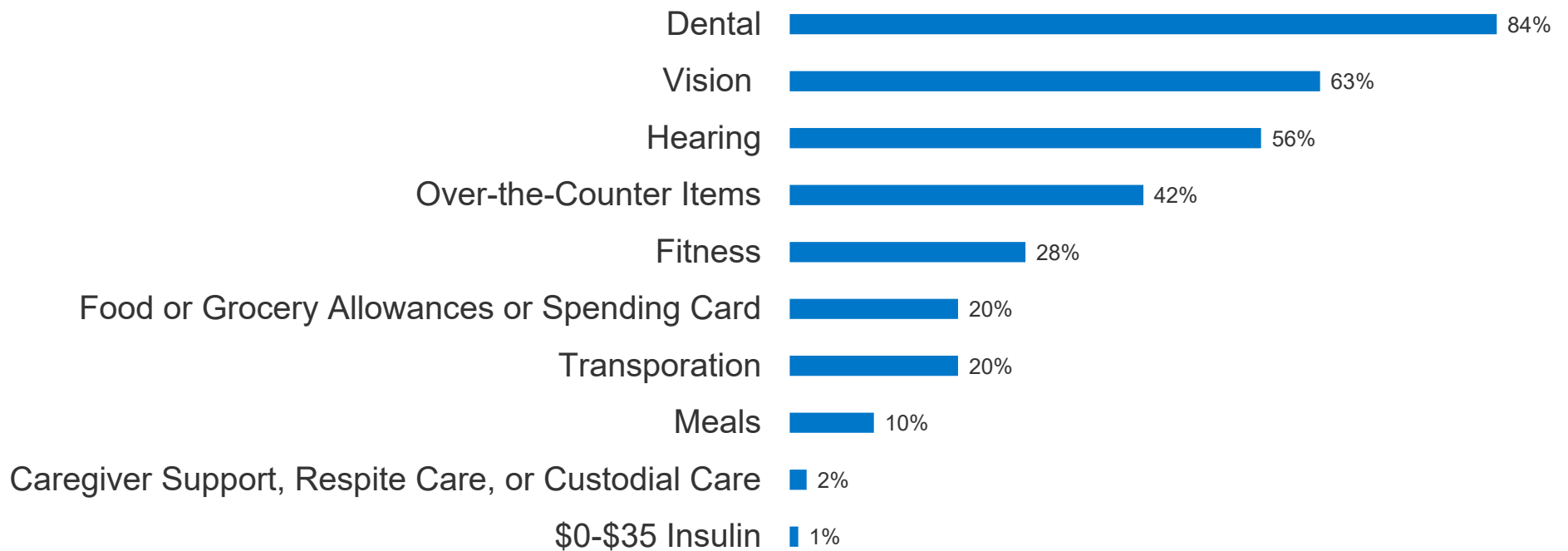
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MON-FRI 8AM-10PM EST **800-984-9940** TTY: 711
***** CALL TO SPEAK WITH A LICENSED INSURANCE AGENT! *****

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The Vast Majority of Medicare Advantage Ad Airings Touted Extra Benefits



SOURCE: KFF and Wesleyan Media Project, "How Health Insurers and Brokers are Marketing Medicare, An Analysis of Medicare Advantage, Medigap and Prescription Drug TV Ads for the 2023 Open Enrollment Period," September 2023.

More Than Two-Thirds of Broker and Third-Party-Sponsored Airings Promoted Money Back in Your Social Security Check

MEDICARE COVERAGE HELPLINE
Powered By TogetherHealth Insurance Agency
A Non-Government Entity

And The Benefit That Adds Money Back

Extra benefits require enrollment in a Medicare Advantage Plan. Part B give back benefit availability varies by zip code and plan. You must continue to pay your Medicare Part B premium.

