

Navigation of Healthcare Benefits and Coverage

Older Adults' Needs

To make better coverage decisions, older adults need benefits eligibility, access, and coverage to be more straightforward.

Insight for Action

The complexity of healthcare coverage choices and benefits eligibility makes many older adults opt for (or default to) random and/or uninformed choices. They miss out on needed benefits or savings they might be eligible for.

Policy Perspectives

An overwhelming array of healthcare coverage options, coupled with limited access to neutral and robust enrollment counseling, undermines decision-making for people with Medicare. Once enrolled, people with Medicare often receive limited support in understanding, accessing, or coordinating their benefits. Older adults who struggle financially are unclear about what additional services are available to them.

A combination of policy actions and market solutions, such as simplified information and educational materials, is needed. To assist older adults and their families to make choices that better coordinate benefits across agencies and programs, this reform should be supplemented with improvements that provide unbiased enrollment assistance and counseling services.

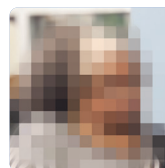
Hear from Older Adults

THEMES

- Few older adults are able to fully understand or navigate their healthcare benefits and coverage.
- Many note the need for active inquiry and advocacy to secure the right coverage.
- Many are unclear about their eligibility or why they have been denied benefits.
- Some people are too overwhelmed by the process to make choices.
- Some are so overwhelmed that they rely on unvetted recommendations.
- Those who are most confident on their own have received professional training.
- What helps?

“If you don't have an advocate, you can't access services. And for every service, there's an application.... If you're chronically ill, you lose a lot of services because you don't feel like it, or you don't understand it.... So, it's just not a friendly situation, and it seems like it's set up so you won't bother with it.”

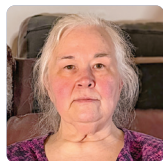
Theme: Many note the need for active inquiry and advocacy to secure the right coverage.



Rebecca

65-70, Woman, Suburban Iowa, Above 400% FPL, Traditional Medicare

↗ [Video](#) ↗ [Profile](#)



April

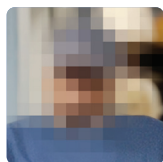
71-75, Woman, Suburban Iowa, Below 138% FPL, Medicare Advantage

"[My health insurance is] Medicare except it's UnitedHealthcare because that's my supplement insurance. I'm not quite sure...[where] Medicare ends and UnitedHealthcare begins. I don't understand that. And I don't understand why UnitedHealthcare is giving me that for free. I don't get that either. There's a lot of question marks about my health care coverage. I'm not at all confident in what I have or what I don't have."

Theme: Few older adults are able to fully understand or navigate their healthcare benefits and coverage.

➤ [Video](#)

➤ [Profile](#)



Sam

71-75, Man, Rural Iowa, Below 138% FPL, Medicare Advantage

"I tried to apply for [Medicaid], and I was rejected. And then I tried to apply while I was in the nursing home with the social worker. She said, you know, you shouldn't have any problems.... But what am I supposed to do? I wanted to pay my bills.... I can't leave here.... I can't even go out in the hallway, let alone come talk to somebody about my insurance. I was starting to get behind on my bills because I couldn't get to the bank, and no computer available.... I want to apply [for Medicaid] again. I had talked to two or three different social workers, and they said, well, you shouldn't have any problem. Well, how come I don't have it then?"

Theme: Many are unclear about their eligibility or why they have been denied benefits.

➤ [Video](#)

➤ [Profile](#)



Genevieve

65-70, Woman, Rural Pennsylvania, Below 138% FPL, Traditional Medicare

How she selected her High Mark Advantage plan: "I have an advisor that helps me. Because there's too many plans out there. Our politicians need to get together and streamline this stuff. There shouldn't be 20, 30 plans out there."

Theme: What helps?

➤ [Video](#)

➤ [Profile](#)



Sadie

81-85, Woman, Rural Ohio, Below 138% FPL, Traditional Medicare

"I have Medicare and Medical Mutual. But see, right now there's an opening between now and December 7 to change the supplement to Medicare and I don't know which one to choose. And sometimes I just give up and say I'm taking the same plan and it may cost me more, but unless my friend who is... five years younger goes with me to research it. And I'm sure that's the way it is with seniors. Unless they have somebody in their family that can help them find the best plan, they'll just stick with the same thing and the system could take advantage of that."

Theme: Some people are too overwhelmed by the process to make choices.

➤ [Video](#)

➤ [Profile](#)

RELATED RESEARCH

"2023 HISP CX Action Plan: Centers for Medicare and Medicaid Services." Office of Customer Experience, 2023. <https://www.performance.gov/cx/dashboard/actionplans/2023/2023-hisp-action-plan-hhs-medicare.pdf>.

"Federal Decision Support Guide: Approaching Retirement: CX." Office of Customer Experience, July 5, 2024. <https://www.performance.gov/cx/life-experiences/approaching-retirement/outputs/li/>.

"Person-Centered Enrollment Strategies for Integrated Care Toolkit." Community Catalyst, June 16, 2021. <https://communitycatalyst.org/resource/person-centered-enrollment-strategies-for-integrated-care-toolkit>.

"Modernizing California's Hicap: Resources for Innovations in Care." ATI Advisory, November 30, 2022. <https://atiadvisory.com/resources/modernizing-californias-hicap-strategy-recommendations>.

"Person-Centered Approaches—Connecting Individuals To Services and Benefits." ADvancing States, February 1, 2024. <https://www.advancingstates.org/sites/nasuaad/files/u34287/Person-Centered Approaches - Connecting Individuals to Benefits and Services 02-01-2024.pdf>.

"Report to the Congress: Medicare Payment Policy." The Medicare Payment Advisory Commission, March 15, 2024. <https://www.medpac.gov/document/medpac-releases-june-2024-report-to-the-congress-medicare-and-the-health-care-delivery-system>.

Stoycheva, Rayna, and Joshua Pearson. "Medicare Enrollment Is Difficult for Older Adults; Here's What Can Help." Health Affairs, December 18, 2023. <https://www.healthaffairs.org/doi/10.1377/forefront.20231214.647284>.

➤ Visit thepeoplesay.org to watch videos of older adults sharing their aspirations for later life firsthand.

The People Say is a qualitative database designed to help policymakers hear the voices of the public when shaping policy. The database features first-hand insights from a diverse group of older adults and caregivers, as well as feedback from experts on policies affecting older adults. This initiative is a collaboration between the Public Policy Lab and The SCAN Foundation.

