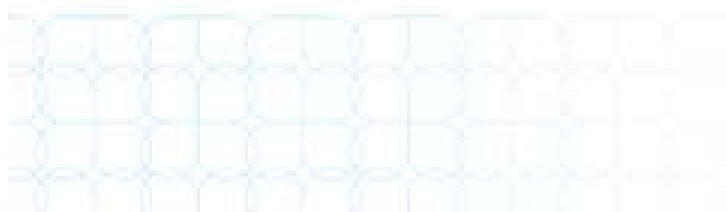


# *Allsup Medicare Advisor*<sup>®</sup> Seniors Survey

## Examining Medicare Plan Selection Issues Among Seniors

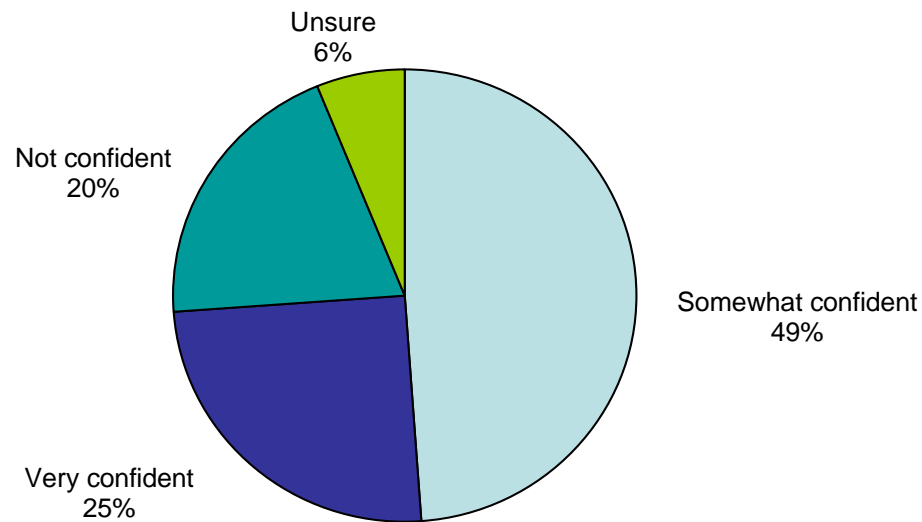
November 2009



# Confidence in Medicare Plan

- Only one-quarter of respondents are **very confident** in their Medicare coverage if their health changes.

