



**2014 Medigap Enrollee Survey  
AHIP  
March 2014**

<b>METHODOLOGY</b>
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Purple Insights conducted 500 interviews of self-paid Medigap enrollees nationwide by phone between March 5 and March 9, 2014. The margin of error is +/- 4.4%.

<b>MEDICARE</b>
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<b>1. How satisfied are you with the Medicare program?</b>		
	<b>2014</b>	<b>2012</b>
Very Satisfied	57	59
Somewhat Satisfied	37	33
Not Very Satisfied	2	3
Not At All Satisfied	1	2
Don't Know/Refused	3	4
<b>Total Satisfied</b>	<b>94</b>	<b>92</b>
<b>Total Not Satisfied</b>	<b>4</b>	<b>5</b>

<b>MEDIGAP ISSUES</b>
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<b>2. How satisfied are you with your Medigap coverage?</b>		
	<b>2014</b>	<b>2012</b>
Very Satisfied	65	63
Somewhat Satisfied	28	27
Not Very Satisfied	3	6
Not At All Satisfied	1	*
Don't Know/Refused	2	4
<b>Total Satisfied</b>	<b>94</b>	<b>90</b>
<b>Total Not Satisfied</b>	<b>4</b>	<b>6</b>

<b>3. Thinking about the monthly premiums you pay just for your Medigap supplemental policy and the services that are covered, how good a value is your Medigap policy?</b>		
	<b>2014</b>	<b>2012</b>
Excellent	37	32
Good	43	47
Fair	15	16
Poor	2	2
Depends	1	1
Don't Know/Refused	2	3

<b>4. What do you like most about your Medigap supplemental insurance?</b>		
	<b>2014</b>	<b>2012</b>
It provides financial security and peace of mind at an affordable price	21	18
It makes it easier to deal with medical bills and paperwork	17	15
It limits out-of-pocket costs for health care	16	19
You will never lose your coverage as long as you pay the premiums	9	11
It allows you to budget for unpredictable medical costs	4	4
All of the above	22	23
Other	–	3
Don't Know/Refused	11	6

<b>5. Would you recommend Medigap coverage to a friend or relative when they turn 65 and enroll in Medicare?</b>		
	<b>2014</b>	<b>2012</b>
Yes	91	91
No	4	4
Don't Know/Refused	5	5

<b>6. Which of the following benefits do you value the most in your Medigap plan?</b>		
	<b>2014</b>	<b>2012</b>
It allows you to see the doctor of your choice	30	29
It covers hospital expenses not covered by Medicare	16	17
It covers physician expenses not covered by Medicare	13	11
It covers skilled nursing facility expenses not covered by Medicare	1	2
It covers foreign travel for emergency care.	1	2
It covers durable medical equipment	0	2
All of the above	30	25
Other	–	3
Don't Know/Refused	9	10

<b>7. If Medigap insurance was no longer available for you, what would be your biggest concern?</b>		
	<b>2014</b>	<b>2012</b>
Face out-of-pocket costs for health care	30	28
Have to deal with medical bills or Medicare	24	11
Lose financial security and peace of mind	11	25
Might have high costs due to severe illness	5	13
Forego preventive or routine care	2	5
Cost	–	2
Choice of doctor	–	1
Other	16	3
Don't Know/Refused	10	12

<b>8. If Medigap insurance was no longer available for you, what would be your <u>SECOND</u> biggest concern?</b>		
	<b>2014</b>	<b>2012</b>
Face out-of-pocket costs for health care	14	17
Have to deal with medical bills or Medicare	13	9
Lose financial security and peace of mind	10	18
Forego preventive or routine care	6	8
Might have high costs due to severe illness	4	12
Cost	–	3
Choice of doctor	–	3
Other	21	8
Don't Know/Refused	32	24

*\*In 2012, this question was asked as: "And what, if anything, would be your second biggest concern"?*

<b>9. When you are deciding to go to the doctor or hospital, how concerned are you about whether or not you will have out-of-pocket expenses?</b>		
	<b>2014</b>	<b>2012</b>
Very concerned	24	25
Somewhat concerned	24	22
Not Very concerned	21	20
Not at all concerned	29	32
Don't Know/Refused	2	1
<b>Total Concerned</b>	<b>48</b>	<b>46</b>
<b>Total Not Concerned</b>	<b>50</b>	<b>52</b>

<b>10. Would you be willing to pay higher deductibles or other out of pocket expenses in order to reduce the monthly premiums you pay for your Medigap policy?</b>		
	<b>2014</b>	<b>2012</b>
Yes	13	19
No	76	70
Don't Know/Refused	10	12

<b>11. Which of the following proposals to change Medigap concern you the most?</b>		
	<b>2014</b>	<b>2012</b>
The elimination of Medigap as a coverage option	28	40
An annual increase of \$100 or more in your out of pocket cost for visits to doctor's office	15	17
An annual increase of \$100 or more in your out of pocket cost for inpatient hospitalizations	12	11
The addition of tax or a surcharge on your Medigap plan	11	–
All of the above	12	18
Don't Know/Refused	22	15

*\*In 2012, this question was asked as: "Now I'm going to read you some potential changes to Medicare that other people have proposed and have you tell me which one, if any, concerns you the most."*

<b>12. [IF RESPONDENT IS MOST CONCERNED ABOUT ADDITION OF TAX/SURCHARGE ON MEDIGAP PLAN:] One proposal estimates an annual tax or surcharge on Medigap coverage of \$200 or more. Could this impact your decision to purchase or maintain Medigap coverage?</b>		
	<b>2014</b>	<b>2012</b>
Yes	69	–
No	26	–
Don't Know/Refused	6	–

