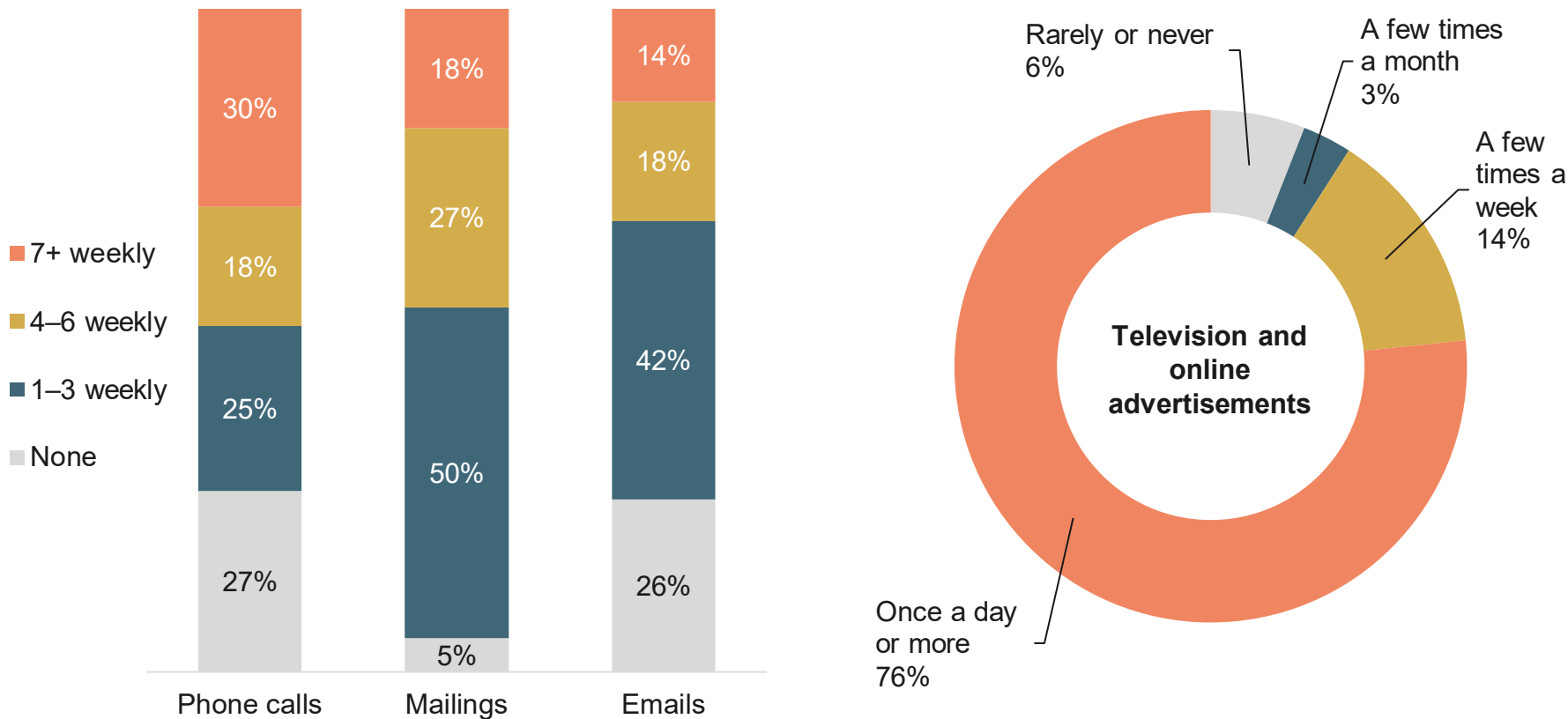


During Medicare open enrollment, Americans age 65 and older receive many phone calls, mailings, emails, and advertisements about plan choices each week.

