

# Exploring Medicare Supplemental Beneficiary Satisfaction

# Methodology

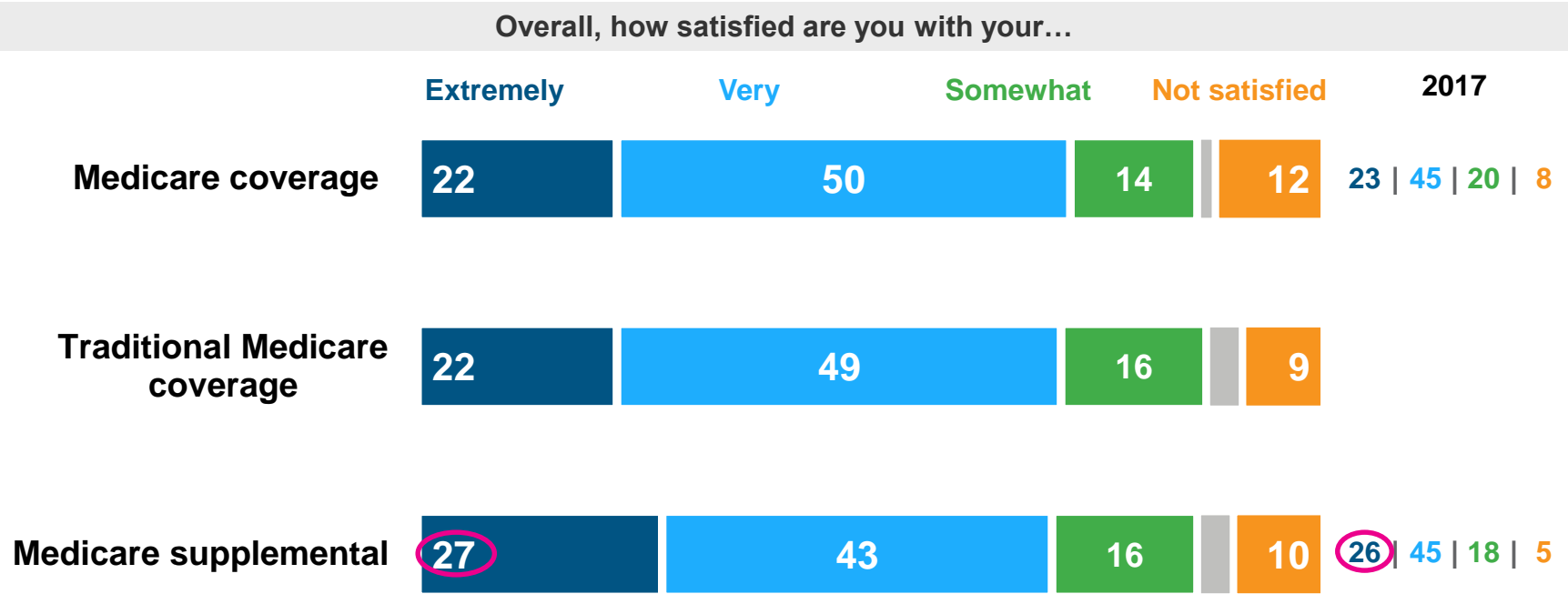
- Global Strategy Group, on behalf of AHIP, conducted an online survey among 505 beneficiaries of Medicare supplemental insurance – also known as Medigap.
- The survey was fielded from January 16th – January 21st, 2019.
- Additionally, the survey tracks a similar survey of 509 Medicare supplemental beneficiaries conducted in August of 2017.
- Care has been taken to ensure that the geographic and demographic makeup of this population are properly represented by the survey's respondents.

# Key Findings

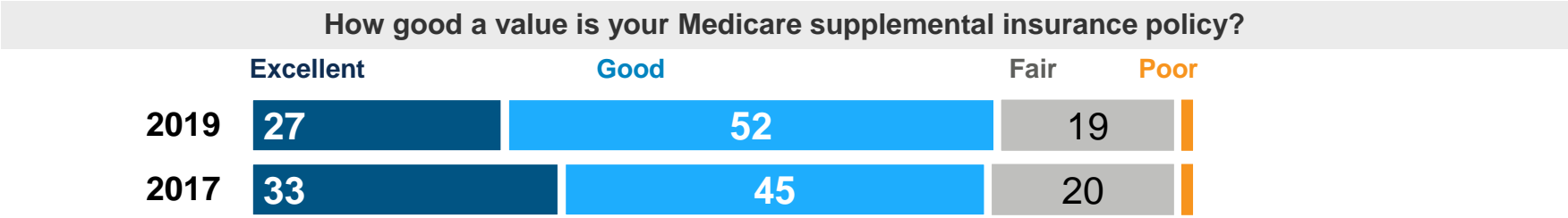
- Seniors remain highly satisfied with their Medicare supplemental plans.
- Benefits and customer service carry on as the top drivers for satisfaction.
- Additionally, as in 2017, there is strong agreement that Medigap offers beneficiaries the flexibility to receive high-quality care.
- Concerns remain about keeping up with the rising costs of health care if beneficiaries did not have their supplemental plans – further reinforcing the value of Medigap.
- Since 2017, there has been an increase in awareness of the upcoming MACRA changes going to effect in 2020, but familiarity is not strong.

