



# Evaluating the Effectiveness of the New Medicare Brochure: An Update

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## Introduction

The new *Welcome to Medicare* brochure produced by the Centers for Medicare and Medicaid Services (CMS) is proving to be an effective tool for educating California's 64-year-olds about Medicare. It significantly improves both their understanding of the federal health insurance program and their confidence in making decisions about Medicare, according to a 2006 survey conducted by The HSM Group as a follow-up to the research reported in the California HealthCare Foundation issue brief, *When You're 64: What Consumers Don't Know about Medicare*.

The new and simplified CMS brochure was not available at the time of the 2005 research, which showed many California 64-year-olds woefully unprepared to make Medicare decisions and in need of basic, easy-to-understand information. CHCF commissioned the follow-up survey to evaluate the effectiveness of the *Welcome to Medicare* brochure in meeting that need.

HSM conducted telephone interviews with 288 consumers who had recently turned 65 or were about to turn 65 and should have received the new CMS brochure in the mail as part of their Medicare enrollment packet. The survey included 33 individuals who had also participated in the 2005 research. A majority of those interviewed (71 percent) recalled receiving the *Welcome to Medicare* brochure. Half of the respondents read the brochure, and another 25 percent skimmed it.

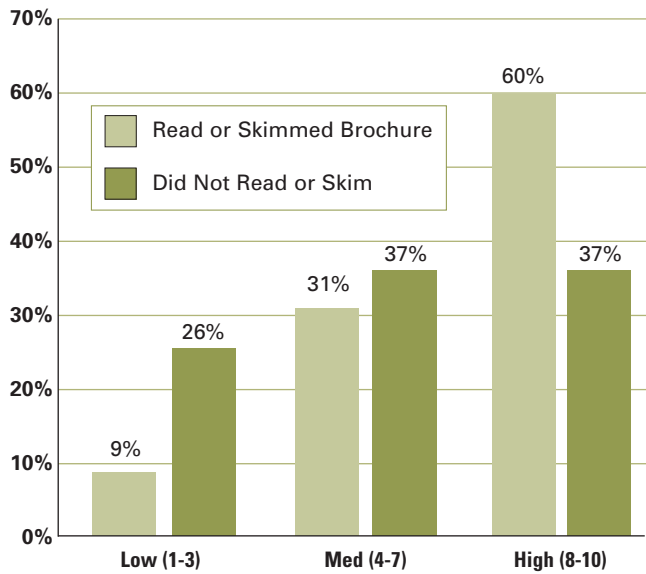
## Findings

The responses of those who read or skimmed the brochure were significantly different in several ways from those who did not. The 64-year-old Californians who had reviewed the text were:

- Much more likely to say they had enough information to make a decision about Medicare coverage (87 percent vs. 60 percent). Moreover, they demonstrated greater understanding by providing more correct answers to true/false questions about Medicare;
- More likely to know the type of Medicare coverage they would choose or had chosen;
- More likely to know which Part D option to select, although understanding of the Part D benefit for all respondents remains relatively low; and
- Significantly more confident in their Medicare choices. Sixty percent expressed a high level of confidence (8 to 10 on a 10-point scale), compared to 37 percent of those who had not read or skimmed the brochure. (See Table 1 on page 2.)

Overall, the respondents in the 2006 telephone survey indicated more knowledge about Medicare and fewer concerns about the program than the respondents in HSM's 2005 research. An increase in optimism accompanied the increase in familiarity with Medicare. In the 2006 study, 49 percent of all respondents said they expected their Medicare coverage to be better than their current coverage, whereas only 29 percent in the 2005

**Table 1: Confidence in Medicare Choice Associated with *Welcome to Medicare* Brochure**



Note: Confidence levels based on a 10-point rating scale.

study were equally optimistic. In addition to having an easy-to-understand resource in the CMS brochure, the 2006 respondents may also have had greater interest in learning about Medicare than the 2005 sample since most were closer to their 65th birthdays.

The aspect of Medicare that was not more comprehensible to 2006 respondents was Part D, popularly known as the prescription drug benefit. Although more 2006 respondents indicated they have “high” understanding of Part D benefits (22 percent vs. 16 percent in 2005), more 2006 respondents also indicated “low” understanding of Part D (41 percent vs. 36 percent in 2005).

## Conclusion

When 2006 survey respondents were asked about their preferred method of receiving Medicare-related information, a booklet on the basics was the top choice. Nearly nine out of ten respondents indicated that the *Welcome to Medicare* brochure helped them better understand the basics of Medicare and one-third said it was more helpful than other materials

they had seen. Many respondents also preferred personal counseling to get Medicare information, but few said they would turn to the Health Insurance Counseling and Advocacy Project (HICAP) by name, mirroring the low awareness of HICAP revealed in the 2005 research.

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