



# ***Talking to Beneficiaries about their Plan Choices***

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# *Building for the Future*

Goal: Meet growing expectations for this generation of Medicare beneficiaries, while investing in work to create a seamless customer experience and encourage use of low cost channels.

- An online health care experience similar to other sites they commonly use
- Simple tools and guidance to make good decisions
- Valuable information that is sequenced intelligently
- Relevant, personalized information at points of impact



# *Plan Choice Research (1 of 4)*

CMS conducted targeted testing of coverage choice information presented in the “Medicare & You” Handbook and the Initial Enrollment Period (IEP) Direct Mail Package

- 36 in-depth interviews with Medicare beneficiaries (Handbook)
- 34 in-depth interviews with coming of agers (IEP)
- All research was conducted in English and Spanish



**Across studies, the Initial Enrollment Period is seen as a time of confusion. Consumers may be overwhelmed with information.**

- May not realize they have to make a coverage choice when they first sign up for Medicare
  - Coming of agers were focused on whether to accept or decline Part B when reviewing the IEP, but some didn't realize there were other choices to be made at the same time
  - Some indicated they didn't recall making a coverage choice when they first signed up for Medicare, indicating that there is "only one way" to get Medicare



**Clear and simple information is key to helping individuals understand their coverage choices**

The icon-based coverage choice chart was positively received and easily understood

- Coming of agers may need more information to help them understand Medicare basics before they grasp their coverage choices

4

## A quick look at your Medicare coverage choices

There are 2 main choices for how you get your Medicare coverage. These choices will be explained in more detail on the next page and throughout this book.

### Option 1: Original Medicare

(See pages 61-64)

This includes Part A and B.



**Part A**  
Hospital Insurance



**Part B**  
Medical Insurance

You can add:

(See pages 83-96)



**Part D**  
Medicare Prescription  
Drug Coverage

You can also add:

(See pages 79-82)



**Medigap**  
Medicare Supplement Insurance  
(Medigap policies help pay your  
out-of-pocket costs in Original Medicare.)

### Option 2: Medicare Advantage (Part C)

(See pages 65-78)

These plans are like HMOs or PPOs, and typically include Part A, B, and D.



**Part A**  
Hospital Insurance



**Part B**  
Medical Insurance



**Part D**  
Medicare Prescription  
Drug Coverage

(Most plans cover prescription drugs.  
If yours doesn't, you may be able to join a  
separate Part D plan.)





# Plan Choice Research (4 of 4)

The coverage comparison chart outlining key differences between Original Medicare and Medicare Advantage helped those with Medicare program experience see how to compare their coverage options

- Coming of agers may not benefit as greatly due to their lack of understanding of how each option works, who provides the options, and how much they cost

5

## Things to consider when choosing your Medicare coverage

These topics are explained in more detail throughout this book.

Original Medicare		Medicare Advantage
There's <b>no limit</b> on how much you pay out-of-pocket per year unless you have supplemental coverage.	<b>Cost</b>	Plans have a <b>yearly limit</b> on your out-of-pocket costs. If you join a Medicare Advantage Plan, once you reach a certain limit, you'll <b>pay nothing</b> for covered services for the rest of the year.
Medicare covers medical services and supplies in hospitals, doctors' offices, and other health care settings. Services are either covered under Part A or Part B.	<b>Coverage*</b>	Plans must cover all of the services that Original Medicare covers. Plans may offer benefits that Original Medicare doesn't cover like <b>vision, hearing, or dental</b> .
You can <b>add</b> a Medigap policy to help pay your out-of-pocket costs in Original Medicare, like your deductible and coinsurance.	<b>Supplemental coverage</b>	It may be more cost effective for you to join a Medicare Advantage Plan because your <b>cost sharing is lower</b> (or included). You can't use (and can't be sold) a Medigap policy if you're in a Medicare Advantage Plan.
You'll <b>need to join</b> a Medicare Prescription Drug Plan to get drug coverage.	<b>Prescription drugs*</b>	Most Medicare Advantage Plans <b>include drug coverage</b> .
You can go to <b>any doctor</b> that accepts Medicare.	<b>Doctor and hospital choice</b>	You may need to use health care providers who participate in the <b>plan's network</b> . If so, find out how close the network's doctor or pharmacies are to your home. Some plans offer out-of-network coverage.
You can get a snapshot of the quality of care health care providers (and facilities) give their patients by visiting Medicare.gov.	<b>Quality of care</b>	The Medicare Plan Finder at <a href="https://www.medicare.gov/find-a-plan">Medicare.gov/find-a-plan</a> features a <b>star rating system</b> for Medicare plans.
Original Medicare generally <b>doesn't</b> cover care <b>outside the U.S.</b> You may be able to buy supplemental insurance that offers travel coverage.	<b>Travel</b>	Plans <b>usually don't</b> cover care you get outside of the U.S.

