

# *Allsup Medicare Advisor*<sup>®</sup> Seniors Survey

## Examining Medicare Plan Selection Matters For Seniors

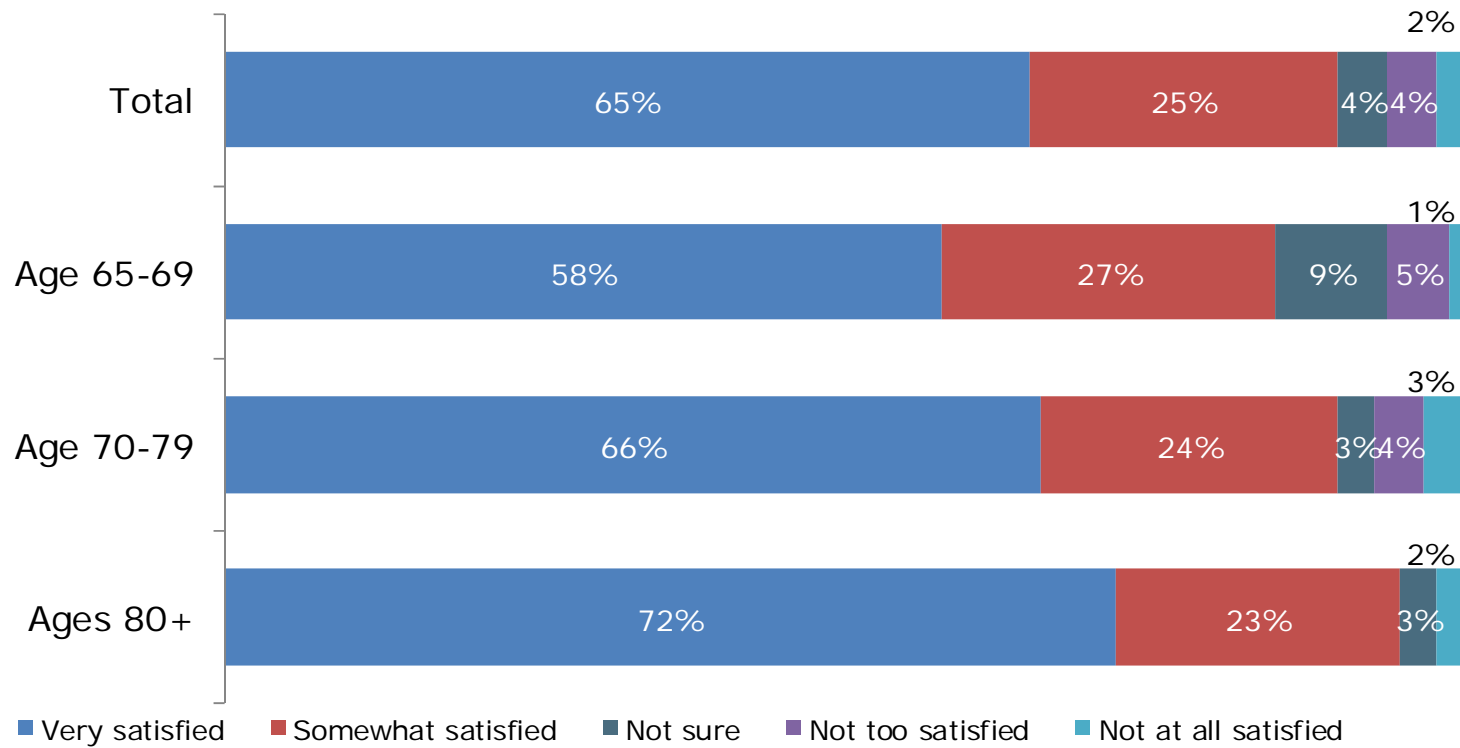
October 2011

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# Allsup Medicare Advisor Seniors Survey

Nearly two in three seniors are very satisfied with their coverage. However, younger seniors are generally less satisfied.

## Satisfaction with Current Medicare Coverage



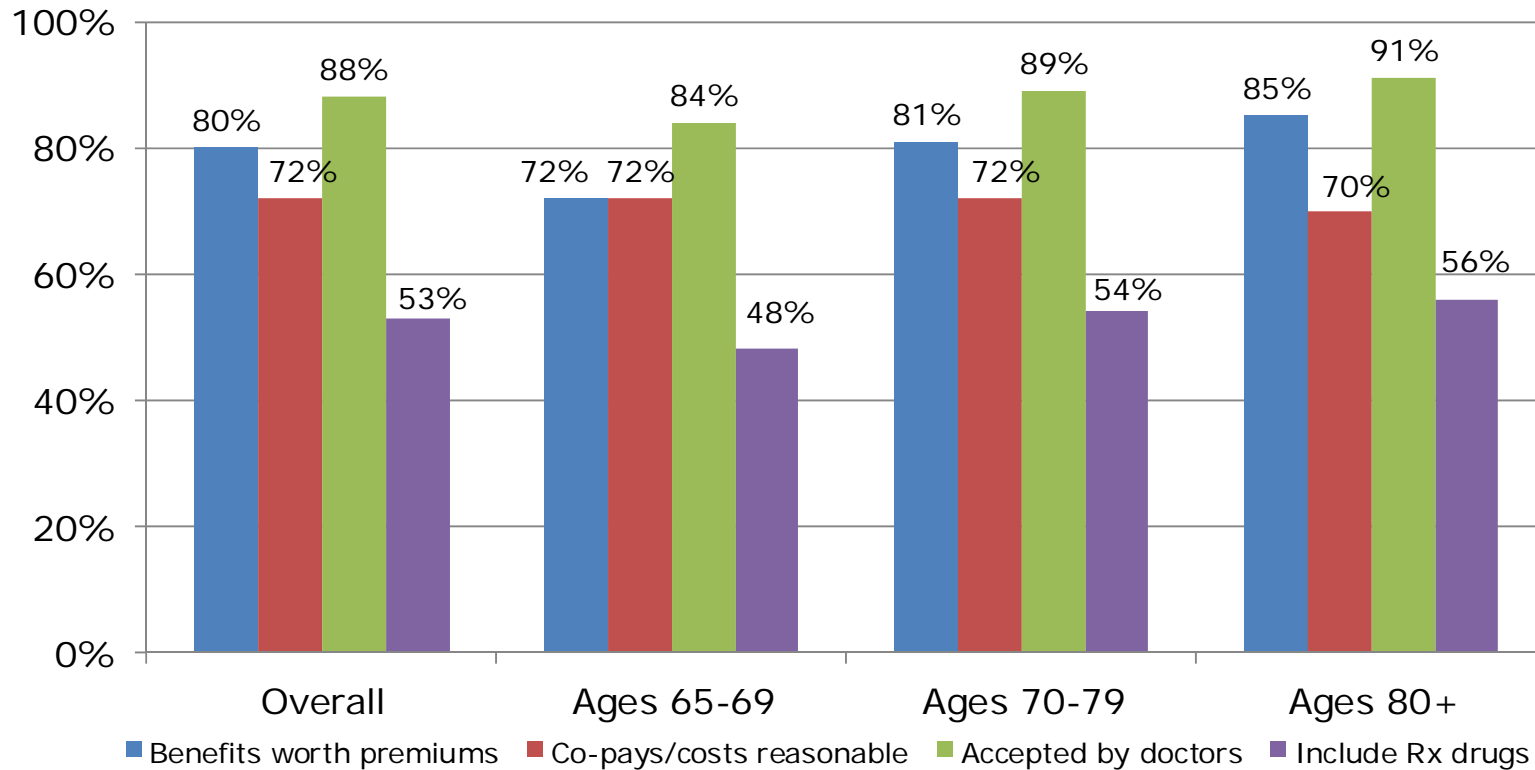
Question: How satisfied are you with your current Medicare coverage? Would you say you are very satisfied, somewhat satisfied, not too satisfied or not at all satisfied? (sample size = 900)

