Medicare Marketing by Health Insurers and Brokers

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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

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

More than

1 in 4

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

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

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

The Vast Majority of Medicare Advantage Ad Airings Touted Extra Benefits

- Dental: 84%
- Vision: 63%
- Hearing: 56%
- Over-the-Counter Items: 42%
- Fitness: 28%
- Food or Grocery Allowances or Spending Card: 20%
- Transporation: 20%
- Meals: 10%
- Caregiver Support, Respite Care, or Custodial Care: 2%
- $0-$35 Insulin: 1%

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

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

- Seniors Engaging in Physical Activities: 26%
- Seniors Using Technology: 22%
- Health-Related Activities: 15%
- Seniors Meeting with an Insurance Agent: 11%
- People with Physical Disability: 4%
- Seriously Ill Patients Receiving Treatment: 1%

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

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

“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.”