**Confidence in Medicare Coverage  
If Health Changes**

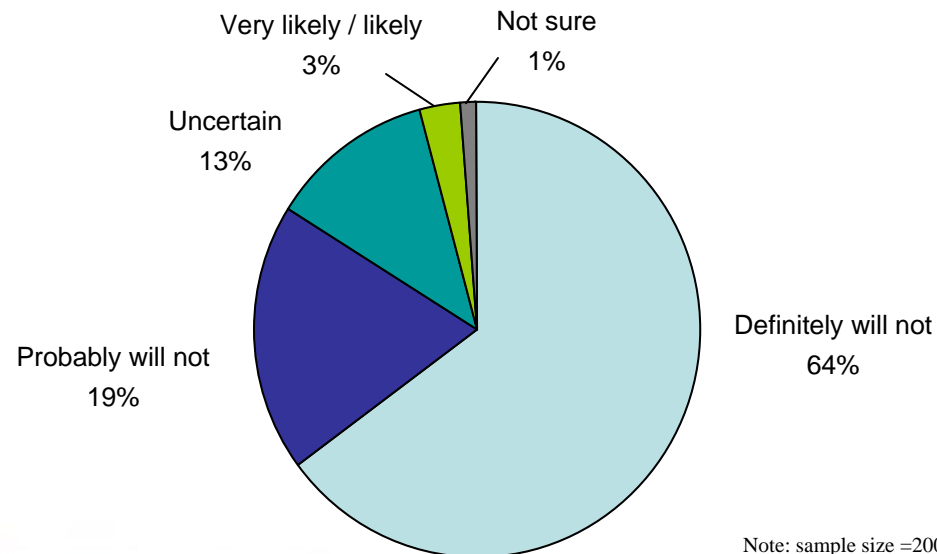


Note: sample size =156

# Likelihood of Changing Medicare Plan

- Participants' likelihood of changing Medicare coverage during the next 12 months is relatively low, with 64 percent of respondents indicating certainty they will not change plans.  
*"I am very confident in my current coverage as long as my health stays the same; I have no plans to change."*
- However, a fair chance exists among 16 percent who report they are uncertain, likely or very likely to change plans.

## Likelihood of Changing Current Medicare Coverage

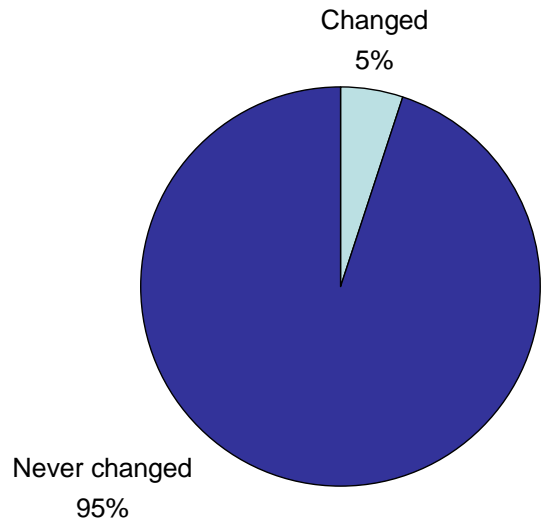


# Reasons for Changing Medicare Plan

- Among individuals who have changed their Medicare coverage, financial savings are the leading reason for doing so.

*"I'm not going to make any changes that will cost me more money. If I am going to go through the process of changing my coverage, I want to save money."*

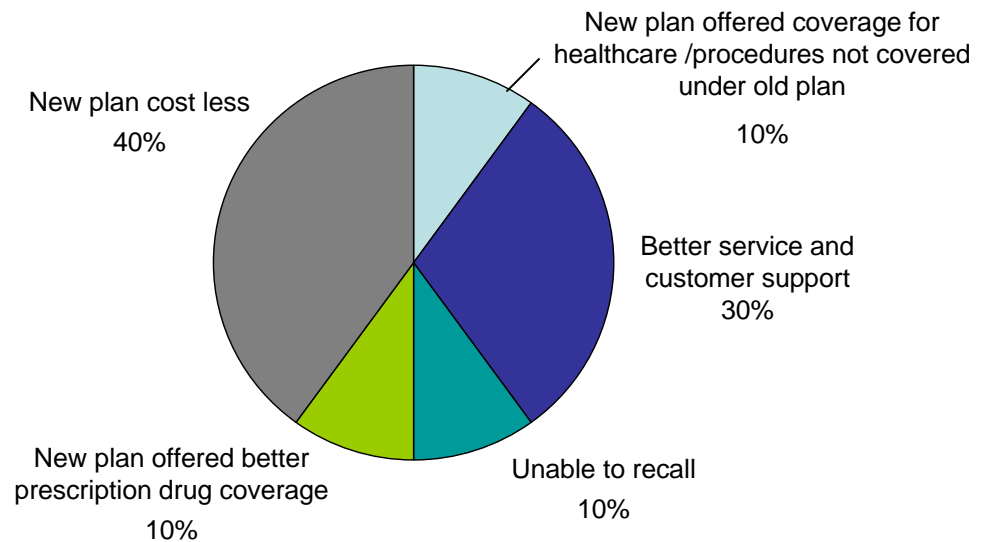
## Ever Changed Medicare Plan



Note: sample size =200

## Reason for Change

(among those who've changed\*)