# The Value of Medicare Supplemental Insurance Coverage

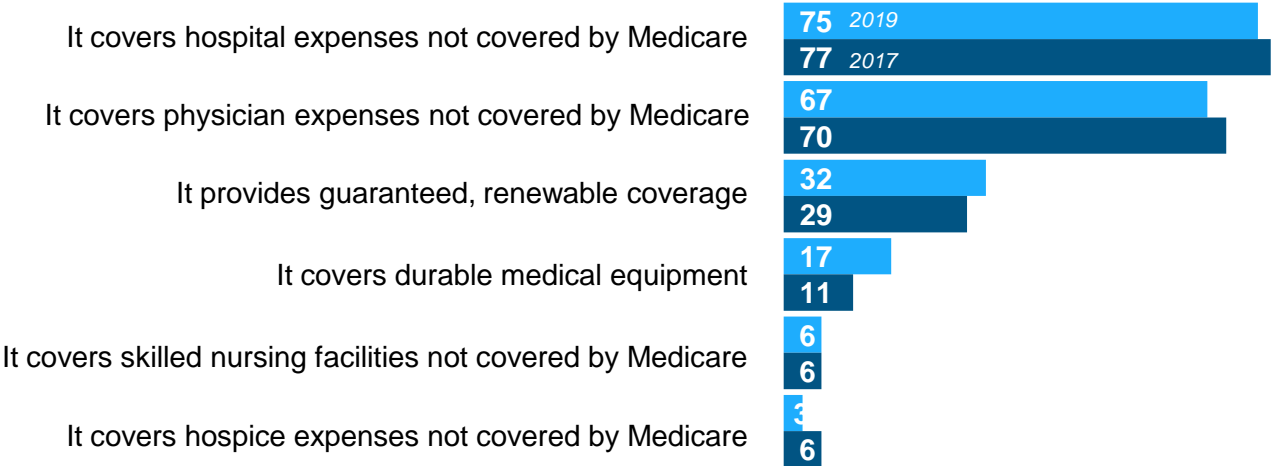
# Beneficiaries are highly satisfied and have a higher intensity of satisfaction with their supplemental plans than traditional Medicare



