

Medicare beneficiaries' knowledge of the program, experiences with information sources about the program and reviewing coverage choices, 2019-2023

Ledia Tabor



BACKGROUND

Once an individual becomes eligible for Medicare and during certain times of the year or after specified situations occur, they must make several complex enrollment decisions about their coverage. The complexity of the choices and numerous sources of information make it difficult for individuals to understand the requirements and relevant time frames so that they can make the enrollment choice that is right for them. Some choices can have implications for as long as the individual has Medicare coverage. Given both the complexity of these choices and the potentially high stakes involved, access to clear and accurate information is especially important.

RESEARCH OBJECTIVE

The aim of this study was to use beneficiary-level survey data to provide nationally representative estimates of how beneficiaries report their ability to understand Medicare, satisfaction with information available about Medicare, and how often they review their Medicare plan options, and whether that has changed over time or differs across beneficiary characteristics.

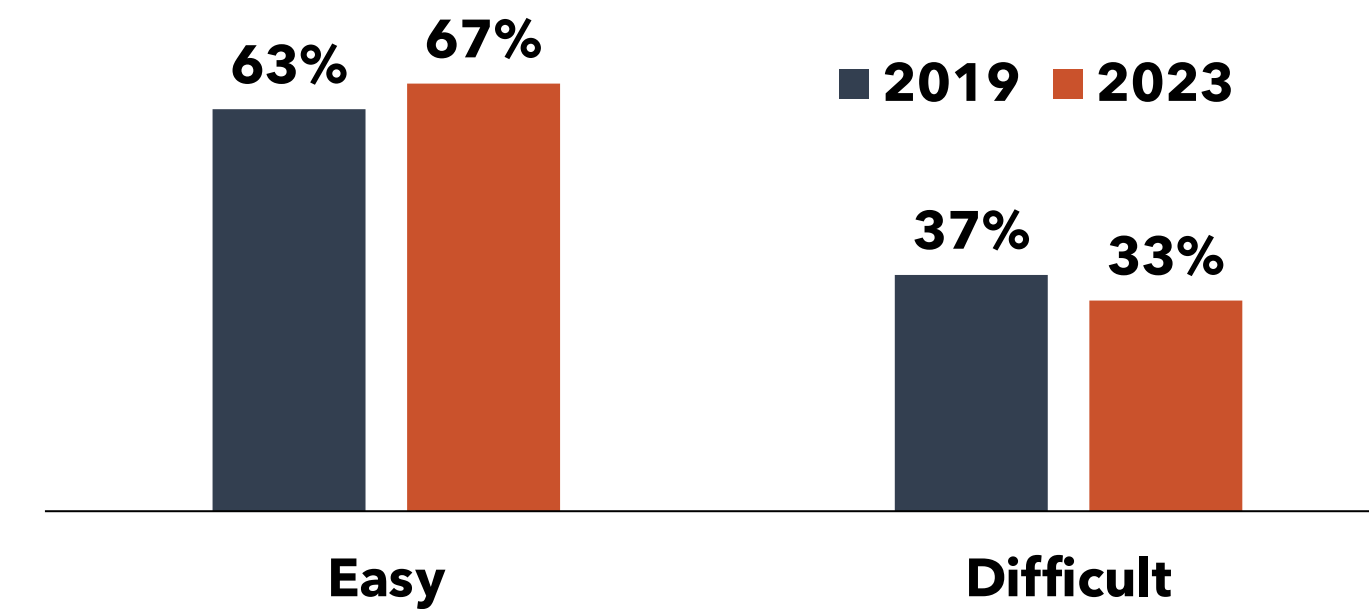
METHODS

We used the Medicare Plan Beneficiary Knowledge segment file from the 2019-2023 Medicare Current Beneficiary Survey (MCBS). MCBS is the most comprehensive and complete survey available on the Medicare population. We analyzed changes in responses over time and by beneficiary characteristics including age, dual eligibility for Medicare and Medicaid, race/ethnicity, and education. The MCBS surveys over 11,000 Medicare beneficiaries each year. Our study included Medicare beneficiaries residing in the community (outside of institutions).

PRINCIPAL FINDINGS

About a third of beneficiaries reported that it is difficult to review and compare Medicare coverage options

- Decrease of 4 percentage points from 2019 to 2023



Note: Each category groups responses of "very" and "somewhat".

