

## Medicare Plan Choice by Demographics, 2022

Base: adults age 65+ enrolled in Medicare

	Total	Medicare Coverage Type (65+ only)*			Gender**		Age Group***	
	All Medicare beneficiaries, 65+	Medicare Advantage	Traditional Medicare (no supplement)	Traditional Medicare + Supplemental Coverage	Male	Female	Age 65 to 74	Age 75 or older
<b>Percent distribution</b>	100%	53%	16%	31%	45%	55%	67%	33%
<b>Unweighted n</b>	1,605	822	278	503	808	796	1,104	495
<b>BASE</b>	1,605	1,605	1,605	1,605	1,605	1,605	1,605	1,605
<b>Base: Medicare beneficiaries 65+ enrolled in Medicare Advantage</b>	822	822	0	0	395	426	583	238
<b>MED1. Main reason chose Medicare Advantage Plan</b>								
Your or your spouse/partner's former employer offers it	11%	11%	0	0	10%	12%	9%	16%
More benefits	24%	24%	0	0	24%	24%	26%	21%
Limit on what you had to spend out of pocket	20%	20%	0	0	22%	19%	22%	15%
Help managing your health care	8%	8%	0	0	9%	7%	9%	5%
Maintain the same insurer as when you were employed	9%	9%	0	0	10%	8%	9%	9%
Recommended by your doctor	3%	3%	0	0	2%	4%	3%	2%
Recommended by other people you trust	15%	15%	0	0	16%	15%	14%	17%
Lower costs	1%	1%	0	0	0%	2%	0%	4%
Provider network	1%	1%	0	0	2%	1%	1%	2%
Some other reason	6%	6%	0	0	4%	7%	6%	5%
Don't know	1%	1%	0	0	1%	1%	1%	2%
Refused/Web blank	0%	0%	0	0	0%	1%	0%	1%
<b>Base: Medicare beneficiaries 65+ not enrolled in Medicare Advantage</b>	783	0	278	503	413	370	521	257
<b>MED2. Main reason for not choosing a Medicare Advantage plan</b>								
Greater choice in doctors, hospitals, and other health care providers	40%	0	22%	50%	45%	36%	39%	42%
Greater choice in drug coverage	2%	0	3%	1%	2%	2%	3%	0%
Recommended by your doctor	1%	0	2%	1%	1%	2%	1%	2%
Recommended by other people you trust	9%	0	4%	12%	7%	11%	10%	8%
Employer provided continuing coverage	7%	0	6%	7%	4%	9%	7%	6%
Have supplemental insurance	4%	0	7%	3%	5%	3%	5%	3%
VA Healthcare/TRI-CARE for Life	6%	0	9%	4%	11%	2%	4%	9%
Lower cost	4%	0	10%	1%	4%	4%	4%	4%
Better coverage	3%	0	3%	2%	2%	3%	3%	2%
Don't need Medicare Advantage	3%	0	5%	2%	2%	5%	3%	4%
Traditional Medicare was the default	3%	0	5%	3%	3%	4%	4%	3%
Not eligible for Medicare Advantage	2%	0	3%	2%	1%	3%	3%	0%
Some other reason	10%	0	13%	8%	8%	12%	9%	11%
Don't know	5%	0	7%	3%	4%	5%	4%	6%
Refused/Web blank	1%	0	1%	1%	1%	0%	0%	2%
<b>Base: Medicare beneficiaries 65+ enrolled in Medicare Advantage or who have Traditional Medicare and a Supplemental Plan †</b>	1,043	673	0	370	488	555	916	122
<b>MED3. What helped you sort through your choices? ‡</b>								
Friends and family	18%	20%	0	14%	19%	17%	19%	14%
Insurance brokers	31%	31%	0	30%	31%	31%	31%	31%
advertisement on TV or somewhere else	6%	7%	0	3%	7%	5%	5%	12%
state health insurance assistance program	4%	4%	0	5%	4%	4%	4%	8%
Medicare hotline (1-800-Medicare) or Medicare.gov	8%	9%	0	5%	8%	8%	7%	11%
Did not receive help	40%	37%	0	45%	41%	40%	41%	37%
Don't know	2%	2%	0	1%	0%	2%	2%	2%
Refused/Web blank	0%	0%	0	0%	0%	0%	0%	0%

### NOTES

\* = Self-reported Medicare coverage type at time of survey. Two respondents did not know or refused to provide their coverage type.

\*\* = One respondent either did not know or refused to provide their gender.

\*\*\* = Six respondents either did not know or refused to provide their age.

