



EMBARGOED UNTIL 9:30 AM ET, Wednesday 4/25/18

CONTACT:

Jonathan Frank, Clear Choices Campaign, 615-428-3133
Vanessa Sink, National Council on Aging, 571-527-3914

Report Finds Major Flaws, Needed Improvements in the Federal Medicare Shopping Tool

Leading health advocacy groups offer 11 key recommendations for improving Medicare Plan Finder

WASHINGTON, DC (April 25, 2018): When it comes to making health care insurance decisions, older Americans are told they can depend on the Medicare Plan Finder (MPF) to get reliable and accessible information. In fact, [a new report](#) finds that the federal government's online tool to help Medicare beneficiaries and others obtain information and make decisions about coverage options in fee-for-service and Medicare Parts C and D is not delivering on that promise. The scorecard gives the MPF "A" grades only for its anonymous browsing capabilities and non-English translation services. MPF earned "D" or "F" grades in seven other criteria.

The report, [Modernizing Medicare Plan Finder: Evaluating and Improving Medicare's Online Comparison Shopping Experience](#), is the result of the first-ever independent stakeholder assessment of MPF conducted by the [Clear Choices Campaign](#), a health care cost transparency initiative of the [Council for Affordable Health Coverage](#), and the nonprofit [National Council on Aging](#) (NCOA). Along with the scorecard, the report highlights the evaluation findings and provides specific recommendations to improve MPF.

While the report acknowledges MPF's "wealth of unbiased information," it also concludes "the status quo is not acceptable, and that a re-tooling of MPF's plan comparison features and enrollment functions is essential."

To that end, the report offers 11 key recommendations to improve MPF:

- Displaying costs with decision and prominence
- Basing estimated out-of-pocket costs on more detailed information
- Integrating a provider directory
- Utilizing saved information about consumers' drugs

- Allowing consumers to compare Medicare Advantage plans with an equivalent combination of fee-for-service, Medigap, and standalone drug plans
- Redesigning the layout and display to enhance usability and promote intuitive navigation
- Replacing insurance jargon with graphics, charts, and plain language
- Integrating a web chat feature
- Enabling the website to suggest plan options
- Contracting to ensure more stringent oversight of MPF's accuracy
- Testing the site with consumers on a regular basis

For its analysis, Clear Choices and NCOA staff undertook a detailed review of all online MPF functions, conducted 25 interviews with Medicare beneficiaries, and surveyed Medicare State Health Insurance Assistance Program (SHIP) directors, who routinely use the tool in assisting millions of people with Medicare. The findings highlight a number of MPF challenges for beneficiaries, ranging from the unavailability of human support, to language that is unfamiliar to the typical consumer, to confusing out-of-pocket cost estimates.

"At Clear Choices, our [members](#) know that transparency is the key to unlock greater competition and to ultimately drive down healthcare costs," **said Joel White, Clear Choices president.** "When consumers are empowered with tools to make informed decisions and compare their options, markets respond. Sadly, in this case, a tool designed to help beneficiaries better understand their choices is failing in its mission and adding to the confusion and opaqueness that typifies too many Americans' healthcare experience. We must fundamentally reimagine how MPF delivers information to consumers and, ultimately, have an honest conversation about whether beneficiaries would not be better served by the private sector."

"In order for competition to work in the increasingly complex Medicare program, beneficiaries must be well-informed and have consumer-friendly tools available to make wise plan choices," **said Howard Bedlin, National Council on Aging vice president of Policy and Advocacy.** "I sat with seniors and talked with them while they struggled to use the Plan Finder and I can assure you, this is clearly not the case today. This report includes 11 key and 25 detailed recommendations for making this goal a reality, and ensuring that every beneficiary has access to the information they need to make the best Medicare decision for their situation. NCOA, and the diverse groups and thought leaders who contributed to this report stand ready to help make it happen."

"Millions of Medicare beneficiaries rely on the Medicare Plan Finder for help with coverage options. Unfortunately, this tool is not always intuitive. We applaud this thorough analysis, which identifies the areas that are most confusing for consumers and in greatest need of reform. We call on CMS to review these findings and take steps to implement changes that will allow for easy comparison of Medicare options so beneficiaries can make choices that best meet their overall needs," **said Nancy Coccozza, Aetna's Head of Medicare.**

"The National Consumers League commends the Clear Choices Campaign and the National Council on Aging for their analysis of the Medicare Plan Finder (MPF) tool," **said Karin Bolte, Senior Director of Health Policy, National Consumers League.** "Medicare beneficiaries need to be able to understand and compare their Medicare options so they can choose the plan that is best for them. We hope that CMS will implement the recommendations in the report in order to improve MPF's consumer-facing features."

"Medicare is a great program but it can be confusing for beneficiaries to navigate. While the Plan Finder has worked reasonably well over the years, this report highlights the need and some of the means to modernize this tool so it can better serve beneficiaries going forward," **said Jack Hoadley, Ph.D., research professor emeritus at Georgetown University's Health Policy Institute.**

To read the full "Modernizing Medicare Plan Finder" report, click [here](#).

###

About Clear Choices Campaign:

The Clear Choices Campaign is a multi-stakeholder advocacy campaign of the Council for Affordable Health Coverage, representing patients, providers, insurers, employers, and life science companies, that is dedicated to improving healthcare transparency. Clear Choices advances solutions that empower consumers to make better healthcare choices, leading to a more robust, more competitive, and less costly healthcare system. Learn more at clearchoicescampaign.org.

About National Council on Aging (NCOA):

The National Council on Aging (NCOA) is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging. Our mission is to improve the lives of millions of older adults, especially those who are struggling. Through innovative community programs and services, online help, and advocacy, NCOA is partnering with nonprofit organizations, government, and business to improve the health and economic security of 10 million older adults by 2020. Learn more at ncoa.org and [@NCOAging](https://twitter.com/NCOAging).