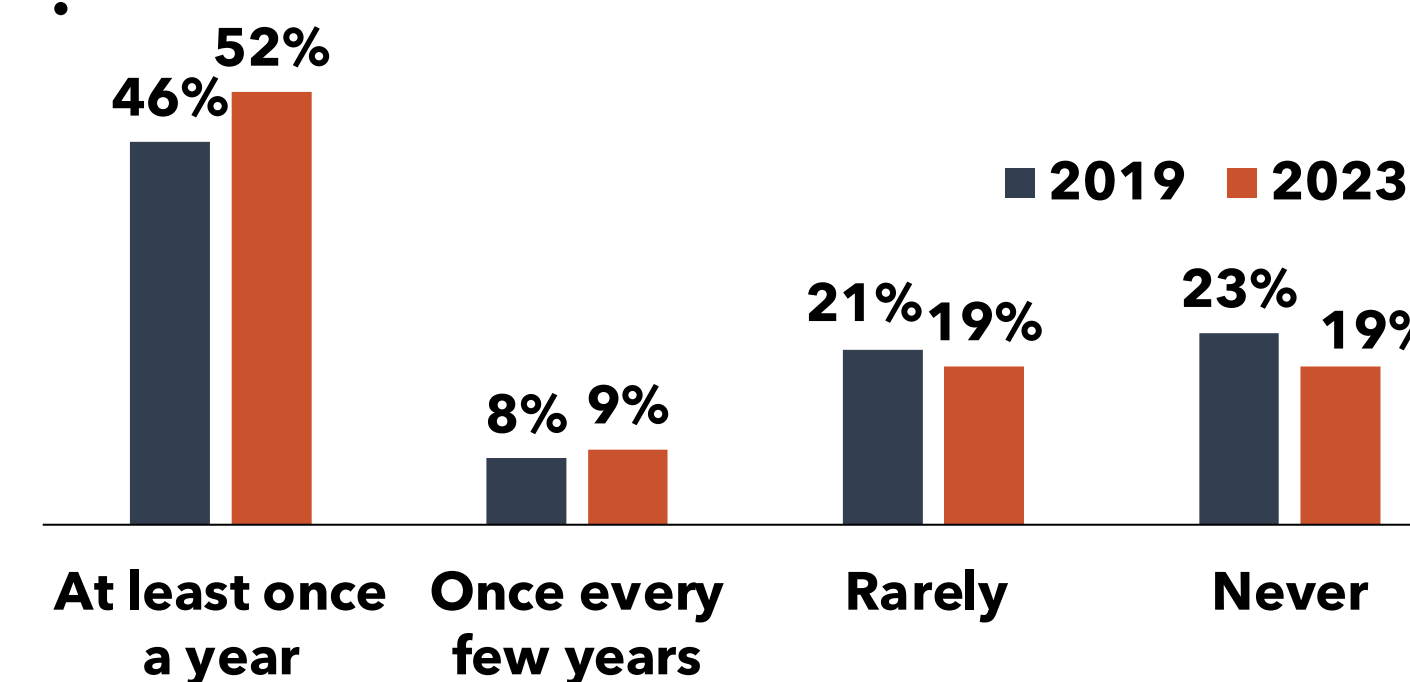
Differences across subgroups of beneficiaries reporting that Medicare is difficult to understand, 2023

	Share of respondents
All respondents	29%
Full-benefit Medicare-Medicaid dually eligible	33
Non-dually eligible	28
White	28
Black	24
Hispanic	38
No high school	34
College degree or more	27

Source: MedPAC analysis of the MCBS Cost Supplement file, 2023.
Note: Groups responses of "very" and "somewhat".

Share of beneficiaries that report reviewing Medicare options at least once a year has increased

- In 2023, 52% of respondents reported reviewing their Medicare options at least once a year, an increase of 6 percentage points over 5 years
- Beneficiaries enrolled in MA were more likely to review their Medicare options annually compared with beneficiaries in traditional Medicare (57% compared with 45%)
- Non-dually eligible beneficiaries, Black beneficiaries, and beneficiaries with more education were more likely to report that they reviewed their Medicare options at least once a year



Beneficiaries report satisfaction with availability of Medicare information

- In 2023, 92% of respondents reported being "very" or "satisfied" when asked about satisfaction with availability of information about the Medicare program
- No meaningful differences across different subgroups of beneficiaries

CONCLUSIONS

Nearly all Medicare beneficiaries report being satisfied with the availability of information about the Medicare program. However, a sizeable minority of beneficiaries report that Medicare is difficult to understand and it is difficult to compare Medicare coverage options. There are differences across subgroups of beneficiaries reporting that Medicare is difficult to understand. Almost half of beneficiaries do not review their Medicare coverage options on annual basis. The share of respondents reporting that they review their Medicare coverage options has increased over time.

IMPLICATIONS FOR POLICY AND PRACTICE

Our examination of the results from the MCBS adds to findings from our beneficiary focus groups and other surveys that beneficiaries use different information sources to navigate their decision making and are generally satisfied with the availability of the information. The sizable minority of beneficiaries that found Medicare difficult to understand and variation across subgroups of populations signals opportunities to reduce program complexity and assist groups of beneficiaries who may need more guidance.

LIMITATIONS

The MCBS uses a rotating longitudinal panel design. Year-to-year differences in MCBS estimates should be interpreted cautiously, as they may reflect sampling variability, panel composition changes, or methodological factors rather than true population trend.

REFERENCES

Medicare Payment Advisory Commission. 2026. *Report to the Congress: Medicare and the health care delivery system*. Chapter 2: Beneficiary choice. Washington, DC: MedPAC.

CONTACT INFORMATION

Ledia Tabor, MPH
Principal Policy Analyst
Medicare Payment Advisory Commission

Email: ltabor@medpac.gov
Website: <http://www.medpac.gov>