**DEMOGRAPHICS**

<b>13. What type of Medigap Plan do you have?</b>		
	<b>2014</b>	<b>2012</b>
Plan A	5	5
Plan B	4	6
Plan C	2	3
Plan D	4	4
Plan E	0	*
Plan F (Regular)	14	11
High Deductible Plan F	2	2
Plan G	1	1
Plan H	0	1
Plan I	0	1
Plan J	1	2
Plan K	0	*
Plan L	0	0
Plan M	0	1
Plan N	1	*
Other	24	14
Don't Know/Refused	42	48

*\*In 2012, this question was asked as: "In which Medigap plan are you now enrolled"?*

<b>14. In the past 5 years, have you switched your supplemental coverage?</b>		
	<b>2014</b>	<b>2012</b>
Yes	21	–
No	78	–
Don't Know/Refused	1	–

<b>15. [IF RESPONDENT HAS SWITCHED SUPPLEMENTAL COVERAGE IN PAST 5 YEARS:] Why did you switch your supplemental coverage?</b>		
	<b>2014</b>	<b>2012</b>
Financial needs	42	–
Health needs	5	–
Both	18	–
Other	33	–
Don't Know/Refused	3	–

<b>16. [IF RESPONDENT HAS SWITCHED SUPPLEMENTAL COVERAGE IN PAST 5 YEARS:] What coverage have you changed from?</b>		
	<b>2014</b>	<b>2012</b>
Employer-sponsored coverage to Medigap	17	39
Medicaid to Medigap	5	10
Medigap to Different Medigap Plan	39	–
Other coverage to Medigap	7	34
No Supplemental Coverage to Medigap	7	–
Don't Know/Refused	25	17

*\*In 2012, this question was asked as: "What type of coverage did you switch from"?*

<b>17. [IF RESPONDENT SWITCHED FROM MEDIGAP TO DIFFERENT MEDIGAP PLAN:] Which type of Medigap plan did you change from?</b>		
	<b>2014</b>	<b>2012</b>
Plan A	0	1
Plan B	0	3
Plan C	6	0
Plan D	2	0
Plan E	0	0
Plan F (Regular)	10	7
High Deductible Plan F	4	0
Plan G	2	0
Plan H	2	0
Plan I	0	0
Plan J	0	2
Plan K	0	0
Plan L	0	0
Plan M	0	0
Plan N	8	2
Other	27	23
Don't Know/Refused	40	62

*\*In 2012, this question was asked as: "Which type of Medigap plan did you switch from"?*

<b>18. [IF RESPONDENT SWITCHED TO A MEDIGAP PLAN:] Which type of Medigap plan did you change to?</b>		
	<b>2014</b>	<b>2012</b>
Plan A	0	–
Plan B	5	–
Plan C	2	–
Plan D	2	–
Plan E	0	–
Plan F (Regular)	20	–
High Deductible Plan F	2	–
Plan G	1	–
Plan H	0	–
Plan I	0	–
Plan J	0	–
Plan K	2	–
Plan L	0	–
Plan M	0	–
Plan N	5	–
Other	26	–
Don't Know/Refused	34	–

<b>19. How many visits have you made to a physician's office in the last year?</b>		
	<b>2014</b>	<b>2012</b>
None	3	4
1-5	49	53
6-10	24	20
11 or more	21	18
Don't Know/Refused	4	5

<b>20. How many times have you been admitted to the hospital in the last year?</b>		
	<b>2014</b>	<b>2012</b>
None	75	70
1-5	23	26
6-10	0	0
11 or more	0	1
Don't Know/Refused	1	2

<b>21. How would you characterize your health in view of your age? Would you say your health is...</b>		
	<b>2014</b>	<b>2012</b>
Excellent	22	25
Good	55	49
Fair	18	20
Poor	3	3
Don't Know/Refused	1	2

<b>22. How would you characterize your health in view of your age over the last 3-5 years? Would you say your health has been...</b>		
	<b>2014</b>	<b>2012</b>
Excellent	22	–
Good	54	–
Fair	19	–
Poor	4	–
Don't Know/Refused	2	–

<b>23. How many daily prescriptions do you take, if any?</b>		
	<b>2014</b>	<b>2012</b>
None	6	10
1	9	9
2-3	29	31
4-5	26	22
6-7	13	13
Eight or more	15	11
Don't Know/Refused	2	3

<b>24. What is your age?</b>		
	<b>2014</b>	<b>2012</b>
65-69	24	26
70-74	25	25
75-79	21	21
80-84	16	15
85 or older	12	10
Refused/NA	2	3



<b>25. Which of the following income groups includes your total household income in 2014 before taxes?</b>		
	<b>2014</b>	<b>2012</b>
Under \$10,000	3	6
\$10,000 - \$19,999	11	15
\$20,000 - \$29,999	15	13
\$30,000 - \$39,999	17	13
\$40,000 - \$49,999	8	8
\$50,000 and Over	21	21
Don't Know/Refused	25	24

<b>26. What is your current marital status?</b>		
	<b>2014</b>	<b>2012</b>
Married	68	55
Single / Never Married	2	7
Divorced / Separated	5	7
Widowed	23	28
Other	0	1
Refused / No Answer	2	3

<b>27. What is your main racial or ethnic heritage?</b>		
	<b>2014</b>	<b>2012</b>
White	92	88
Black	0	3
Hispanic	0	1
Asian	0	*
Other	2	3
Refused	6	5

<b>28. Gender</b>		
	<b>2014</b>	<b>2012</b>
Male	45	45
Female	55	55

<b>29. Geographic Region of Respondent</b>		
	<b>2014</b>	<b>2012</b>
New England	6	7
Mid-Atlantic	14	14
South Atlantic	21	19
East South Central	7	6
West South Central	10	9
East North Central	19	18
West North Central	10	9
Mountain	6	8
Pacific	7	10