Source: Allsup

# Allsup Medicare Advisor Seniors Survey

Satisfaction with specific aspects of Medicare coverage is high, except for the inclusion of prescription drugs. As beneficiaries get older, satisfaction generally rises.

## Satisfaction with Specific Aspects of Medicare Coverage



Questions: Do you feel that your Medicare benefits are worth the money you spend on your monthly premiums? Are the co-pays and out-of-pocket costs for your Medicare coverage too high or pretty reasonable? Is your Medicare plan accepted by the doctors and specialists you want or do there need to be more options? Does your Medicare coverage include all of the prescription drugs that you need or is it missing some that are important to you? (Sample size=900)

Source: Allsup

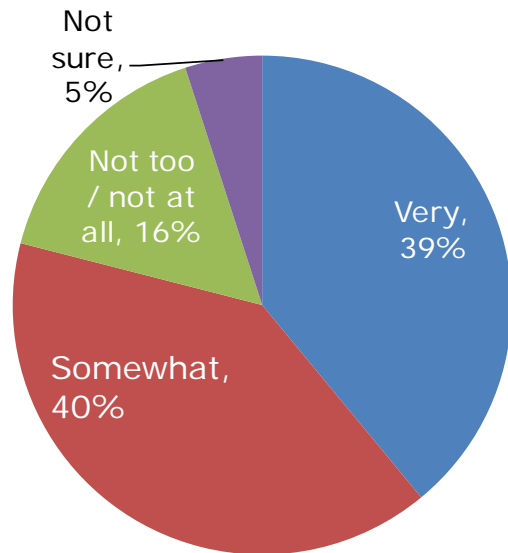


# Allsup Medicare Advisor Seniors Survey

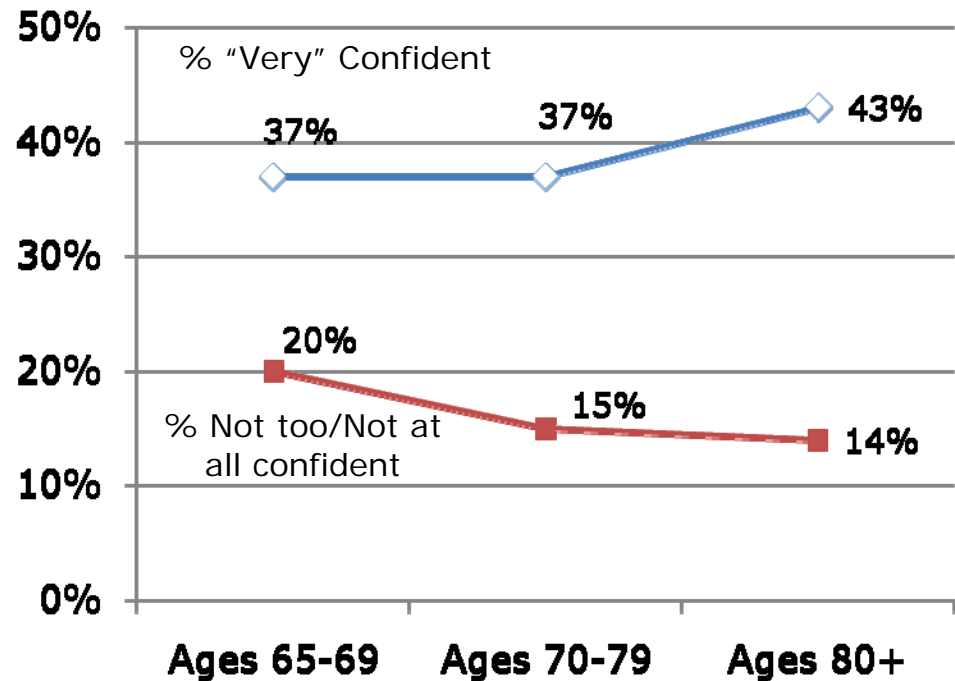
While satisfaction with current coverage is high, confidence in coverage if health gets worse is much lower.

## Confidence in Coverage if Health Worsens

- Only 39 percent are very confident that their current Medicare plan would provide the coverage they need if their health got worse.



## Confidence in Coverage, by Age



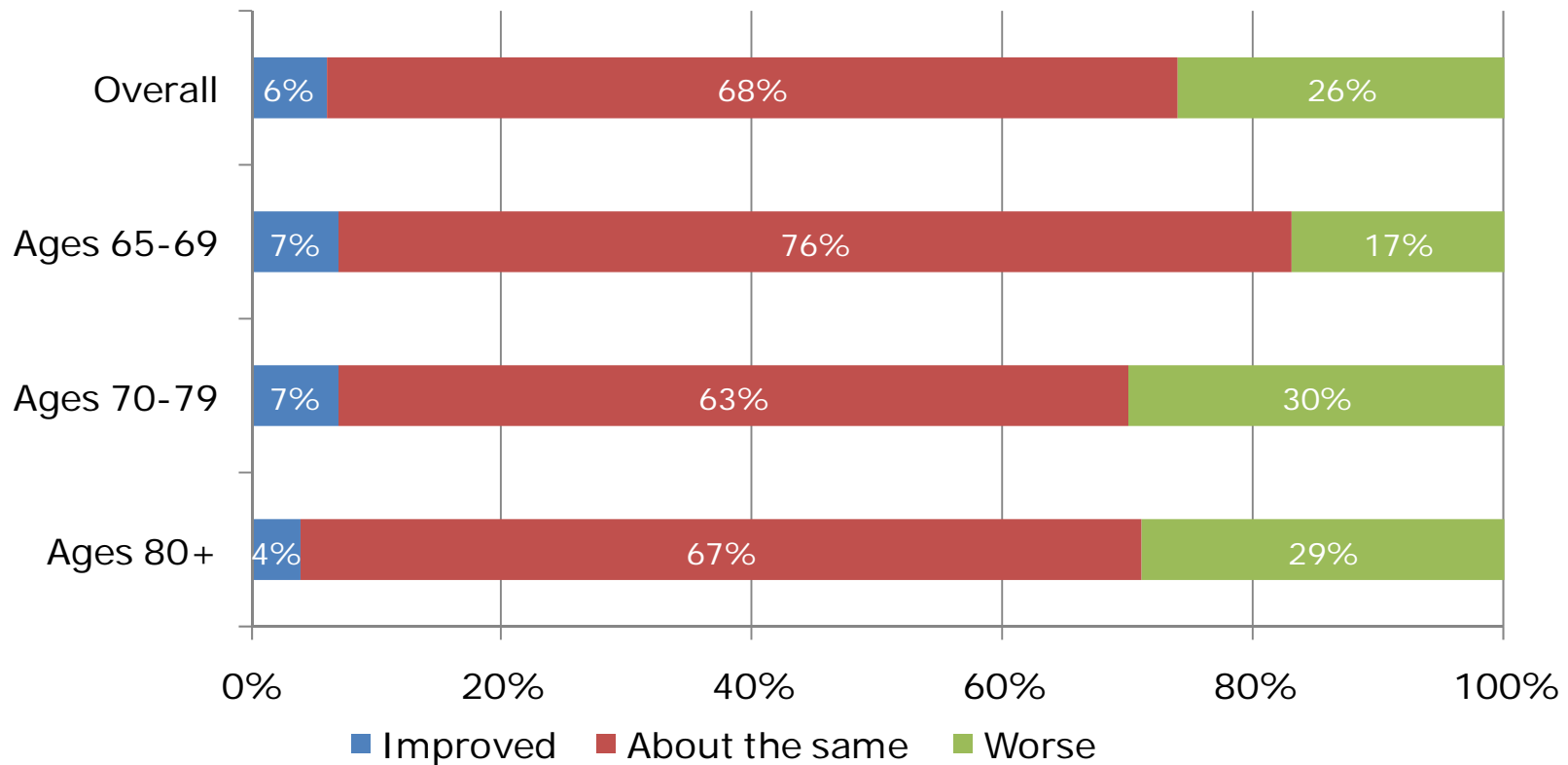
Question: If your health were to get worse, how confident are you that your current Medicare plan would provide the coverage you need? (Sample size=900)