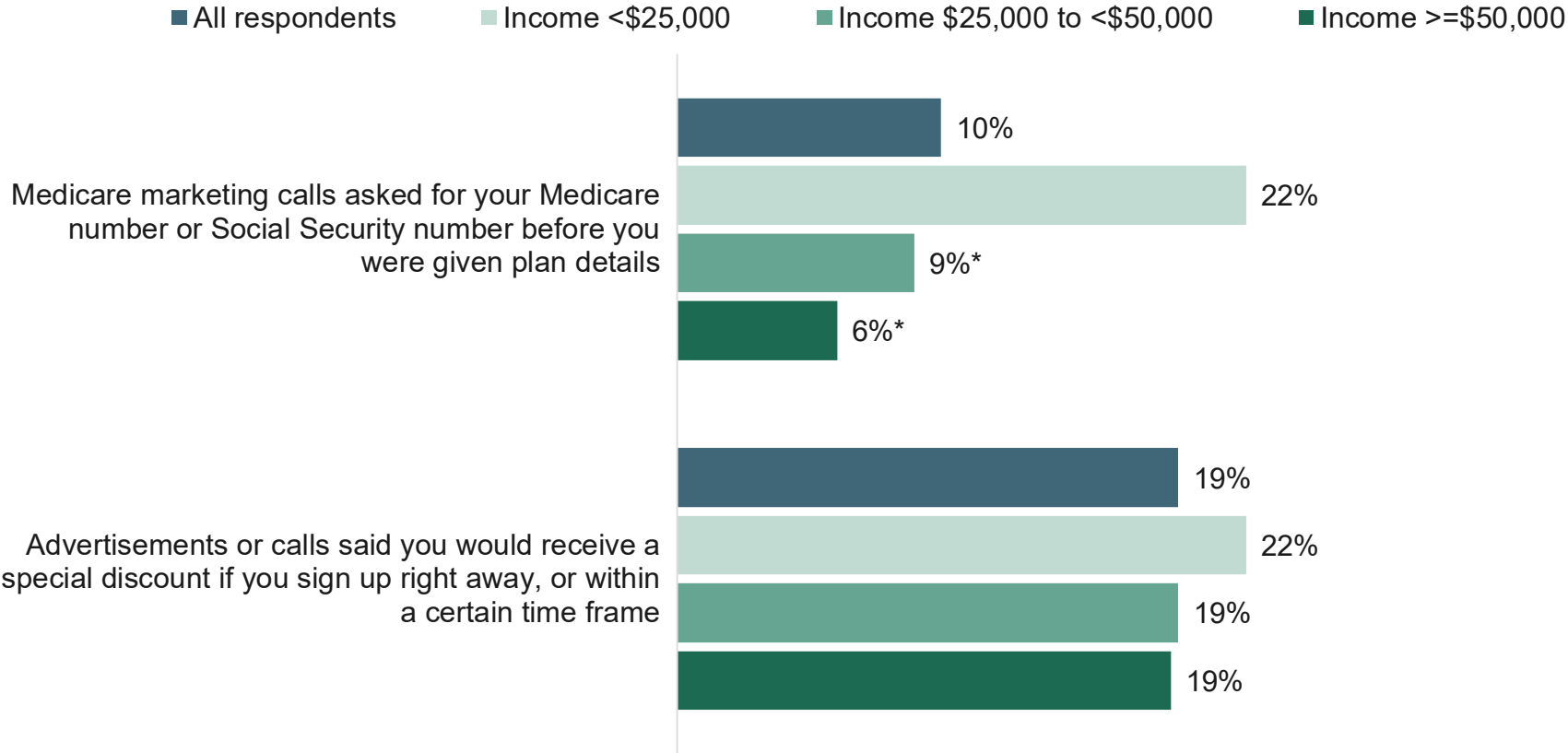
Frequency of solicitations about Medicare plans that people age 65 and older reported receiving or viewing during Medicare open enrollment



Note: Survey respondents were asked the following questions: About how many Medicare marketing phone calls do you receive per week, if any? About how many Medicare marketing mailings do you receive per week, including from your current Medicare plan, insurers, Silver Sneakers, doctor and hospital groups, and other organizations, about Medicare plans? About how many Medicare marketing emails do you receive per week, including from your current Medicare plan, insurers, Silver Sneakers, doctor and hospital groups, and other organizations, about Medicare plans? Since the beginning of October when open enrollment began, ads for Medicare may have appeared on TV, streaming services, or online. How often, if at all, do you see these ads?

Some experiences with marketers that seniors reported would be considered fraud.