# Seniors rate the value of their plans highly, the coverage of potentially expensive care is driving this value

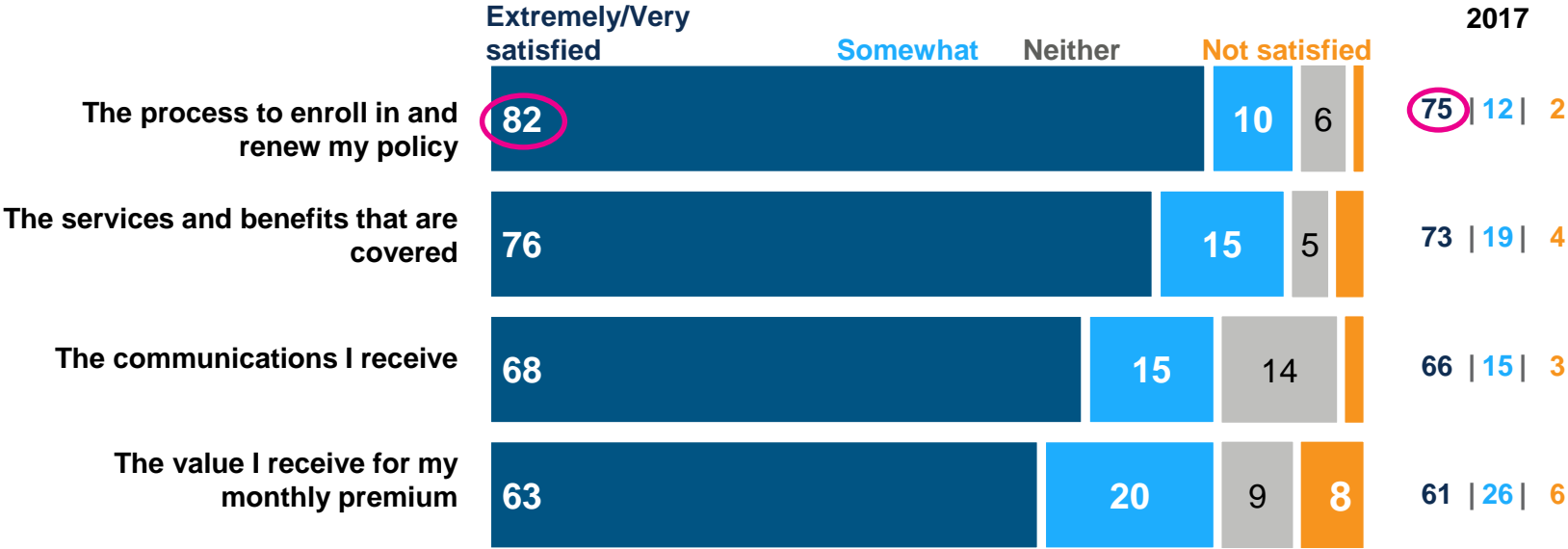


Which two of your benefits do you find the most valuable?



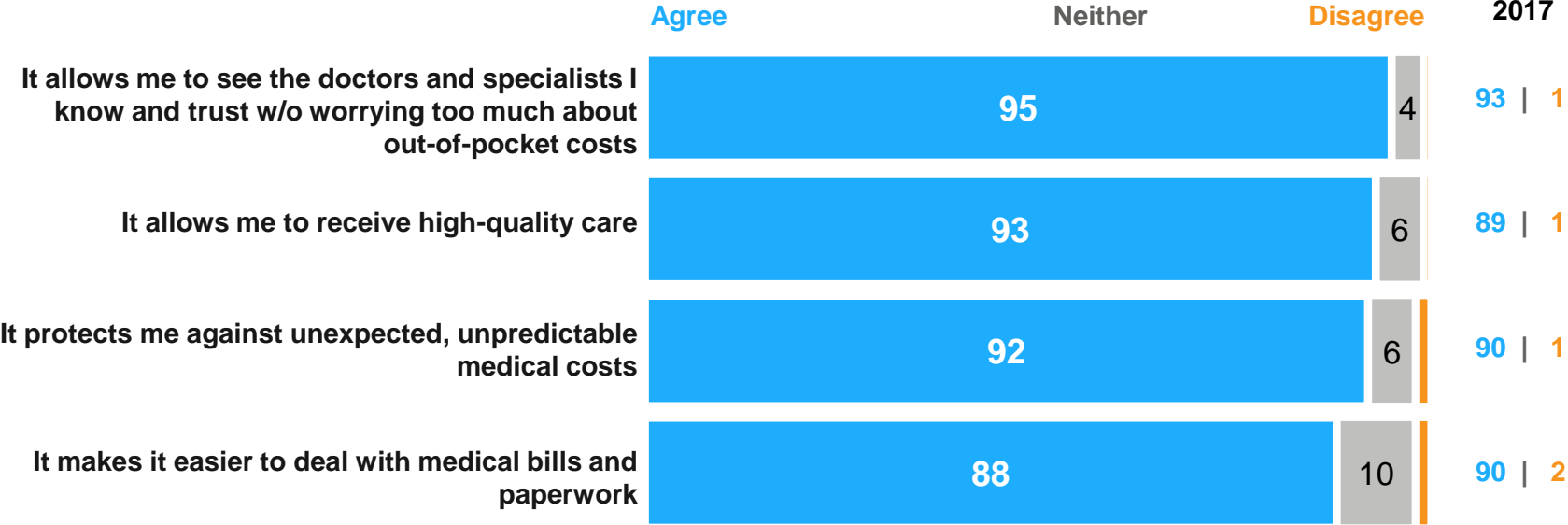
# Plan benefits and user experience remain highly rated as are the communications beneficiaries receive from Medigap providers

Thinking about your Medicare supplemental insurance provider, how satisfied are you with...