Source: Allsup

# Allsup Medicare Advisor Seniors Survey

Older seniors are most likely to report their health has declined.

## Health Condition Since Enrolling in Medicare



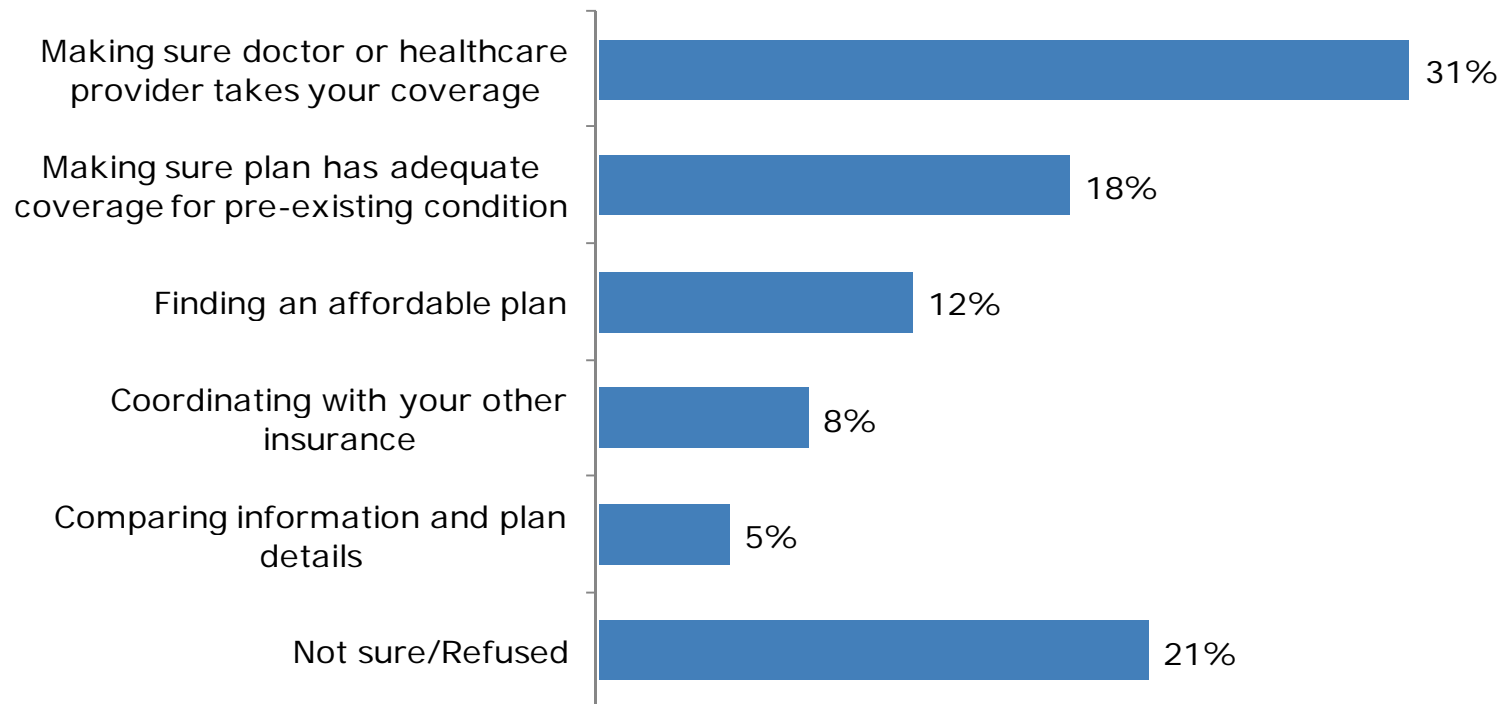
Question: Which best describes your health since enrolling in Medicare? (Sample size=900)

Source: Allsup

# Allsup Medicare Advisor Seniors Survey

The biggest challenge to changing Medicare plans is seniors' concern whether their current doctor will accept any new coverage.

