

Information Needs and Preferences of the General Medicare Population

INTRODUCTION

The Health Care Financing Administration (HCFA) has undertaken consumer research to help HCFA better understand the information needs of Medicare beneficiaries, and to identify the best strategies for communicating information to them. The research began in April 1996, and is ongoing.

This research is especially important given that the health care delivery system across the Nation is changing in a number of ways. Messages about insurance and health care delivery are becoming increasingly complex, especially in light of the Balanced Budget Act of 1997, which expanded Medicare beneficiaries' health plan options. Also, as the Medicare population grows and becomes diverse, exciting new communication technologies continue to emerge. These changes present HCFA with new opportunities to interact with beneficiaries to help them learn more about Medicare.

This consumer research uses three complementary data collection strategies to provide HCFA with an understanding of beneficiary information needs that are broad, deep, and representative of the needs of the general Medicare population: (1) An inventory of perceived information needs and effective communication strategies from a variety of organizations that work directly with Medicare beneficiaries; (2) Focus groups with Medicare beneficiaries; and (3) A national survey of the Medicare population—the Medicare Current Beneficiary Survey (MCBS).

KEY FINDINGS

Consumer research confirms that Medicare beneficiaries want information that is timely, relevant, and presented in a way that is easily understood. Additionally, the research shows that information is most useful to beneficiaries when it is presented within the context of their own personal circumstances.

Other findings through April 1997 from the data collection sources indicate that:

- Many beneficiaries lack a basic understanding of the Medicare program.
- Beneficiaries who are familiar with the program often have significant knowledge gaps. This is the case particularly regarding the details of certain program components or features (e.g., 61 percent of beneficiaries said they “knew a little or almost none of what they need to know” about the availability of benefits in Medicare health maintenance organizations [HMOs]).
- Beneficiaries often do not know where to go to obtain information.
- Beneficiaries often are frustrated by their inability to obtain the information they want.
- Information needs of beneficiaries evolve and change over time.

TYPES OF INFORMATION NEEDS

HCFA's research shows that beneficiaries have three primary types of information needs:

- (1) Basic information needs. For example, basic features of the Medicare program; the difference between managed care and fee-for-service.
- (2) Navigational information needs. For example, as beneficiaries navigate their way through the system, they need to understand how to choose appropriate health care providers and how to access Medicare covered services.
- (3) Situation-specific information needs. For example, locating a Medicare participating physician in a given geographic area.

BENEFICIARY INFORMATION-SEEKING BEHAVIOR

HCFA's consumer research shows that beneficiaries use a variety of processes to gather information about health care or Medicare. Whether the individual takes a proactive, reactive, or passive approach to seeking Medicare information affects how they gather and find information. A beneficiary may use a particular approach most of the time, reflecting an internal problem-solving style, or he or she may use a different approach depending upon the decision required or the type of information needed.

MOST IMPORTANT MEDICARE TOPICS

According to results from the summer 1997 MCBS, when beneficiaries were asked to list the three topics they wanted to have more information about, almost one-third chose the Medicare program itself (35 percent), slightly less than one-third of beneficiaries chose information on payment for Medicare services (28 percent), and more than one-fourth of them wanted information on staying healthy (28 percent). Other topics included: wanting more

information about Medicare HMOs (14 percent), supplemental insurance (14 percent), and how to choose a doctor or other medical provider (15 percent).

PREFERRED COMMUNICATION SOURCES

The MCBS also questioned beneficiaries about the sources they used to find information on six Medicare-related topics for those who reported needing information during the past year. Results revealed that:

- For information related to changes in the Medicare program or services covered by Medicare, beneficiaries most frequently sought out Medicare sources (local Social Security office, HCFA regional offices, State Health Insurance Programs, or Medicare publications).
- For information on finding a doctor who accepts assignment or about out-of-pocket charges, beneficiaries most often turned to providers.
- To find information about HMOs, the majority of beneficiaries contacted HMOs.
- For information on supplemental insurance policies, beneficiaries overwhelmingly relied on insurance companies (Medicare carrier or medigap/supplemental insurance company).

BENEFICIARY PREFERRED COMMUNICATIONS METHODS

HCFA's consumer research indicates that Medicare beneficiaries prefer to learn about Medicare through one-on-one contact with a knowledgeable person, written materials, or media sources (TV, newspapers, and radio). Table 1 illustrates the preferred methods for obtaining information on Medicare-related topics.

Table 1
Preferred Methods for Obtaining Information on Medicare-Related Topics

Method	Medicare Program	Payment for Medicare Services	Supplemental Insurance	Medicare HMOs	Choosing or Finding a Doctor	Staying Healthy
			Percent			
In Person Contact	29.2	25.2	20.1	15.7	43.8	29.6
Telephone Contact (800 Number)	14.2	15.9	7.9	6.2	7.3	3.3
Brochure/Pamphlet	26.9	16.8	14.3	13.7	8.1	20.4
TV, Radio, Newspaper, Magazine	4.0	1.3	1.7	1.8	1.4	9.8
Internet	0.5	0.2	0.2	0.3	0.3	0.3
Videos	0.7	0.3	0.3	0.5	0.4	1.3
Other Method	0.3	0.4	0.5	0.4	1.5	1.0
Doesn't Want/Need this Information	24.4	39.9	55.2	61.5	37.4	34.4

NOTES: HMOs is health maintenance organizations. Totals may not add to 100 because of rounding.

SOURCE: Medicare Current Beneficiary Survey Supplements, 1997.

CONCLUSION

The efforts HCFA is undertaking in its *Medicare & You* education campaign are in response to what beneficiaries have told us they want or need. We are continuing to evaluate the information needs and preferences of the Medicare population to improve information flow to all Medicare beneficiaries. Subsequent articles will

tailor key findings to specific population groups to highlight special information needs and communication strategies.

ADDITIONAL INFORMATION

You may contact Carol Rubenstein, Center for Beneficiary Services, at 410-786-2745, or visit their website at www.medicare.gov/nmep.