CALL THE
MEDICARE COVERAGE HELPLINE
1-800-634-8027
www.MedicareCoverageHelpline.com

TTY: 711
Call To Speak To
A Licensed
Insurance Agent

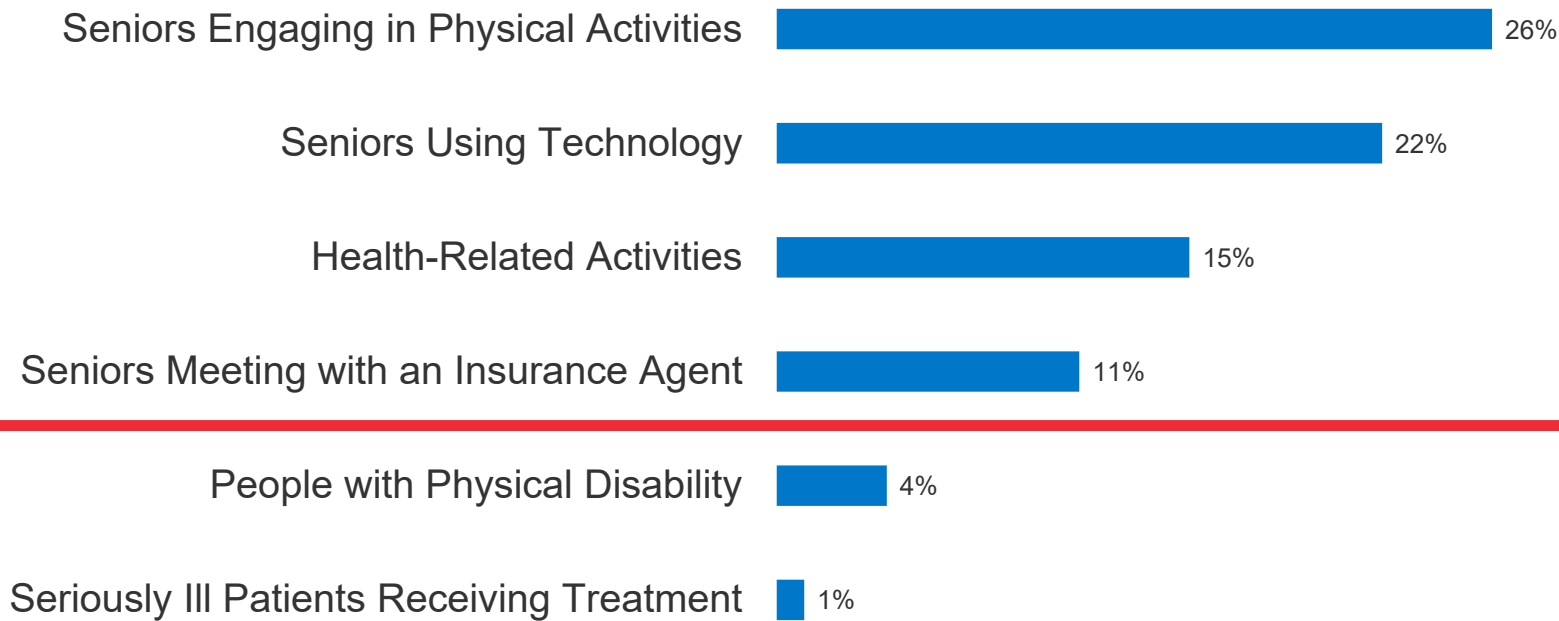
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SOURCE: KFF and Wesleyan Media Project, “How Health Insurers and Brokers are Marketing Medicare, An Analysis of Medicare Advantage, Medigap and Prescription Drug TV Ads for the 2023 Open Enrollment Period,” September 2023 and KFF, “Medicare Advantage 2023 Spotlight: First Look,” November 2022.

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One-Quarter of Medicare Advantage Airings Showed Active Seniors, Few Had People With Disabilities or Serious Illness


TNO



SOURCE: KFF and Wesleyan Media Project, "How Health Insurers and Brokers are Marketing Medicare, An Analysis of Medicare Advantage, Medigap and Prescription Drug TV Ads for the 2023 Open Enrollment Period," September 2023.

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Medicare Beneficiaries may be Left Without a Clear Understanding of Coverage Options and Their Tradeoffs



“It just seems to me that there should be more education for the consumer because some of these ads are so misleading.”

“We’re overrun with these commercials and, you know they just say the same thing over and over again you know, call this, call this... I mean the way they have it advertised it’s not really explaining anything.”

“It’s just hard to understand to begin with, but it’s really hard when you’re trying to compare plans, different plans, and what they offer.”

SOURCE: KFF, “What do People with Medicare Think About the Role of Marketing, Shopping for Medicare Options, and Their Coverage?” September 2023.

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