## Biggest Challenge to Changing Medicare Plans



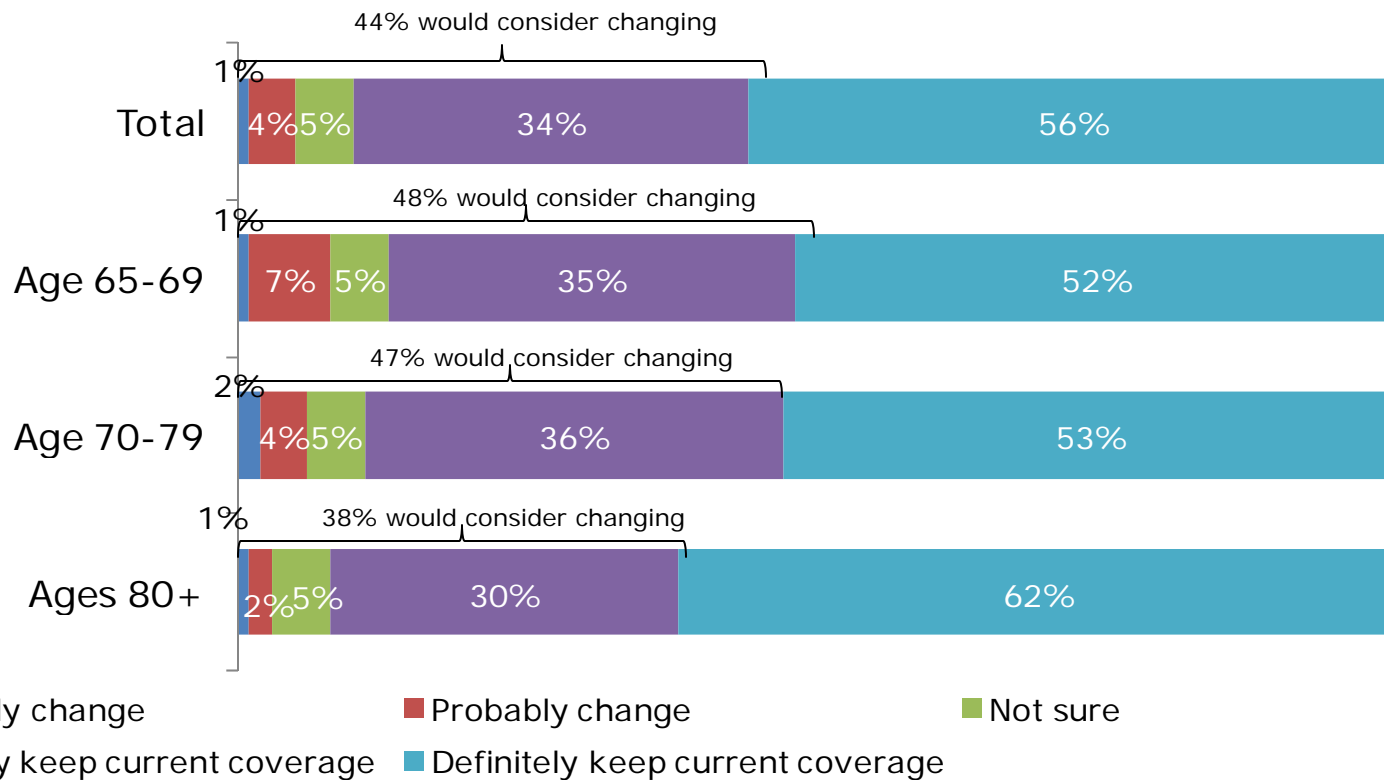
Question: When you think about changing your Medicare coverage, what do you think would be the **biggest challenge?** (Sample size=900)

Source: Allsup

# Allsup Medicare Advisor Seniors Survey

Overall, 56 percent definitely plan to keep their current Medicare coverage, while 44 percent are not ruling out changes. Older seniors are less likely to consider changes, while younger seniors are more likely to change.

## Anticipate Changing Medicare Coverage in Next 12 Months



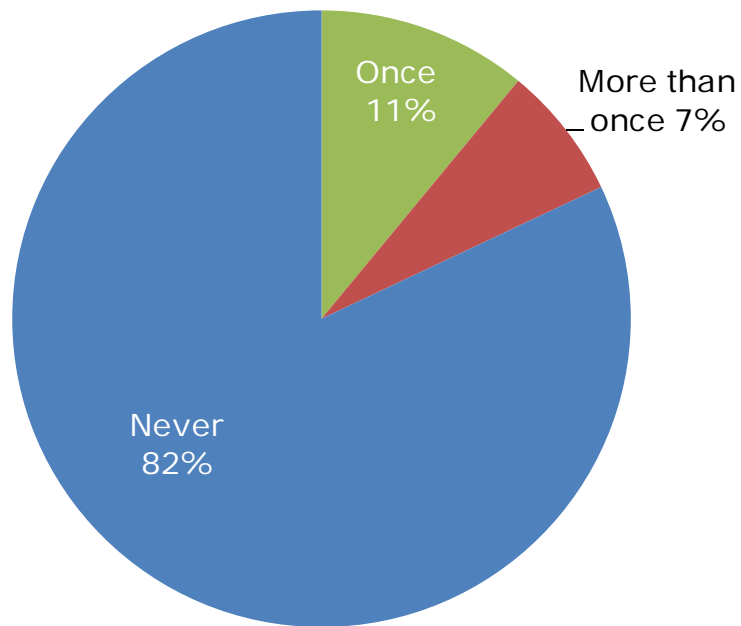
Question: How likely are you to change your current Medicare coverage during the **next 12 months**?  
(Sample size=900)

Source: Allsup

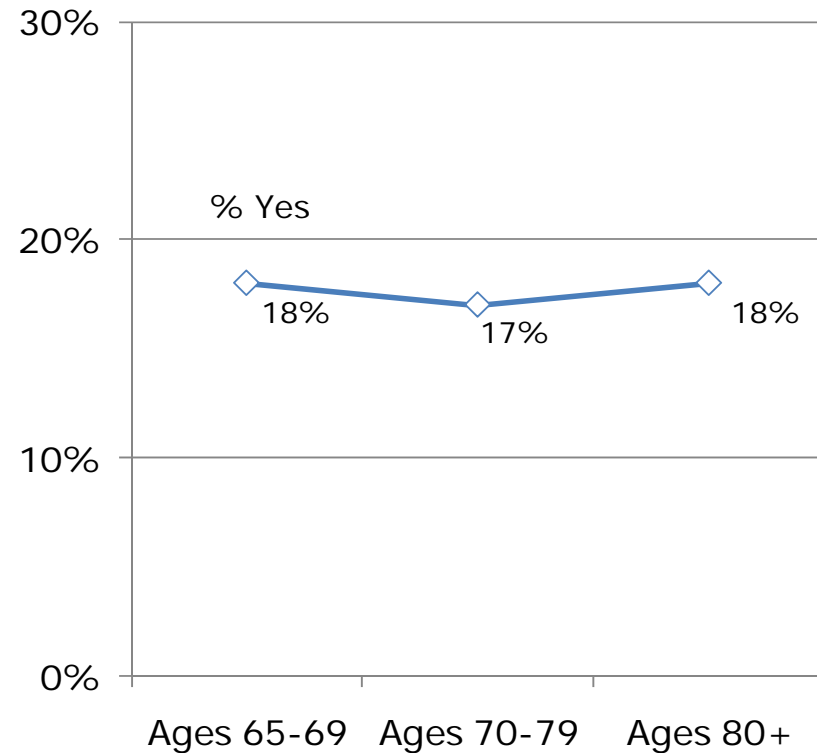
# Allsup Medicare Advisor Seniors Survey

Overall, 18 percent report they have changed their Medicare coverage at least once. This is similar across age groups, meaning younger seniors have already changed plans as often as seniors who are decades older.

