



Medicare Patient Survey

Date: August 2, 2012

Topic: Feedback from Patients New to Medicare

In an ongoing effort to provide our healthcare partners and their Medicare patients with the absolute best customer service and guidance, our organization regularly conducts customer service and satisfaction surveys.

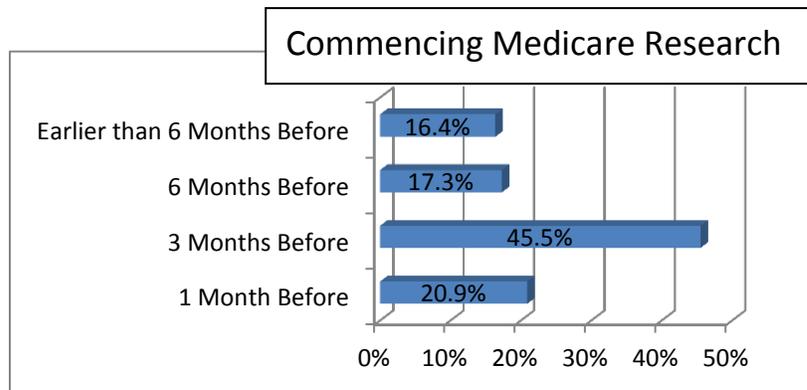
Our most recent survey was completed in July and consisted of telephone interviews of new Medicare beneficiaries (turning 65) who became clients during the first six months of 2012. A total of 110 client surveys were completed during July. The overall topic for this survey was specific to the timing and methods by which new Medicare beneficiaries conduct Medicare and insurance plan research as they approach Medicare eligibility.

Question:

When did you start conducting your Medicare research?

We have historically advised provider clients to mail patients a “Medicare Welcome” letter at least 90-120 days prior to the

patient’s 65th birthday. While the survey results did find 45.5% of patients began conducting their research at 90 days prior to their 65th birthday, it is important to note that 17.3% of patients began conducting research six months prior to turning 65 and 16.4% began their research even earlier than six months. Survey results seem to indicate that sending the Medicare Welcome letter earlier than 90 days prior to Medicare eligibility may warrant consideration.



Follow Up Question:

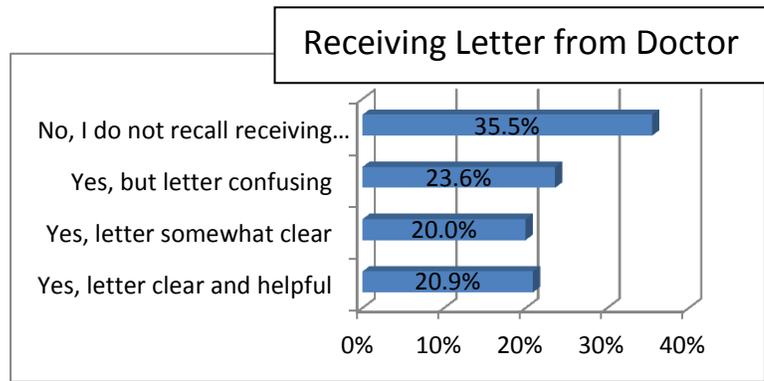
If I had to do it over again, I would have started my Medicare research:

Sooner – 45.5%

About the same – 55.5%

Question:

Do you recall receiving a letter from your doctor discussing the Medicare insurance plans they accept? If so, did you find the letter to be...



An interesting result from the survey was that 35.5% of clients polled did not recall receiving a letter from their healthcare provider. We found this to be an interesting statistic given that the patients included in the survey are all patients of providers that had a Medicare Welcome letter program in place. Additionally, the fact that they contacted VibrantUSA signifies they responded to some form of communication from their provider.

Follow Up Question:

If you did receive a letter from your doctor, do you recall when you received it?