# Seniors say supplemental plans give them access to high-quality providers they trust and protection against unforeseen costs

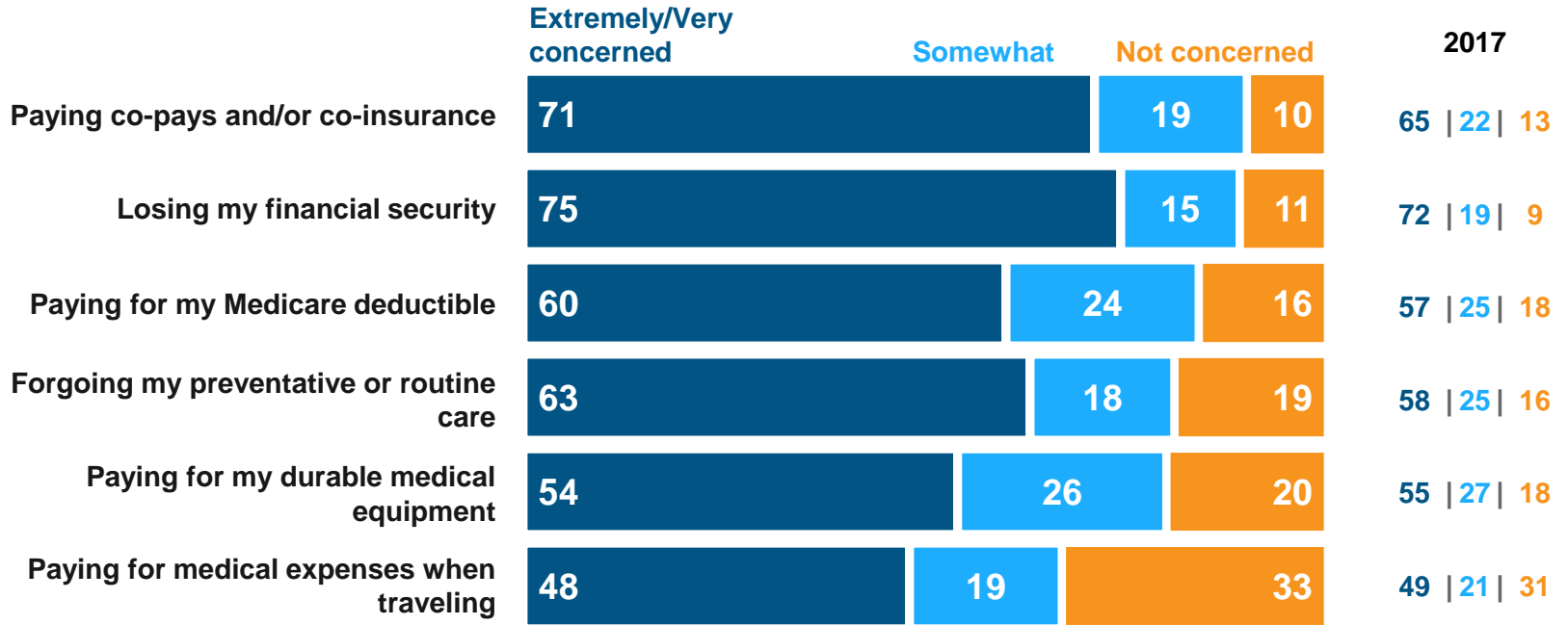
Thinking about your Medicare supplemental plan, indicate whether or not you agree with each...





# Beneficiaries are becoming more concerned about the financial costs they would have to absorb if they lost their plans

If you were unable to receive Medicare supplemental insurance, how concerned would you be about each?