## Ever Changed Medicare Coverage



## Changed Medicare, by Age



Question: Since you enrolled in Medicare, have you changed your Medicare coverage once, more than once or never?  
(Sample size=893)

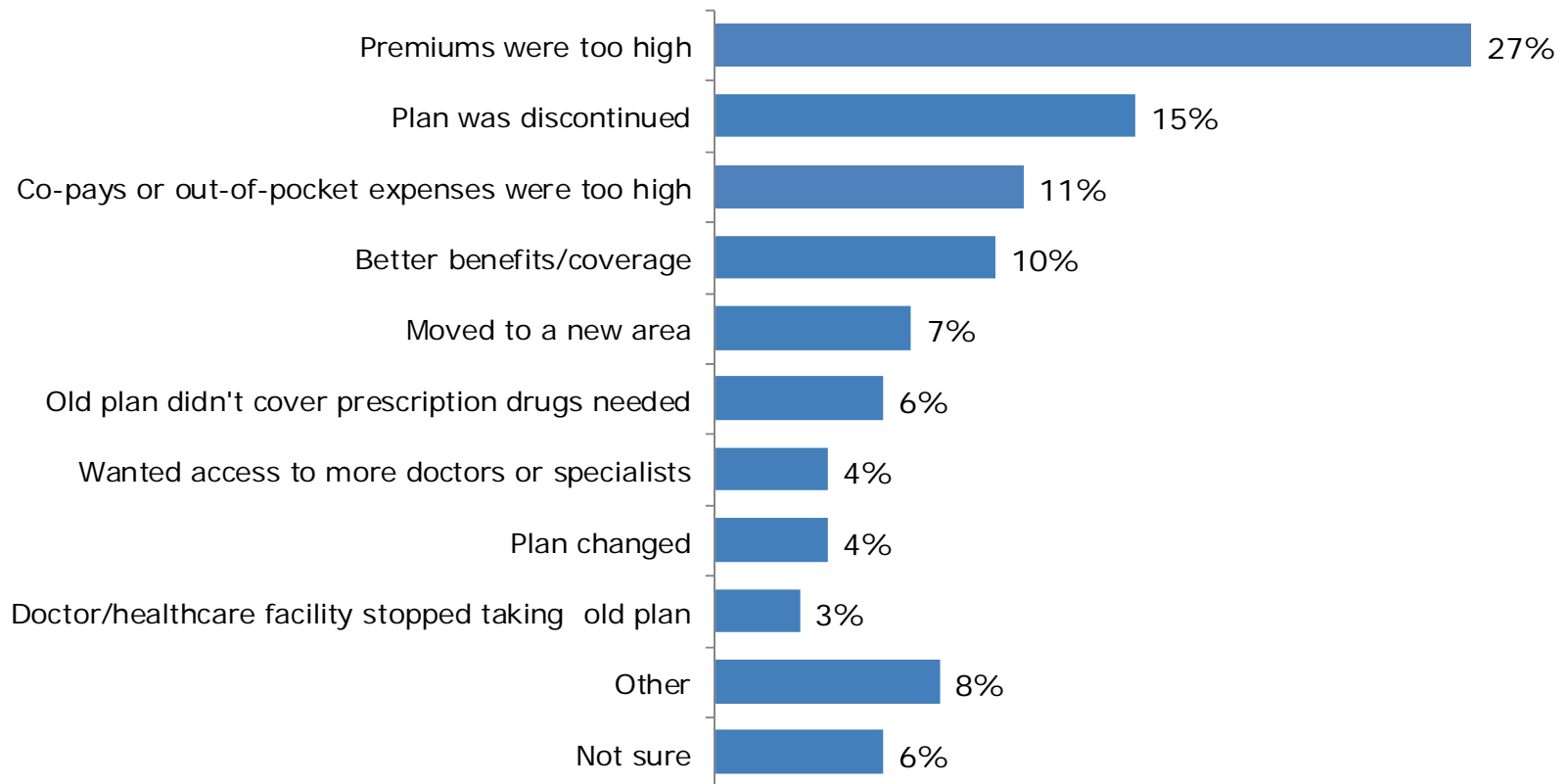
Source: Allsup



# Allsup Medicare Advisor Seniors Survey

For the minority of Medicare beneficiaries who have changed their coverage, cost was mentioned as the top reason.

## Reasons for Changing Medicare Coverage



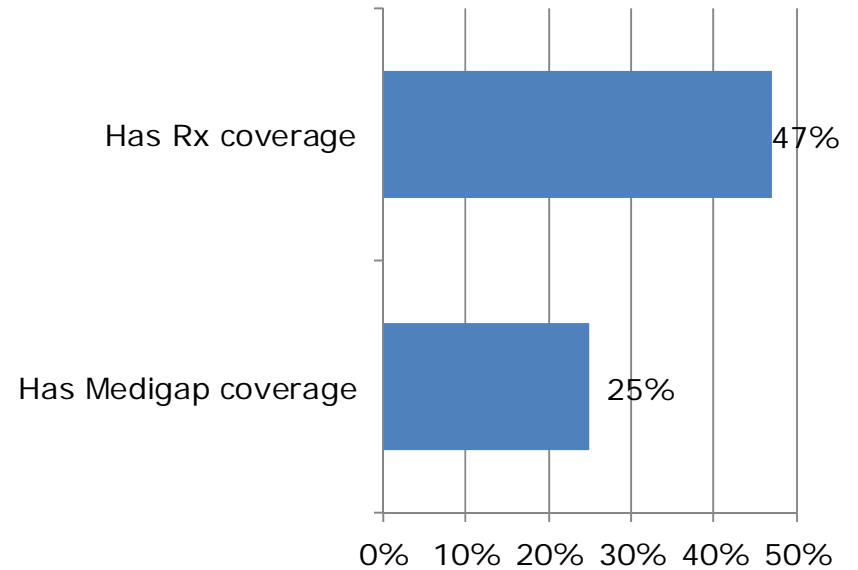
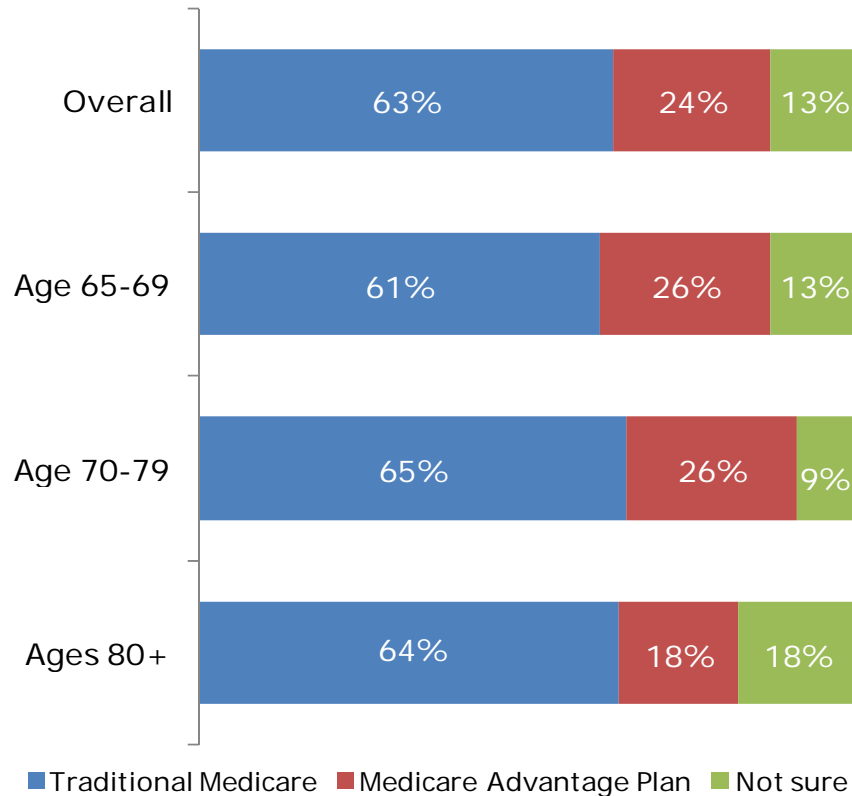
Question: When you (most recently) changed your Medicare coverage, what was the **primary reason**? (Sample size=157)

Source: Allsup

# Allsup Medicare Advisor Seniors Survey

Of those surveyed, those 80 and older were less likely to know what type of Medicare coverage they had.