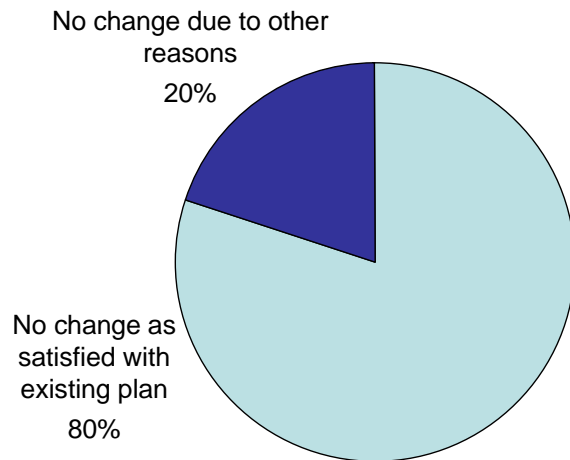


\* Note: small sample size = 10

# Reasons for Not Switching Medicare Plans

- Most seniors say they have not switched plans because they are pleased with their current plan.
- Among those indicating interest in switching, confusion and lack of information about plans are among the most significant barriers.

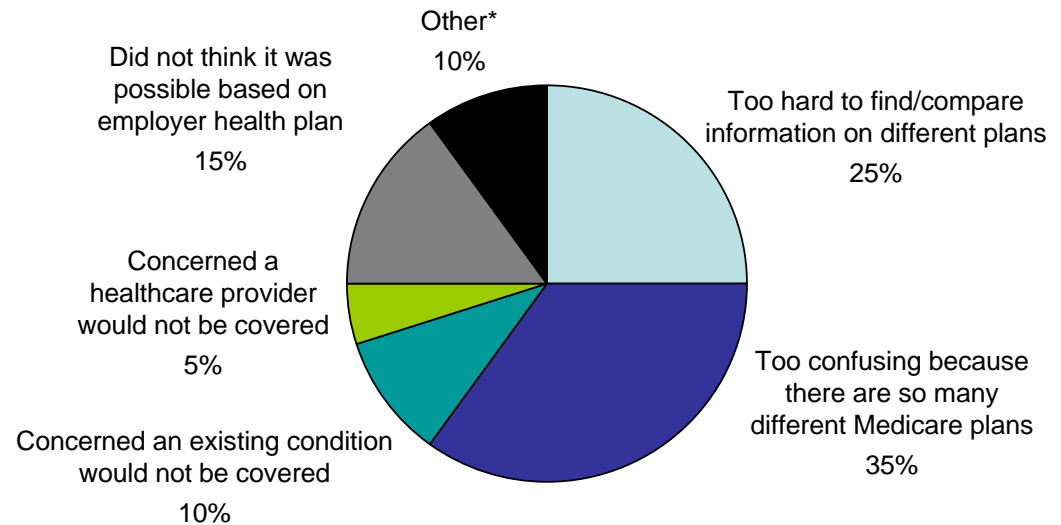
## Satisfaction with Existing Plan



Note: sample size =190

## Reason for Not Switching Plans

(among those not switching for reasons other than satisfaction\*)



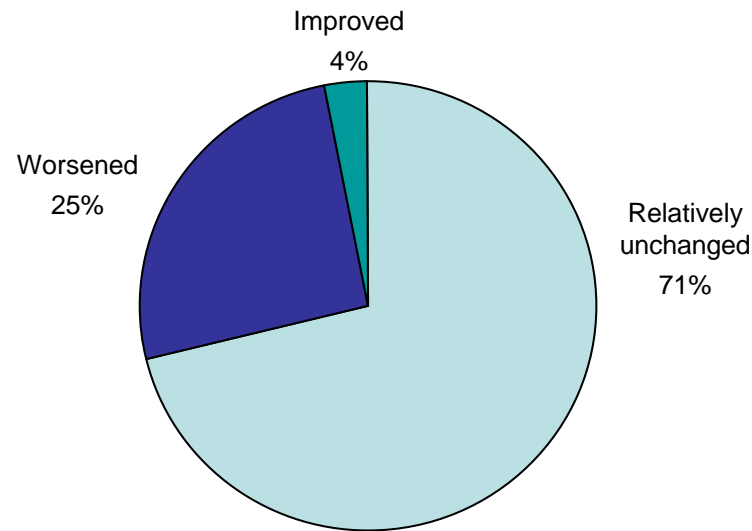
\* Other includes: can't afford, not aware could change, etc.