\*\*\*\* = There was only sufficient sample size to analyze Black-white differences on this variable; 192 respondents selected another race/ethnicity, such as Latino/Hispanic (142 respondents), Asian or Pacific Islander (30 respondents), and Other/Mixed (20 respondents). Twelve respondents did not know or refused to provide race/ethnicity.

† = Base: Enrolled in Medicare Advantage or Medigap/supplemental and age 65–75 OR over age 75 and have had current insurance for less than three years.

‡ = Respondents could select more than one option, sum of percentages will exceed 100%.

∅ = No data.

– = Sample insufficient for analysis.

### DATA

Commonwealth Fund Biennial Health Insurance Survey (2022).

### Medicare Plan Choice by Demographics, 2022 (continued)

Base: adults age 65+ enrolled in Medicare

	Race/Ethnicity****				Poverty Status			
	White	Black	Dual 65+	Not dually eligible	Income Below 100% FPL	Income 100%-<200% FPL	Income 200%-<400% FPL	Income 400% FPL or greater
<b>Percent distribution</b>	79%	9%	11%	89%	15%	22%	31%	31%
<b>Unweighted n</b>	1,196	205	179	1,426	200	322	519	564
<b>BASE</b>	1,605	1,605	1,605	1,605	1,605	1,605	1,605	1,605
<b>Base: Medicare beneficiaries 65+ enrolled in Medicare Advantage</b>	574	127	105	717	125	189	269	239
<b>MED1. Main reason chose Medicare Advantage Plan</b>								
Your or your spouse/partner's former employer offers it	13%	9%	3%	12%	1%	4%	13%	23%
More benefits	21%	32%	32%	23%	36%	24%	21%	20%
Limit on what you had to spend out of pocket	21%	13%	8%	22%	12%	22%	23%	20%
Help managing your health care	6%	10%	7%	8%	10%	11%	5%	5%
Maintain the same insurer as when you were employed	10%	8%	2%	10%	1%	6%	13%	12%
Recommended by your doctor	4%	0%	2%	3%	4%	4%	2%	2%
Recommended by other people you trust	16%	14%	24%	14%	14%	16%	17%	13%
Lower costs	2%	0%	0%	2%	3%	0%	2%	2%
Provider network	1%	2%	0%	1%	0%	2%	2%	0%
Some other reason	5%	6%	16%	4%	11%	9%	2%	3%
Don't know	1%	3%	5%	1%	5%	1%	0%	0%
Refused/Web blank	0%	4%	1%	0%	2%	0%	0%	0%
<b>Base: Medicare beneficiaries 65+ not enrolled in Medicare Advantage</b>	622	78	74	709	75	133	250	325
<b>MED2. Main reason for not choosing a Medicare Advantage plan</b>								
Greater choice in doctors, hospitals, and other health care providers	42%	—	—	43%	—	30%	39%	54%
Greater choice in drug coverage	1%	—	—	2%	—	0%	2%	2%
Recommended by your doctor	1%	—	—	1%	—	0%	1%	1%
Recommended by other people you trust	10%	—	—	10%	—	18%	9%	7%
Employer provided continuing coverage	7%	—	—	7%	—	4%	7%	9%
Have supplemental insurance	4%	—	—	4%	—	5%	3%	5%
VA Healthcare/TRI-CARE for Life	6%	—	—	6%	—	7%	8%	4%
Lower cost	4%	—	—	4%	—	6%	6%	1%
Better coverage	2%	—	—	2%	—	3%	1%	2%
Don't need Medicare Advantage	3%	—	—	3%	—	2%	5%	2%
Traditional Medicare was the default	3%	—	—	3%	—	7%	4%	1%
Not eligible for Medicare Advantage	2%	—	—	2%	—	1%	2%	3%
Some other reason	9%	—	—	9%	—	12%	10%	4%
Don't know	4%	—	—	3%	—	4%	2%	2%
Refused/Web blank	1%	—	—	1%	—	1%	0%	1%
<b>Base: Medicare beneficiaries 65+ enrolled in Medicare Advantage or who have Traditional Medicare and a Supplemental Plan ¥</b>	757	149	94	949	125	203	344	371
<b>MED3. What helped you sort through your choices? ¥¥</b>								
Friends and family	17%	16%	—	18%	28%	22%	16%	13%
Insurance brokers	33%	27%	—	31%	31%	28%	34%	29%
advertisement on TV or somewhere else	5%	12%	—	5%	12%	9%	6%	2%
state health insurance assistance program	4%	5%	—	4%	6%	4%	6%	2%
Medicare hotline (1-800-Medicare) or Medicare.gov	7%	12%	—	7%	12%	14%	6%	3%
Did not receive help	41%	38%	—	41%	24%	30%	39%	56%
Don't know	1%	2%	—	1%	3%	3%	1%	1%
Refused/Web blank	0%	0%	—	0%	0%	0%	0%	0%

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\* = Self-reported Medicare coverage type at time of survey. Two respondents did not know or refused to provide their coverage type.