## Current Coverage: Traditional Medicare vs. Medicare Advantage



Questions: Do you have traditional Medicare or Medicare Advantage? (Sample size=900); Have you signed up or been enrolled in Medicare prescription drug coverage? (Sample size=898); Have you signed up or been enrolled in Medigap, also called Medicare Supplemental Insurance? (Sample size=570)

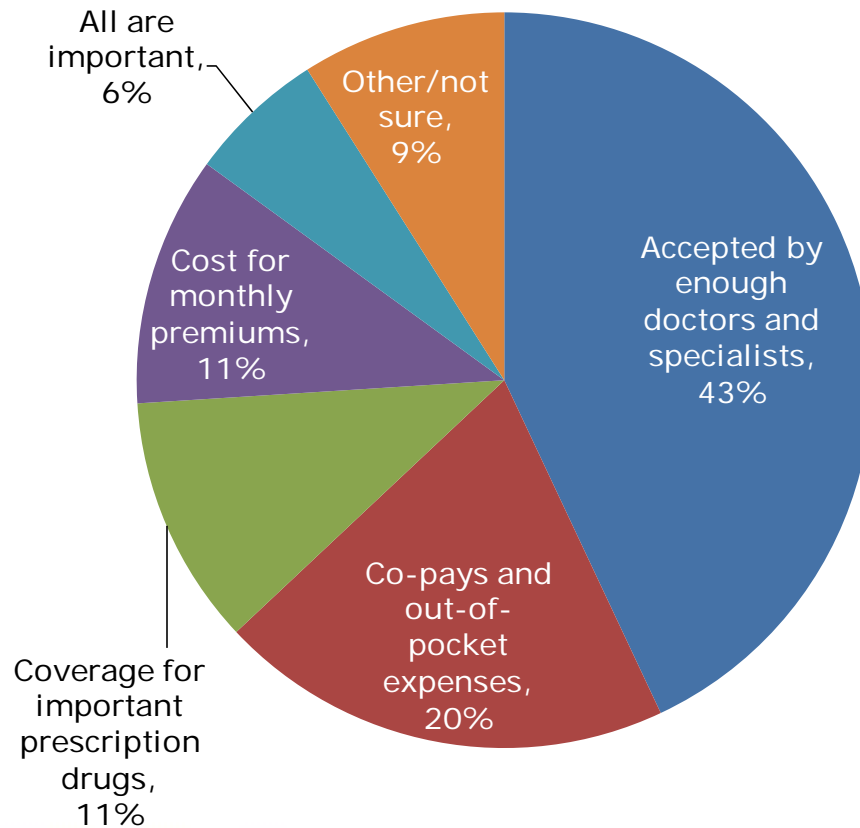
Source: Allsup



# Allsup Medicare Advisor Seniors Survey

When asked to choose the most important part of a good Medicare plan, seniors indicated access to doctors. This was higher than cost-related items such as co-pays, out-of-pocket expenses and monthly premiums.

## Access to Doctors Most Important to Good Medicare Plan



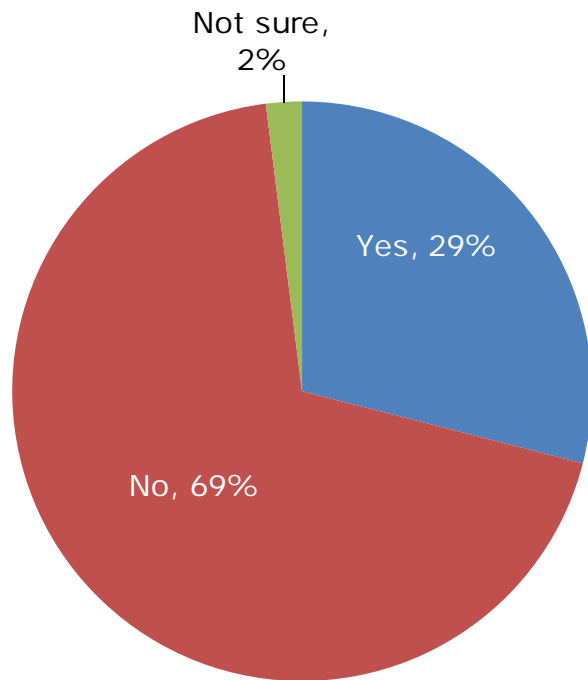
Question: For you, what is the most important part of a good Medicare plan? (Sample size=900)

Source: Allsup

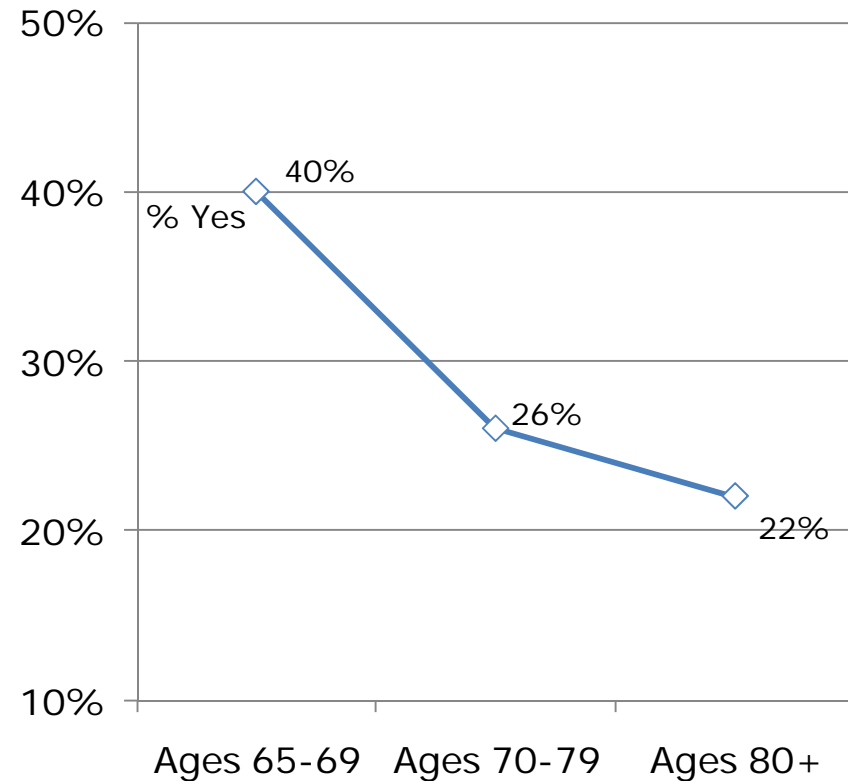
# Allsup Medicare Advisor Seniors Survey

Of current beneficiaries, 69 percent have not reviewed their Medicare plan in the past year. Those newest to Medicare are most likely to have reviewed their plan.