Percentage of people age 65 and older who reported the experience, by income



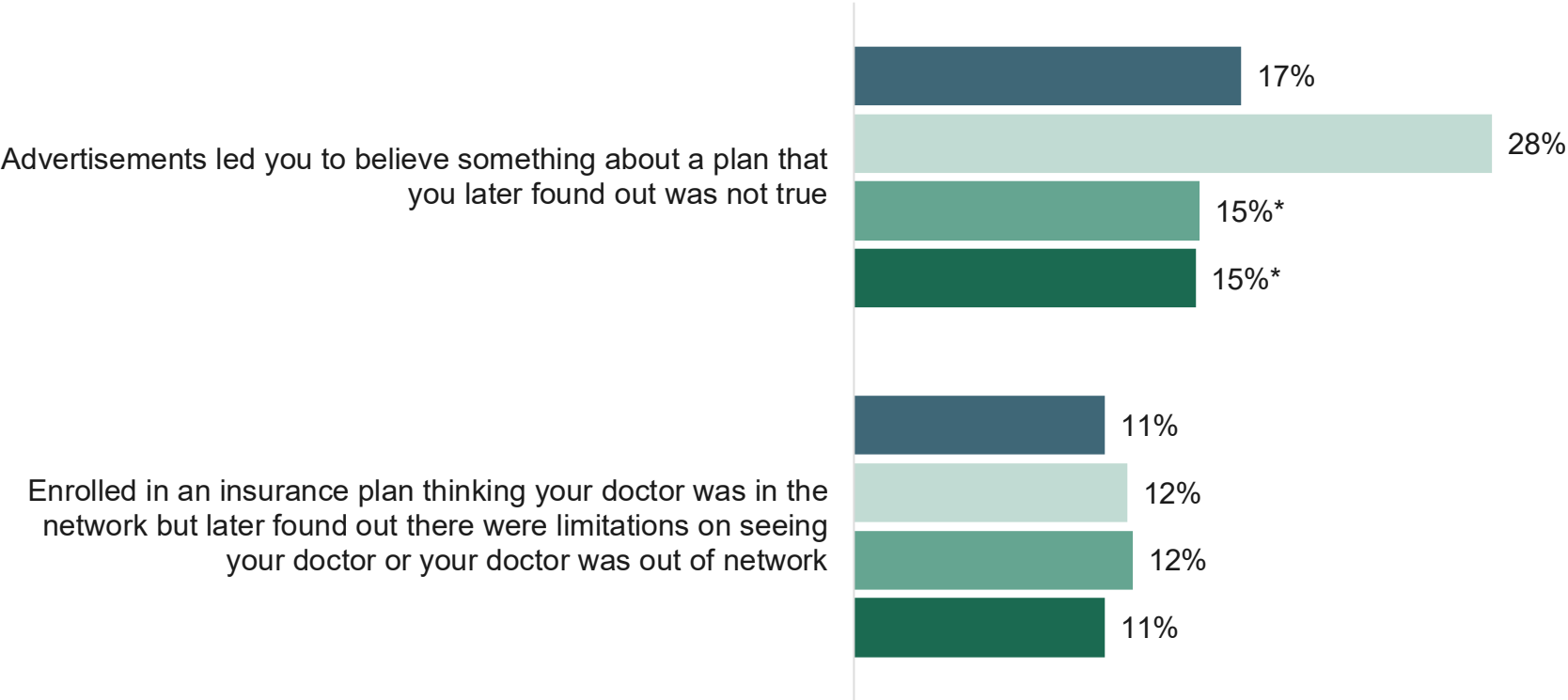
Notes: * indicates statistically significant difference at the p<0.05 level from people with income <\$25,000. Income is defined as reported annual household income. Survey respondents were asked the following questions: Thinking about the Medicare phone calls you've received, were you asked for your Medicare number or Social Security number before you were given plan details? Thinking about the Medicare advertisements you've seen or Medicare phone calls you've received, have they ever told you that you receive a special discount if you sign up right away, or within a certain time frame?



Some seniors reported experiences with false advertising or misleading marketing information.

Percentage of people age 65 and older who reported specific experiences, by income

■ All respondents ■ Income <\$25,000 ■ Income \$25,000 to <\$50,000 ■ Income >=\$50,000



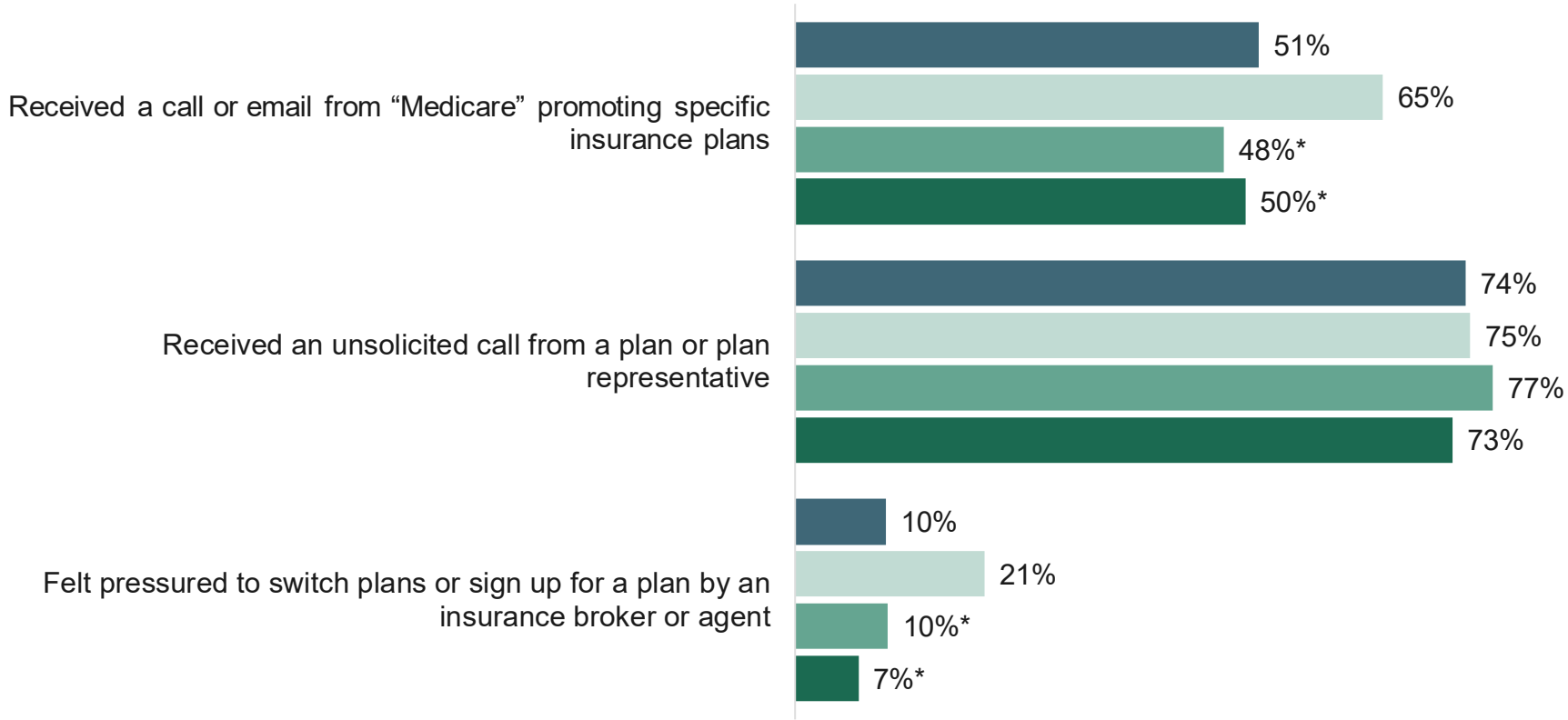
Notes: * indicates statistically significant difference at the p<0.05 level from people with income <\$25,000. Income is defined as reported annual household income. Survey respondents were asked the following questions: To the best of your knowledge, have any of the Medicare ads you have seen, read, or received ever led you to believe something that you later found out was not true? Have you ever enrolled in an insurance plan thinking your doctor was in the network but later found out there were limitations on seeing your doctor or the doctor was out of network?