\* If you have other types of health or prescription drug coverage, check to see how it works with the type of coverage you're considering before you make any decisions or changes.



## Improving plan choice content based on research

- **“Get the most out of your Medicare coverage” checklist**
  - Improved flow of items
  - Added more page number references
- **“A quick look at your Medicare coverage choices” flowchart**
  - Included brief definition of HMOs and PPOs
  - Added more page number references
- **“Things to consider when choosing your Medicare coverage” chart**
  - Updated headers
  - Added more page number references
  - Added information about pre-authorizations



# Medicare & You 2019 (continued)

Adding new content to more fully explain some aspects of the Medicare program

- Medicare Advantage Open Enrollment Period
- Part B premium buy down
- Plan directed care
- Pre-authorizations





CMS is making a number of changes to Medicare.gov and MyMedicare.gov this year to improve beneficiary decision-making, including:

- Improved Out of Pocket Cost (OOPC) Calculator
- Improved Coverage Wizard
- Enhancements to MyMedicare.gov
- Proactive email outreach



# *Out of Pocket Cost (OOPC) Calculator*

As part of the Medicare Plan Finder (MPF), beneficiaries, caregivers, and assisters can calculate out of pocket costs (OOPCs) to help determine the best coverage options for them. Information is provided on both overall costs as well as specific prescription drugs entered by users.

Current OOPC functionality is hard to find, particularly for beneficiaries initially interested in Original Medicare or Medigap costs. Consumer research has shown us that cost is a key driver for beneficiaries when making coverage decisions.



# OOPC Calculator (continued)



Because of this, CMS will be launching a standalone OOPC tool on Medicare.gov prior to open enrollment (OE). The new OOPC tool will be easier to use, incorporating consumer research to ensure that beneficiaries understand the language used in the tool and the results provided.

This new OOPC will be mobile optimized – the current function inside MPF version is not optimized for use on mobile devices. Mobile use of Medicare.gov continues to increase significantly every year.

We will leverage lessons learned from this initial launch to improve the tool in future years.



# Medicare Coverage Options Tool



Last year, CMS launched a new tool to help beneficiaries, caregivers and assisters with decisions around which type of Medicare coverage is best for them:

- Original Medicare
- Medicare Advantage
- Part D
- Medigap

The tool is available at <https://www.medicare.gov/medicarecoverageoptions/>

Based on usage of the tool and feedback, we will be launching improvements this year, prior to OE, to improve the information we provide to beneficiaries and better inform their decisions during OE and other points in the year when they may be choosing coverage.



CMS has launched numerous enhancements to MyMedicare.gov and encourages beneficiaries to use this website to improve their Medicare experience.

MyMedicare.gov pages have been redesigned to be streamlined, more user-friendly, and mobile optimized for use on a smartphone or tablet.

Using MyMedicare.gov, beneficiaries can do the following:

- Select favorite providers, plans, and facilities to streamline their use of Medicare.gov
- Print a replacement Medicare card or look up their Medicare ID
- Opt into electronic Medicare Summary Notices (eMSNs)
- Download their claims data using Blue Button or authorize apps to access their Medicare data using the new Blue Button 2.0 features



# *Email Outreach*



CMS is collecting email on both Medicare.gov and MyMedicare.gov.

Beneficiaries who provide their email address will receive updates throughout the year on important topics like open enrollment, preventive services, and other benefits.

Additionally, we will provide targeted emails on important Medicare news, such as when their new Medicare Card is being mailed to them.





# Questions?

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