## Have Reviewed Medicare Plan in Past 12 Months



## Reviewed Medicare, by Age



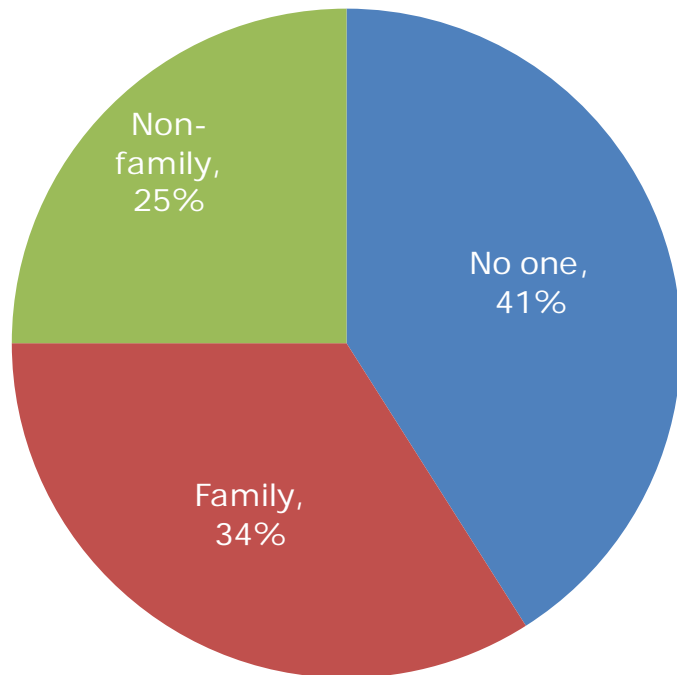
Question: In the past 12 months, have you reviewed your current Medicare plan in comparison to other Medicare plan options available? (Sample size=900)

Source: Allsup

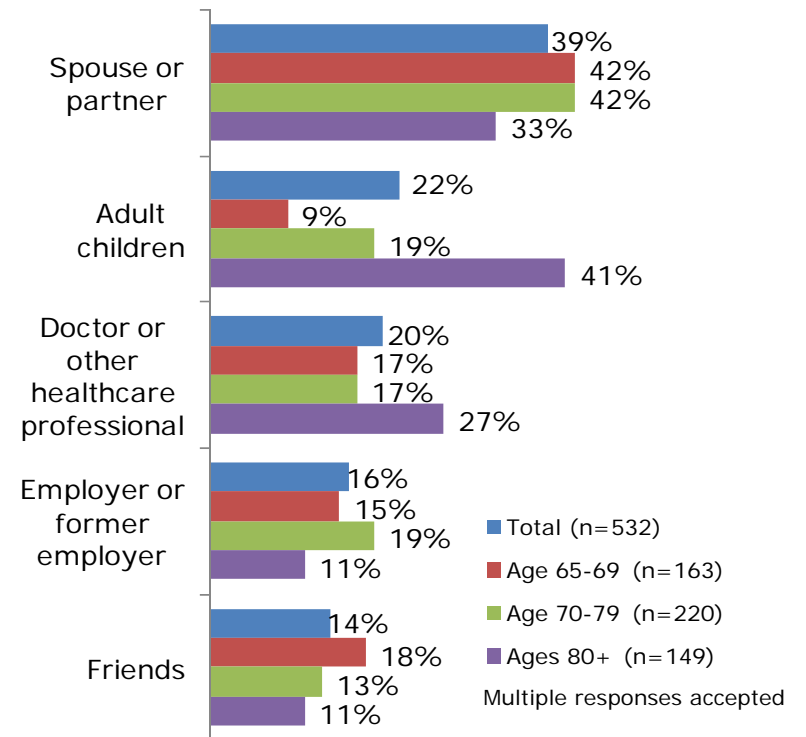
# Allsup Medicare Advisor Seniors Survey

More than 40 percent receive no help reviewing their Medicare coverage. Among those receiving help, the most common response was a spouse or partner. The oldest beneficiaries are the most likely to report the help of adult children.

## Received Help Reviewing Medicare Plan



## Who Helps Beneficiaries Review Plan (of those receiving help)



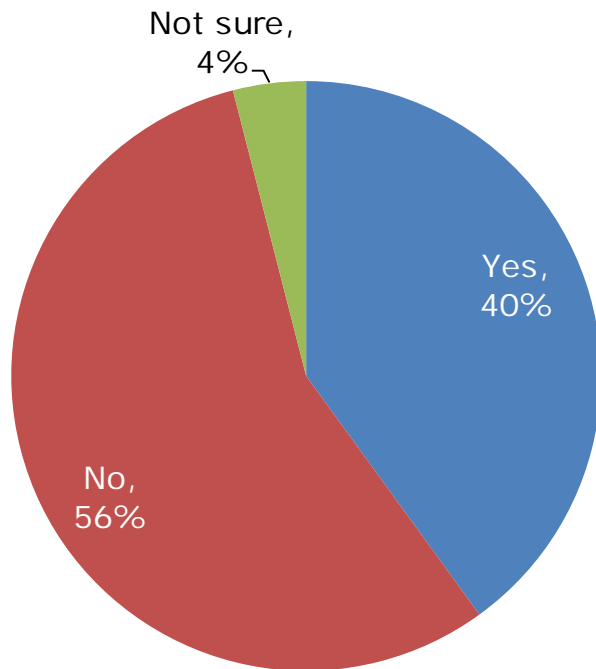
Question: Who helps you review and enroll in your Medicare coverage, or has helped in the past?  
(Samples size=900)