Some Medicare plan marketing appears to be in violation of federal rules.

Percentage of people age 65 and older who reported specific experiences, by income

■ All respondents ■ Income <\$25,000 ■ Income \$25,000 to <\$50,000 ■ Income >=\$50,000

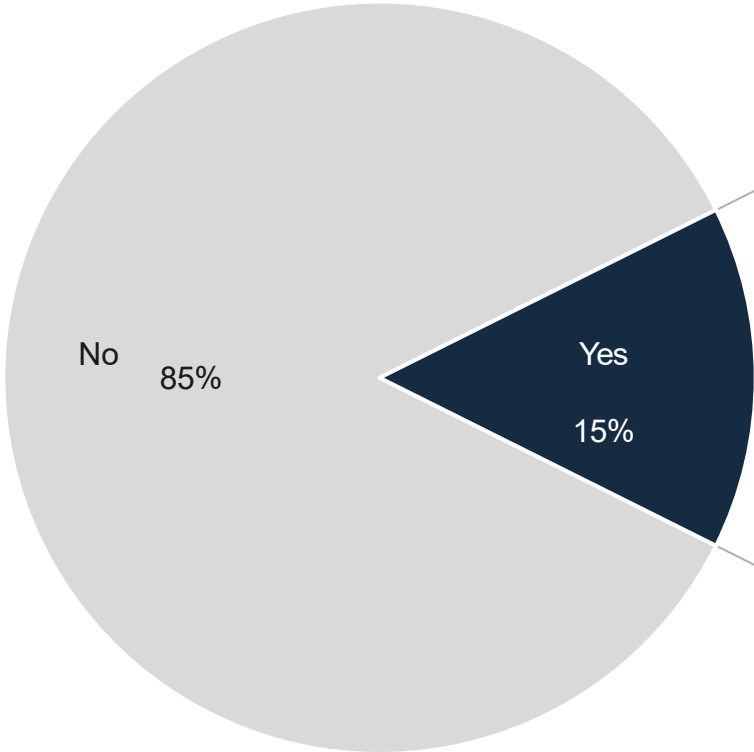


Notes: * indicates statistically significant difference at the p<0.05 level from people with income <\$25,000. Income is defined as reported annual household income. Survey respondents were asked the following questions: Within the past 12 months, have you received a call or email from Medicare promoting specific insurance plans? Within the past 12 months, have you received an unsolicited call or email from a Medicare plan or plan representative, other than your own? Have you ever felt pressured to switch plans or pressured to sign up for a plan by an insurance broker or agent?

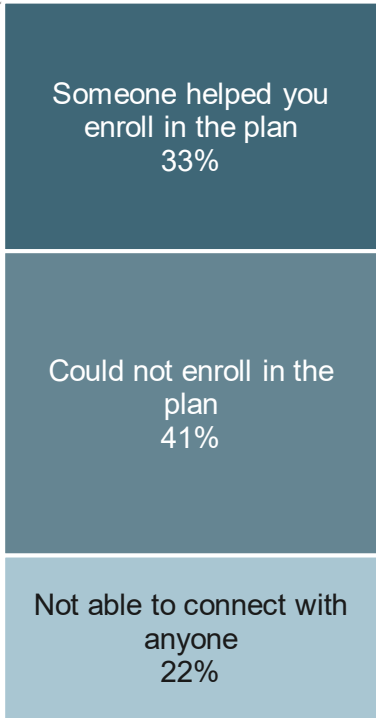


Among seniors who called for more information after seeing an ad or Medicare plan materials, one-third said someone helped them enroll in the plan.