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\*\*\* = Six respondents either did not know or refused to provide their age.

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¥ = Base: Enrolled in Medicare Advantage or Medigap/ supplemental and age 65-75 OR over age 75 and have had current insurance for less than three years.

¥¥ = Respondents could select more than one option, sum of percentages will exceed 100%.

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**DATA**

Commonwealth Fund Biennial Health Insurance Survey (2022).

### Medicare Plan Choice by Demographics, 2022 (continued)

Base: adults age 65+ enrolled in Medicare

	Health Status					
	Poor/Fair Health or Chronic Conditions (SICKER)	NOT Sicker	Poor/Fair (Q64BOT)	Good health status	Excellent/very good health status (Q64TOP)	Refused / Left blank
<b>Percent distribution</b>	85%	15%	24%	36%	40%	1%
<b>Unweighted n</b>	1,385	220	365	582	645	13
<b>BASE</b>	1,605	1,605	1,605	1,605	1,605	1,605
<b>Base: Medicare beneficiaries 65+ enrolled in Medicare Advantage</b>	726	96	200	291	322	9
<b>MED1. Main reason chose Medicare Advantage Plan</b>						
Your or your spouse/partner's former employer offers it	11%	—	8%	7%	17%	—
More benefits	25%	—	25%	25%	23%	—
Limit on what you had to spend out of pocket	19%	—	23%	17%	22%	—
Help managing your health care	8%	—	9%	8%	5%	—
Maintain the same insurer as when you were employed	9%	—	5%	10%	11%	—
Recommended by your doctor	3%	—	2%	3%	3%	—
Recommended by other people you trust	15%	—	15%	17%	14%	—
Lower costs	1%	—	1%	3%	1%	—
Provider network	1%	—	1%	2%	1%	—
Some other reason	6%	—	10%	7%	2%	—
Don't know	1%	—	1%	1%	1%	—
Refused/Web blank	1%	—	0%	1%	0%	—
<b>Base: Medicare beneficiaries 65+ not enrolled in Medicare Advantage</b>	659	124	165	291	323	4
<b>MED2. Main reason for not choosing a Medicare Advantage plan</b>						
Greater choice in doctors, hospitals, and other health care providers	40%	40%	34%	42%	42%	—
Greater choice in drug coverage	2%	0%	4%	2%	1%	—
Recommended by your doctor	2%	1%	4%	1%	0%	—
Recommended by other people you trust	10%	7%	8%	9%	10%	—
Employer provided continuing coverage	6%	8%	1%	7%	9%	—
Have supplemental insurance	4%	4%	5%	4%	4%	—
VA Healthcare/TRI-CARE for Life	6%	3%	8%	7%	4%	—
Lower cost	4%	3%	5%	4%	3%	—
Better coverage	2%	5%	1%	3%	3%	—
Don't need Medicare Advantage	3%	6%	0%	3%	5%	—
Traditional Medicare was the default	4%	2%	6%	2%	3%	—
Not eligible for Medicare Advantage	2%	2%	1%	2%	3%	—
Some other reason	10%	12%	14%	7%	10%	—
Don't know	5%	5%	9%	5%	2%	—
Refused/Web blank	1%	2%	1%	0%	2%	—
<b>Base: Medicare beneficiaries 65+ enrolled in Medicare Advantage or who have Traditional Medicare and a Supplemental Plan ¥</b>	899	144	235	371	428	9
<b>MED3. What helped you sort through your choices? ¥</b>						
Friends and family	18%	18%	20%	17%	17%	—
Insurance brokers	31%	31%	18%	38%	33%	—
advertisement on TV or somewhere else	5%	9%	9%	6%	4%	—
state health insurance assistance program	4%	3%	6%	5%	2%	—
Medicare hotline (1-800-Medicare) or Medicare.gov	9%	3%	15%	4%	7%	—
Did not receive help	39%	46%	38%	39%	43%	—
Don't know	2%	0%	2%	2%	1%	—
Refused/Web blank	0%	0%	0%	0%	0%	—

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