Source: Allsup

# Allsup Medicare Advisor Seniors Survey

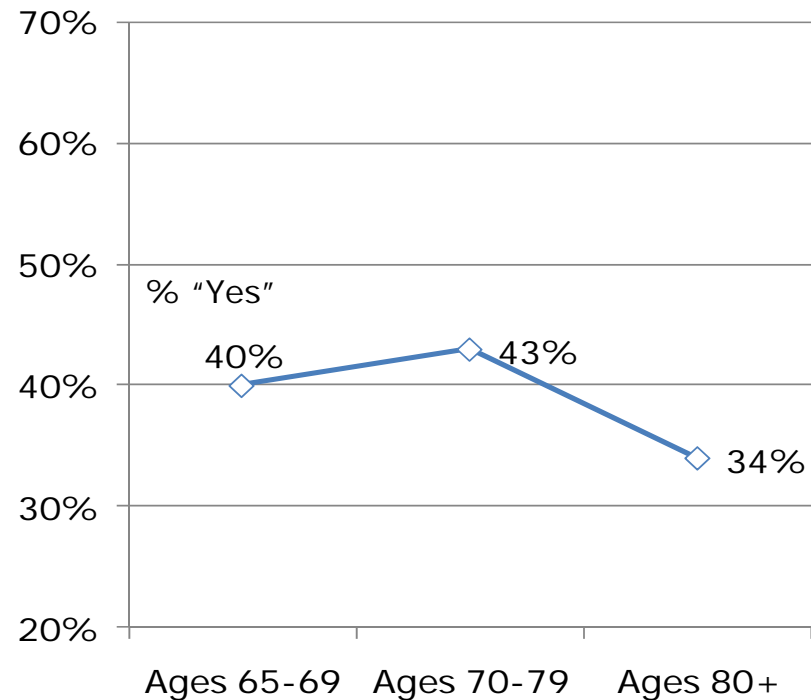
Forty percent of Medicare beneficiaries have used free preventive care services that became available under healthcare reform legislation. Older Medicare beneficiaries are less likely to have used free preventive services.

## Has Used Medicare Free Preventive Healthcare Services\*



\*Free preventive services include annual wellness exams, cardiovascular screenings, flu shots, medical nutritional therapy and glaucoma tests.

## Used Free Medicare Services, by Age



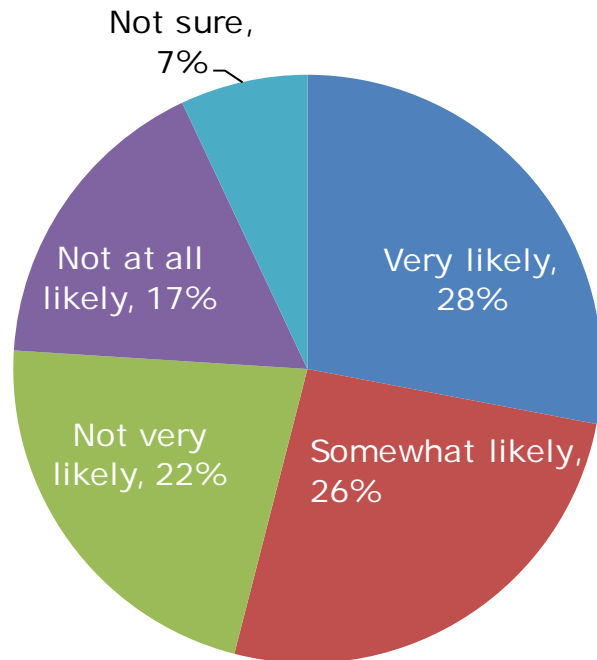
Questions: Under healthcare reform, several preventive care services are now offered free to Medicare beneficiaries using traditional Medicare. Have you taken advantage of any of these free services since they became available this year? (Sample size=570; note: only traditional Medicare participants are eligible for preventive care services under healthcare reform)

Source: Allsup

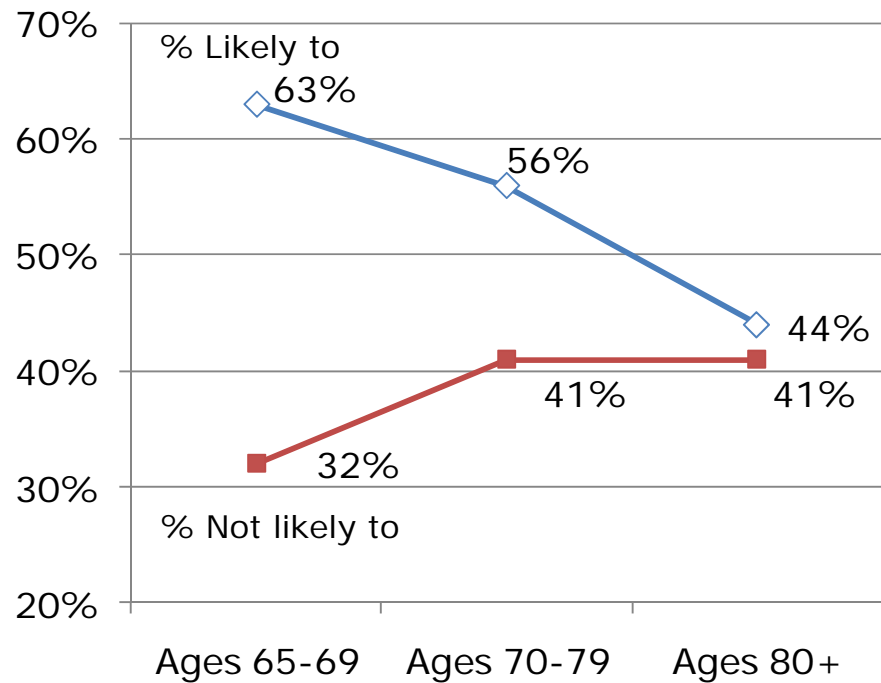
# Allsup Medicare Advisor Seniors Survey

A total of 54 percent of Medicare beneficiaries say they are likely to use free preventive services in the next year. The oldest beneficiaries are least likely to take advantage of free Medicare services in the future.

## Plans to Use Free Preventive Services in Future



## Likelihood of Using Free Medicare Services, by Age



Question: How likely are you to take advantage of any of these free services this year or next year? (Sample size=320; note: responses from those eligible who have not used free services already)

Source: Allsup

# Allsup Medicare Advisor Seniors Survey

## Methodology & Demographics

The *Allsup Medicare Advisor® Seniors Survey* was an independently conducted telephone survey of 900 randomly selected individuals 65 years of age and over who have Medicare coverage.

The survey was conducted between June 15-28, 2011, by Richard Day Research, an independent market research firm based in Evanston, Ill.

The survey is subject to a +/- 3 percent margin of error.

## About Allsup

The *Allsup Medicare Advisor®* service is a Medicare plan selection service that helps people choose the most affordable and appropriate plan for their specific healthcare needs. The service examines all of someone's Medicare options to provide an in-depth, objective analysis and combines live, one-on-one personal guidance with convenient access to online features. (Allsup is not a Medicare plan provider. It does not accept fees or commissions from insurance providers, i.e., Medicare Advantage, Medicare Part D or supplement insurance plans.)

Allsup is a nationwide provider of Social Security disability, Medicare and Medicare Secondary Payer compliance services for individuals, employers and insurance carriers. Founded in 1984, Allsup employs nearly 800 professionals who deliver specialized services supporting people with disabilities and seniors so they may lead lives that are as financially secure and as healthy as possible. The company is based in Belleville, Ill., near St. Louis. For more information, visit [www.Allsup.com](http://www.Allsup.com).

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## Demographics

Age	
65-69	29%
70-79	43%
80 and over	28%
Mean	74.8
Median	74
Gender	
Male	43%
Female	57%
Income	
Less than \$50,000	34%
\$50,000+	33%
Not sure/Refused	33%
Employment	
Full/part-time	11%
Retired/not employed	89%