- Before researching my options – 23.6%
- About the time I began my research – 20.0%
- *After I had made my plan choice – 20.9%**
- Did not recall receiving letter – 35.5%

*Further reinforcement to mailing T65 letters sooner

It should be noted that a combined 64.5% of survey participants recall receiving a letter from their healthcare provider. While encouraging, we should point out that 23.6% of responders found the letter confusing, and 20% found the letter “somewhat” clear. Considering the complexities of Medicare, especially for a newly eligible patient, these results should not be too surprising. As such, we believe Medicare Welcome letters should also direct patients to the provider’s website for additional information. The website should provide a detailed understanding of their Medicare policy including plan(s) accepted, a general Q&A section, reference to assistance (e.g. VibrantUSA or other trusted sources) as well as other Medicare resources (1-800-MEDICARE, www.medicare.gov).

We believe that a strong takeaway from this survey result is that provider Medicare Welcome letters need not only be informative regarding the provider’s overall Medicare policy, but also more useful for patients who are approaching Medicare eligibility. VibrantUSA is currently developing and will soon share a “Medicare Checklist”, which could be printed on the reverse side of a provider’s Medicare Welcome letter, with this specific objective in mind.

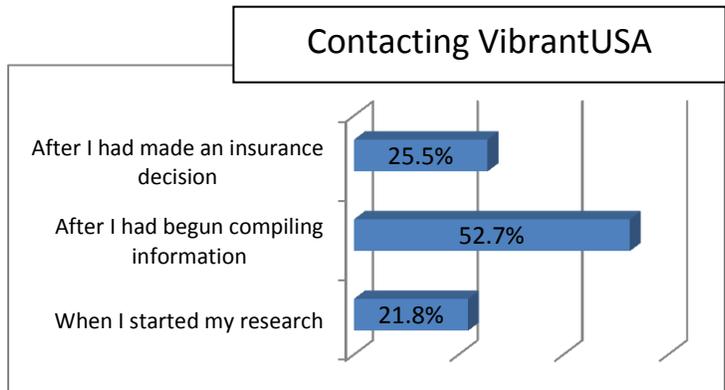
Question:

When did you first contact VibrantUSA?

The purpose of this survey question was to verify if patients were utilizing VibrantUSA as an integral resource for identifying their Medicare insurance solution.

Survey results indicate 74.5% of patients contacted VibrantUSA either when they were beginning to research their options or soon after they had begun the process. The remaining 25.5% of survey responders contacted VibrantUSA after they had made an insurance decision. These later patients were primarily confirming that their chosen Medicare insurance plan would be accepted by their healthcare provider, and a large percentage of these callers were associated with an employee retirement Medicare plan.

Of note, 73.6% of responders indicated that they feel it would have been useful to talk with VibrantUSA earlier.



Follow Up Question:

Do you feel it would have been useful to talk with VibrantUSA earlier than you did?

Yes – 73.6%

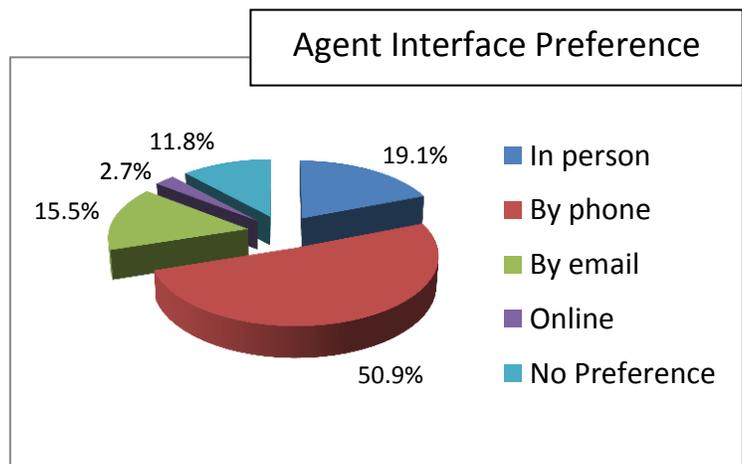
No – 26.4%

Question:

How do you like to work with your insurance agent?