\* Note: small sample size = 38

# Seniors' Health Condition

- One-quarter of respondents indicate a decline in their health.  
*"I am not exactly sure what is covered under my current package. As my health declines, I would like to know what changes I am able to make."*

## Change in Health Since Enrolling in Medicare

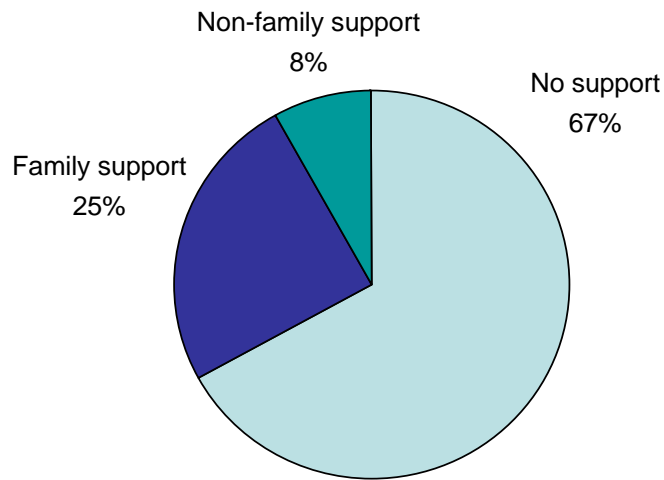


Note: sample size =200

# Help Selecting Medicare Plan

- Two-thirds of respondents receive no support in selecting their Medicare coverage.
- Spouses, adult children and family members make up 25 percent of the remaining one third.  
*"I am not familiar with my current coverage as my daughter deals with all of my Medicare issues."*

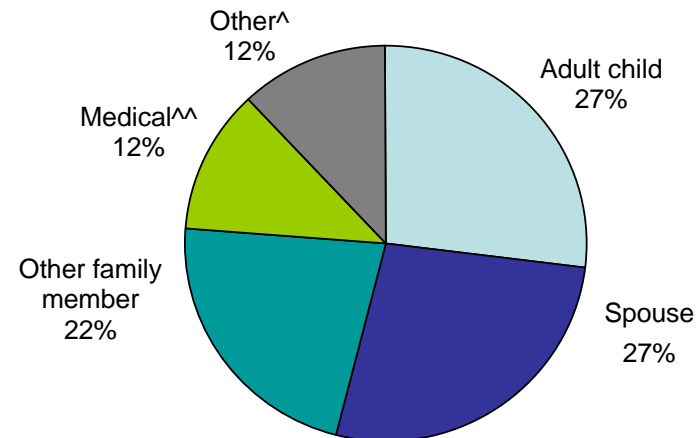
## Receives Help When Selecting Medicare Plan



Note: sample size =200

## Individual Who Helps Select Medicare Plan

(among those receiving support\*)



^Other includes: Medicare office, friend, financial advisor

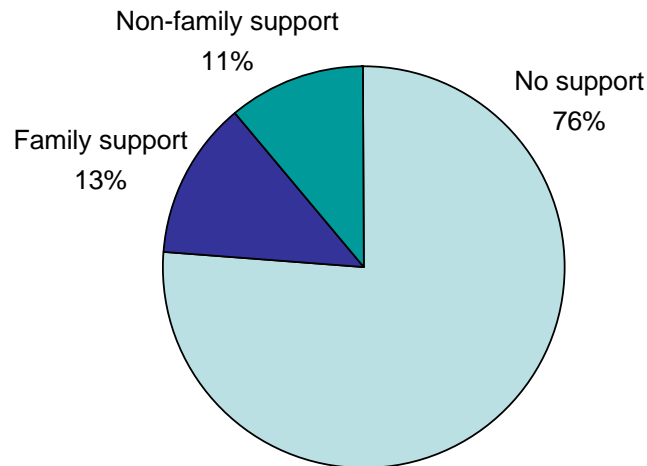
^^Medical includes doctor, doctor's office