Within the past 12 months, have you called to find out more information after seeing a Medicare ad or receiving Medicare marketing information?



What was your experience on the call?



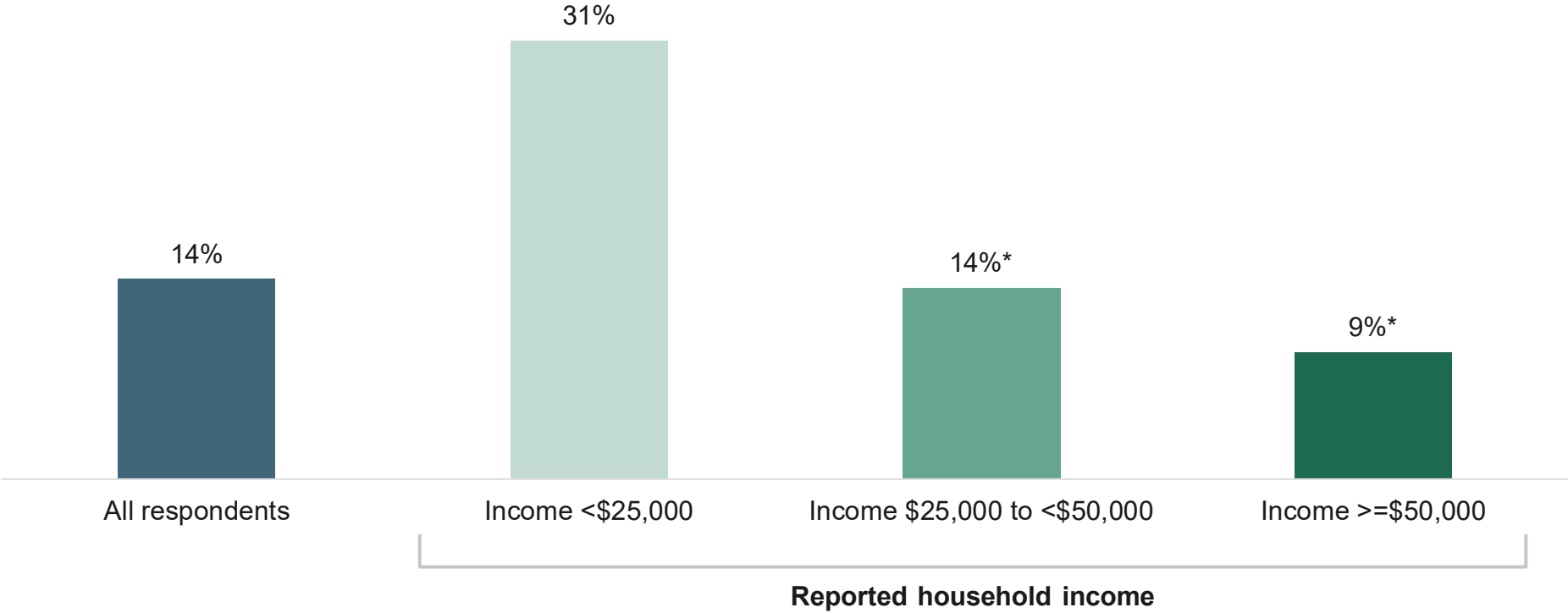
Don't know or refused to answer 5%

N=252

Notes: Survey respondents were asked the following questions: Within the past 12 months, have you called to find out more information after seeing a Medicare ad or receiving Medicare marketing information? What was your experience on the call? The "Could not enroll in the plan" category combines three responses: Someone told you you weren't eligible for the plan that was advertised and told you about other available plans; someone told you the plan wasn't available in your area and told you about other available plans; and someone told you you weren't eligible for the plan or it wasn't available in your area and did not tell you about other available plans.

Nearly one in three seniors with low household incomes reported staying on the line when getting marketing phone calls about Medicare coverage choices.

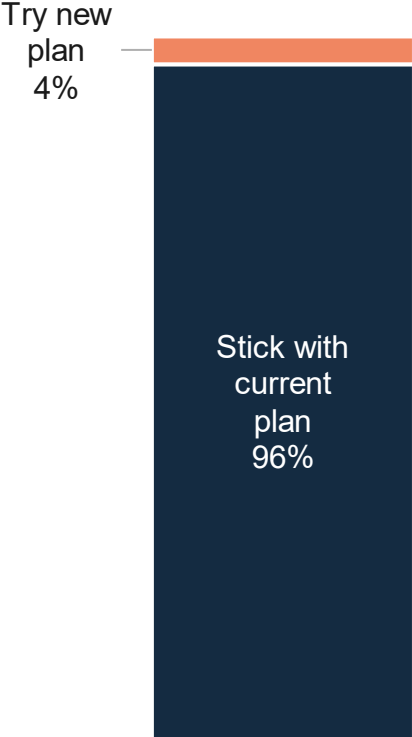
Percentage of people age 65 and older who reported staying on the line after receiving a marketing phone call about Medicare plans, by income