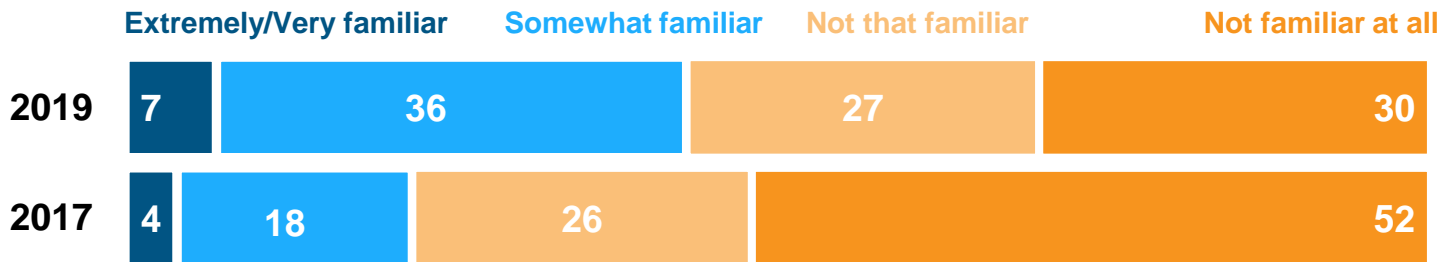


# The Road Ahead for Medicare Supplemental Insurance

# Familiarity of the upcoming MACRA changes has increased since 2017, but most are still not aware

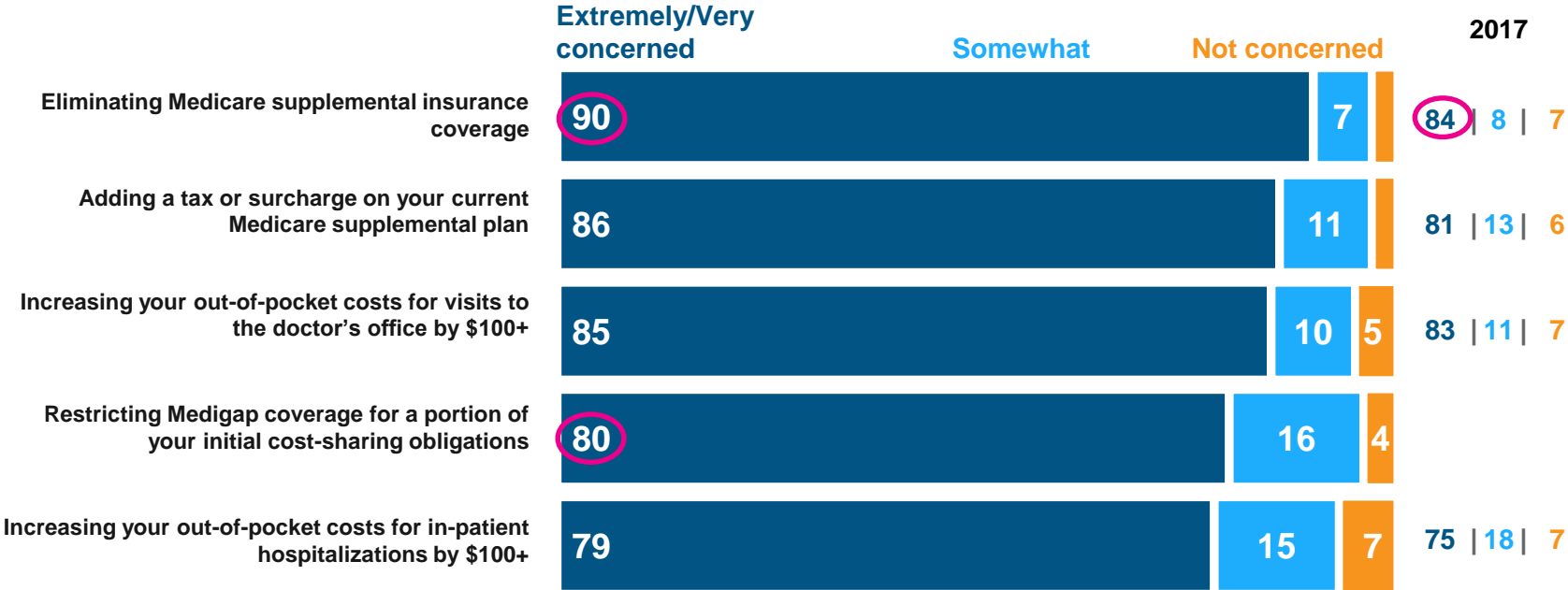
## Before today, how familiar were you with these upcoming changes to Medicare and Medicare supplemental plans?

- As you may or may not know, in 2015 Congress passed the Medicare Access and CHIP Reauthorization Act, also known as MACRA, that will change Medicare supplemental insurance offerings in 2020. Some of these changes include:
- In 2020, new Medicare beneficiaries will no longer be able to enroll in Medicare supplemental Plans C or F which cover the entire deductible for Medicare Part B.
- Those who are currently enrolled in Medicare supplemental Plans C or F will continue to receive their normal coverage.
- By 2020, all Medicare beneficiaries will receive new Medicare cards containing a unique Medicare Beneficiary Identifier (MBI) number that will replace one's Social Security number for Medicare-related matters.
- Lastly, MACRA will allow disabled individuals and those with end stage renal disease under 65 to purchase Medicare Advantage plans. Previously, these individuals were only eligible for certain Medicare supplemental plans in certain states.



# Given how positively Medigap is viewed, concern over potentially eliminating the program remains extremely high

Please indicate how concerned you would be about each of the potential changes



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