\* Note: small sample size = 66

# Help Enrolling In Medicare Plan

- As with selecting a Medicare plan, family members provide primary help with enrolling in Medicare coverage.
  - Of those who receive help, more than one-half said a spouse, adult child or other family member helped them enroll.
  - Social service representatives and financial advisors also provide support.

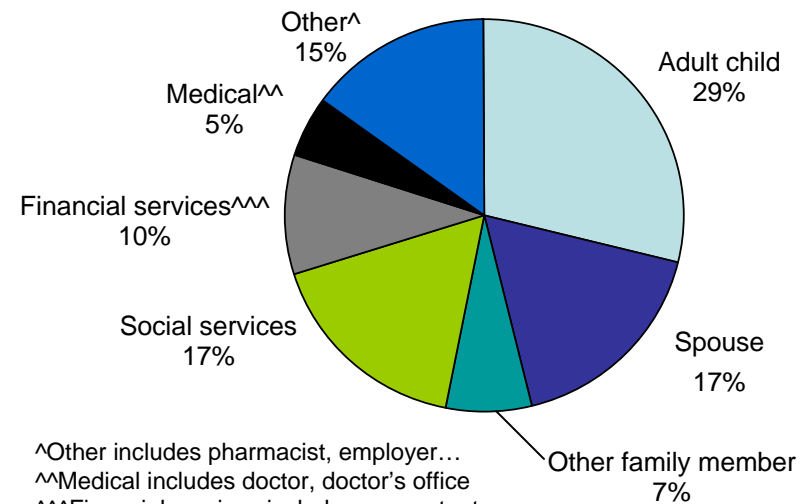
## Receives Help When Enrolling in Medicare



Note: sample size =200

## Individual Who Helps Enroll in a Medicare Plan

(among those receiving support\*)



^Other includes pharmacist, employer...

^^Medical includes doctor, doctor's office

^^Financial services includes accountant, insurance advisor

\* Note: small sample size = 48



# Methodology & Background

## Methodology

The *Allsup Medicare Advisor® Seniors Survey* was an independently conducted telephone survey of 200 individuals over 65 years of age who had Medicare coverage.

The survey was conducted between Sept. 18 and Oct. 2, 2009, by Ducker Worldwide LLC, an independent research firm based in Troy, Mich.

Statistical significance at the 90-percent confidence level is plus or minus 5.8 percent.

Age of Respondent	Percent
66 – 70	24%
71 – 75	40%
76 - 80	21%
81 - 85	13%
86 - 90	2%
<b>Total</b>	<b>100%</b>

## About Allsup

The *Allsup Medicare Advisor®* service is a Medicare plan selection service that helps people choose the most affordable and appropriate plan for their specific healthcare needs. The service examines all of someone's Medicare options to provide an in-depth, objective analysis and combines live, one-on-one personal guidance with convenient access to online features. (Allsup is not a Medicare plan provider. It does not accept fees or commissions from Medicare Advantage, Medicare Part D or supplement insurance plans.)

Allsup is a nationwide provider of Social Security disability, Medicare and workers' compensation services for individuals, employers and insurance carriers. Celebrating its 25<sup>th</sup> anniversary in 2009, Allsup employs more than 600 professionals who deliver specialized services supporting people with disabilities and seniors so they may lead lives that are as financially secure and as healthy as possible. The company is based in Belleville, Ill., near St. Louis. For more information, visit [www.Allsup.com](http://www.Allsup.com).

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