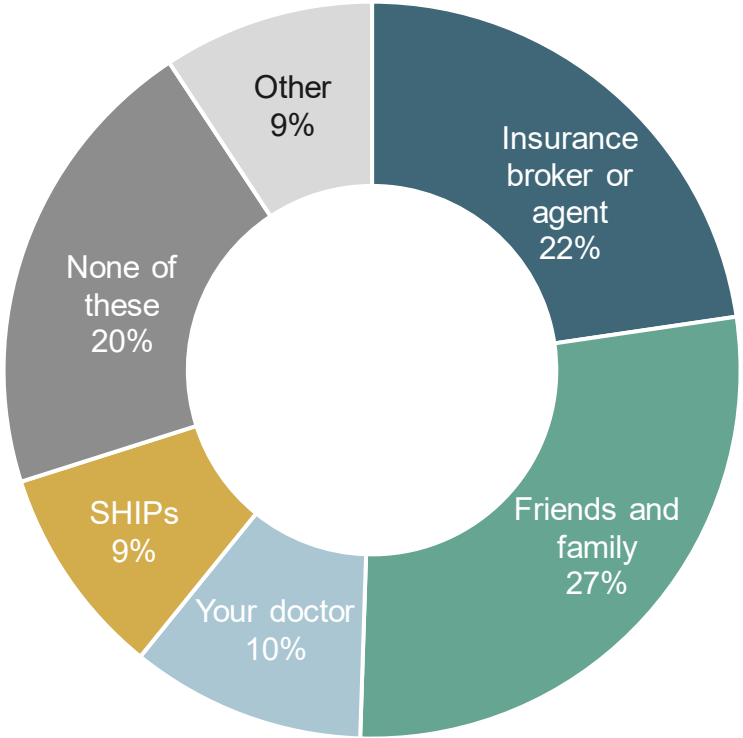
Notes: * Indicates statistically significant difference at the p<0.05 level from people with income <\$25,000. Income is defined as reported annual household income. Survey respondents were asked the following question: Within the past 12 months, have you answered a Medicare marketing phone call and stayed on the line to speak with the marketer?

When it seems like they have too many Medicare plan options, nearly all seniors stick with their current plan; most look to friends and family or insurance brokers for advice.

When it seems like you have too many plan options, what are you likely to do?



When it seems like you have too many plan options, who are you most likely to turn to for advice?