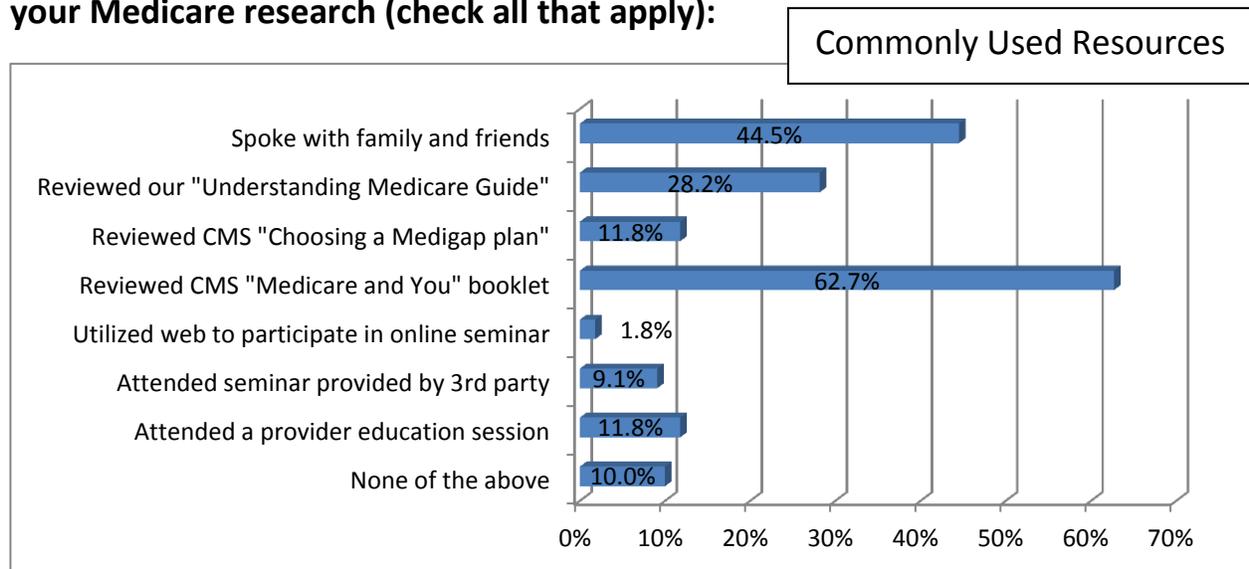
As expected, the majority of survey responders indicated a preference for interacting with their agent on the phone or online. Indeed, 69.1% of responders prefer telephone or online communication, compared to 19.1% of survey participants still preferring an in-person agent appointment.

This trend is expected to continue indefinitely, as senior internet usage continues to increase and as 78 million baby boomers enter the ranks of Medicare over the next nineteen years.



Question:

In addition to VibrantUSA, please indicate the resources used when conducting your Medicare research (check all that apply):



The “Medicare and You” guide published by CMS continues to be a popular resource for patients learning about Medicare, with 62.75% indicating use of the publication. Our own guidebook, “[Understanding Medicare Insurance](#)” was also cited as a useful resource by 28.2% of responders. Most interestingly, 44.5% of survey responders indicate that friends and family play a part in their Medicare insurance decision. Our experience working with Medicare patients continually reinforces this last point, as a main source of our new client referrals originate from family and friends of established clients.

Survey Takeaways

- Providers might consider sending the Medicare Welcome letter sooner than 90 days prior to the patient’s 65th birthday. An adjustment to 150 days probably makes sense.
- To enhance the clarity and completeness of message, the Medicare Welcome letter should include reference to a specific webpage on the provider’s website that includes additional information regarding the provider’s Medicare policy, plan(s) accepted, a general Q&A section, reference to assistance (e.g. VibrantUSA or other trusted resources) and www.medicare.gov.
- Provider staff should constantly encourage and reinforce that patients begin their Medicare research process “sooner than later”.
- To strengthen the value of the communication, the Medicare Welcome letter should include information for patients preparing to begin the research process (VibrantUSA will soon share a “Medicare Checklist”).