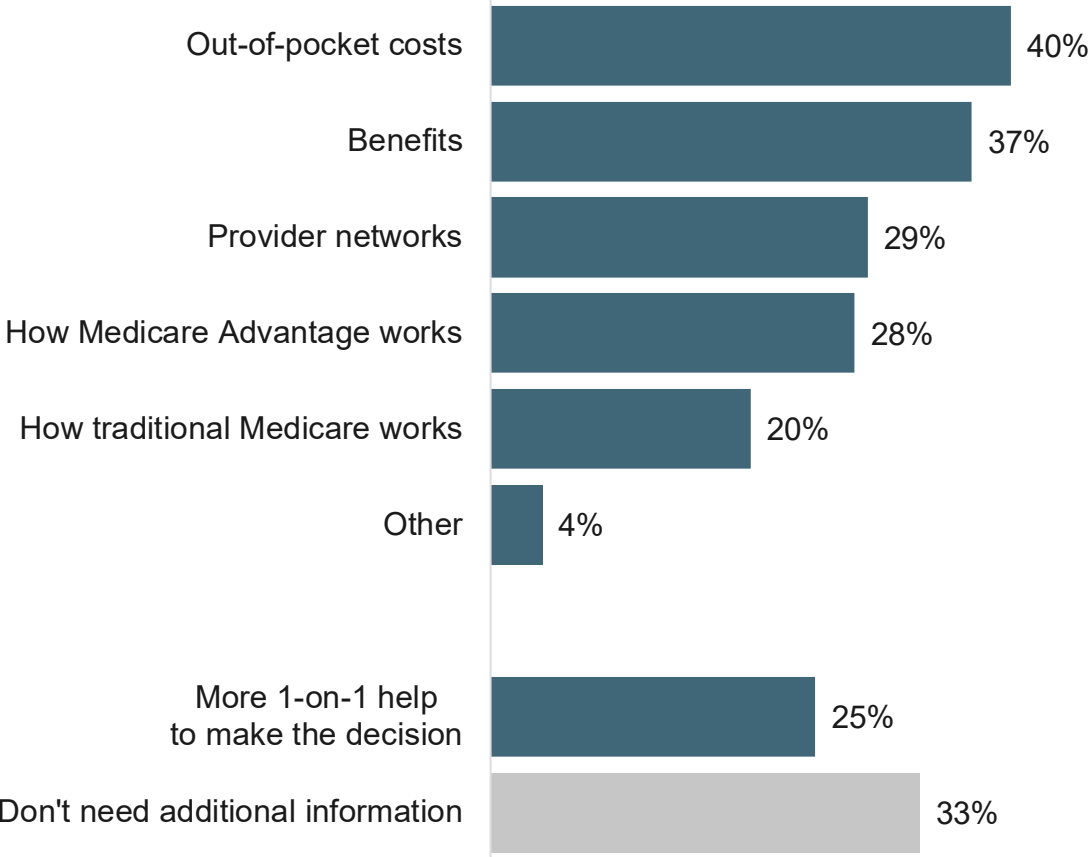


Notes: Pie graph does not sum to 100% because it excludes those who responded "don't know" or refused to answer. SHIPs = state health insurance assistance programs. Survey respondents were asked the following questions: When it seems like you have too many options for insurance plans, which of the following are you most likely to do? When it seems like you have too many options for insurance plans, who are you most likely to turn to for advice?

When asked what additional information would help them choose their coverage, more than one in three seniors said they would like to know more about out-of-pocket costs or benefits, and one in four wanted more one-on-one help.

What additional information, if any, would help you choose a Medicare plan?

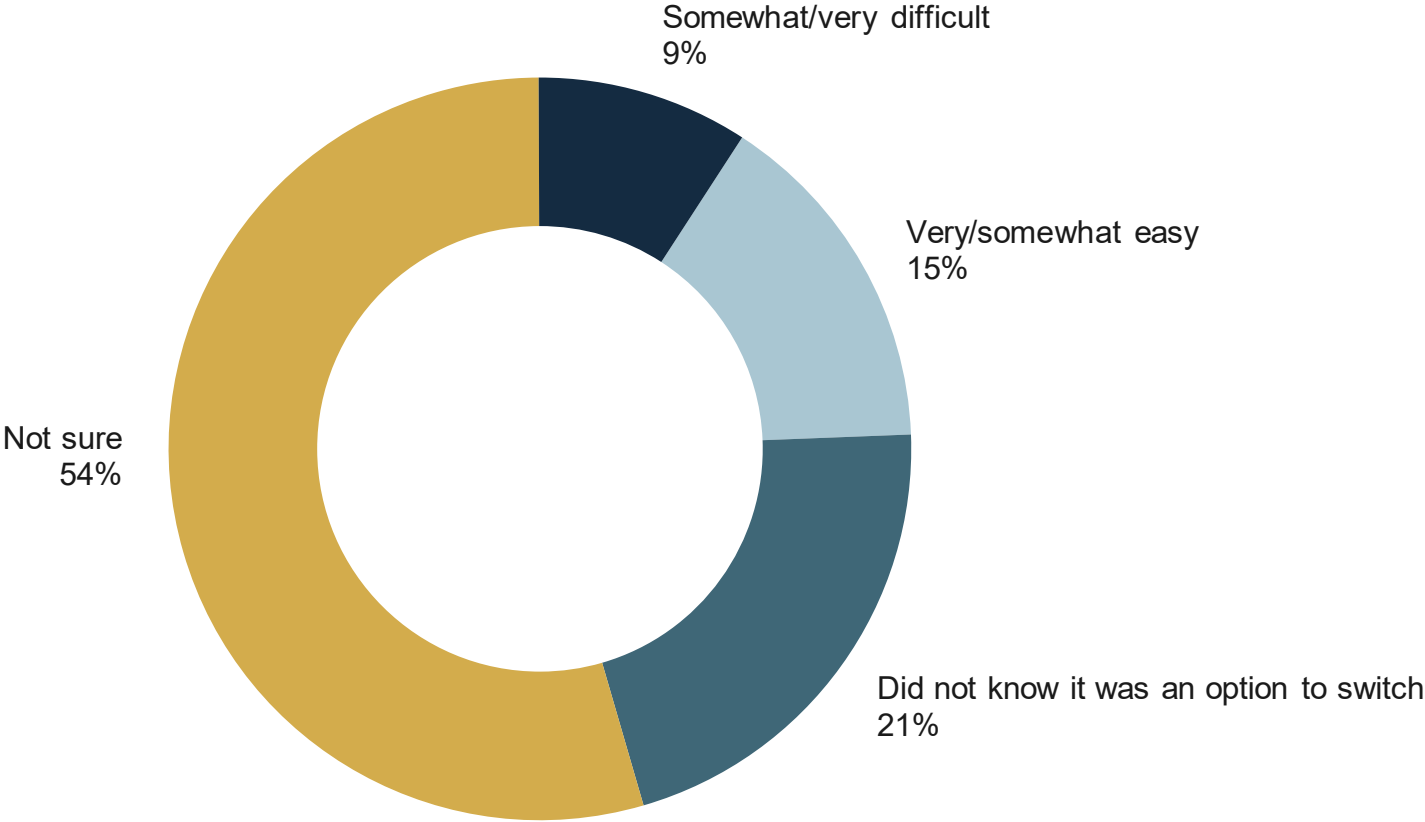
Would like more information about:



Notes: Respondents could choose more than one option. Survey respondents were asked the following question: What additional information, if any, would help you choose a Medicare plan?

More than half of seniors were not sure how difficult it was to switch from Medicare Advantage to traditional Medicare and get a Medigap policy.

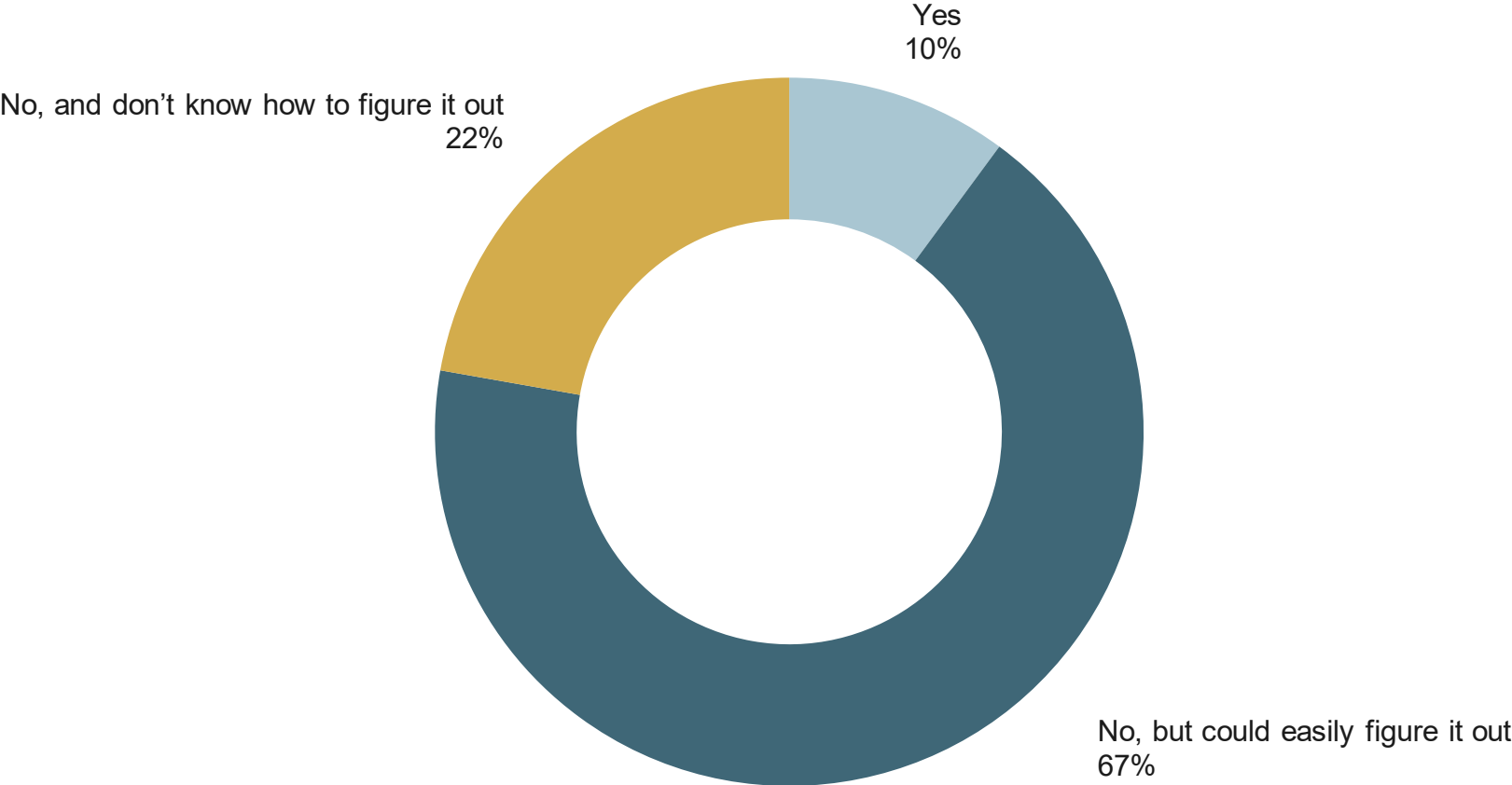
To the best of your knowledge, how easy or difficult is it to switch from a Medicare Advantage plan to traditional Medicare in order to get a Medigap policy?



Notes: Segments may not sum to 100% because of rounding. Survey respondents were asked the following question: To the best of your knowledge, how easy or difficult is it to switch from a Medicare Advantage plan to traditional Medicare in order to get a Medigap policy?

About one in five seniors said they did not know how to file a complaint about Medicare marketing and didn't think they could figure out how.

If you needed to file a complaint about Medicare marketing materials with the government, would you know how to file it?



Notes: Segments may not sum to 100% because of rounding. Survey respondents were asked the following question: If you needed to file a complaint about Medicare marketing materials with the government, would you know how to file it?