Seniors on Medicare are satisfied with their health insurance coverage.
- A strong majority of seniors on Medicare (92%) are satisfied with their health insurance coverage.
- And, 3 in 5 seniors (58%) on a Medicare Advantage plan are very satisfied with their health insurance coverage.

Supplemental benefits are highly valued by seniors on Medicare Advantage.
- A majority (79%) of seniors on Medicare Advantage value their access to supplemental benefits.

Initially, seniors on Medicare are more likely to support (45%) rather than oppose (30%) the HHS proposal to remove rebates under Medicare Part D.

However, in the post-test of the proposal, opposition of the proposal doubled, increasing to 62%.

About half of seniors on Medicare are more likely to oppose the HHS proposal knowing it would negatively affect nearly 16 million people on Medicare Part D.
- And, 48% of seniors on Medicare are more likely to oppose the HHS proposal knowing eliminating rebates could destabilize premiums and cause an increase in prescription drug prices.

Among seniors who have a Part D Medicare plan, 43% say a $29/month increase in their healthcare premium if the proposal is passed would have a major impact on their ability to pay for their monthly healthcare premium.
- Half of seniors (54%) on a Medicare Part D plan who would be impacted if their premium increased say they would make lifestyle changes in order to afford the $29/month increase such as cutting other expenses like groceries, gas, etc.

Methodology
This poll was conducted between April 2- April 3, 2019 among a national sample of 499 Seniors on Medicare. The interviews were conducted online. Results from the full survey have a margin of error of plus or minus 4 percentage points.
1. Measuring Satisfaction of Health Insurance
2. Evaluating Support of HHS Proposal
3. Personal Impact of the HHS Proposal
A strong majority of seniors on Medicare (92%) are satisfied with their health insurance coverage.

Personally, how satisfied are you with your health insurance coverage?

Very satisfied: 50%
Somewhat satisfied: 42%
Somewhat unsatisfied: 4%
Very unsatisfied: 4%
Don’t know/no opinion: 1%
And, 3 in 5 seniors (58%) on a Medicare Advantage plan are very satisfied with their health insurance coverage.

**Personally, how satisfied are you with your health insurance coverage?**

Measuring Satisfaction of Health Insurance
A majority (79%) of seniors on Medicare Advantage value their access to supplemental benefits.

How much do you value the supplemental benefits you have access to through your health insurance plan, such as vision and dental benefits?

- 50% A lot
- 29% Some
- 13% Not much
- 5% Not at all
- 4% Don't know/no opinion

Among seniors on Medicare Advantage, n=218
Three in 4 of seniors on Medicare say it is easy to pay for their healthcare costs each month.

When paying for your healthcare costs each month, do you feel it is:

- Very easy to pay: 41%
- Somewhat easy to pay: 34%
- Somewhat difficult to pay: 17%
- Very difficult to pay: 5%
- Don’t know/no opinion: 4%
And, it is easier for seniors on Medicare Advantage plans than for seniors on other types of Medicare plans to pay for their healthcare costs each month.

*When paying for your healthcare costs each month, do you feel it is:*
Similarly, 4 in 5 (83%) seniors on Medicare who currently take prescription medicine say it is easy to pay for their prescription drugs each month.

When paying for your prescription drugs each month, do you feel it is:

- Very easy to pay: 45%
- Somewhat easy to pay: 38%
- Somewhat difficult to pay: 13%
- Very difficult to pay: 4%
- Don't know/no opinion: 1%

Among seniors who currently take prescription medicine, n=414
And, it is easier for seniors on Medicare Advantage plans than seniors on other types of Medicare plans to pay for their prescription drugs each month.

When paying for your prescription drugs each month, do you feel it is:

- Very easy to pay
- Somewhat easy to pay
- Don’t know/no opinion
- Somewhat difficult to pay
- Very difficult to pay

Among seniors who currently take prescription medicine, n=414
Four in 5 seniors on Medicare (79%) think it would make a difference in the price they pay for prescription drugs if drug manufacturers were more transparent about how they determine the list price of prescription drugs.

Do you think it would make a difference in the price you pay for your prescription drugs if drug manufacturers were more transparent about how they determine the list price of prescription drugs?
Of the tested options, seniors on Medicare think health insurance companies (72%) and pharmaceutical drug companies (70%) are most responsible to help lower the cost of prescription drugs for consumers.

How responsible do you think the following are to help lower the cost of prescription drugs for consumers?
Content

1. Measuring Satisfaction of Health Insurance
2. Evaluating Support of HHS Proposal
3. Personal Impact of the HHS Proposal
Seniors on Medicare are more likely to support (45%) rather than oppose (30%) the HHS proposal to remove rebates under Medicare Part D. However, 25% are unsure.

Currently, pharmaceutical drug companies offer rebates to pharmacy benefit managers to discount the list price of prescription drugs. Currently, the rebates negotiated under Medicare Part D give health insurance companies the ability to lower insurance premiums, or the amount of money patients pay for health insurance under Medicare Part D. As you may know, the Department of Health and Human Services (HHS) recently proposed to remove these rebates. Instead of reducing health insurance premiums for everyone, the savings from eliminating the rebates would be directed to seniors buying high cost drugs at the pharmacy counter. Based on what you know, do you support or oppose this proposal?
Republicans (53%) are more likely than Democrats (46%) to support the HHS proposal to remove rebates in the Medicare Part D program.

Currently, pharmaceutical drug companies offer rebates to pharmacy benefit managers to discount the list price of prescription drugs. Currently, the rebates negotiated under Medicare Part D give health insurance companies the ability to lower insurance premiums, or the amount of money patients pay for health insurance under Medicare Part D. As you may know, the Department of Health and Human Services (HHS) recently proposed to remove these rebates. Instead of reducing health insurance premiums for everyone, the savings from eliminating the rebates would be directed to seniors buying high cost drugs at the pharmacy counter. Based on what you know, do you support or oppose this proposal?
Two in 5 seniors (37%) on Medicare think eliminating current rebates could destabilize the current pricing of prescription drugs rather than decreasing what some seniors pay for high cost prescription drugs (26%).

Based on what you know, which of the following best represents your view, even if neither is exactly correct?

- 37%: Eliminating current rebates could destabilize the current pricing of prescription drugs, thereby increasing the premiums seniors pay, and threaten their ability to afford and receive coverage under Medicare Part D.
- 26%: Eliminating rebates will decrease what some seniors pay for high cost prescription medicines at pharmacies balancing out the potential increase in premiums and out-of-pocket costs for others covered under Medicare Part D.
- 36%: Don’t know/no opinion
About half of seniors on Medicare are more likely to oppose implementing the HHS proposal knowing it would negatively affect nearly 16 million people on Medicare Part D (51%), Medicare Part D beneficiaries would experience a reduction in resources to finance supplemental benefits and impact individuals in rural areas the most (51%), and destabilize and cause an increase in prescription drug premiums (48%).

The following are statements some have made regarding the proposal to eliminate rebates in Medicare Part D. Do the following make you more likely to support or oppose implementing this proposal?

<table>
<thead>
<tr>
<th>Statement</th>
<th>More Likely to Support</th>
<th>Not Much Impact Either Way</th>
<th>Somewhat More Likely to Oppose</th>
<th>Much More Likely to Oppose</th>
<th>Don't Know/No Opinion</th>
<th>Total More Likely to Oppose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eliminating current rebates would negatively affect nearly 16 million people on Medicare Part D.</td>
<td>6%</td>
<td>26%</td>
<td>35%</td>
<td>16%</td>
<td>11%</td>
<td>51%</td>
</tr>
<tr>
<td>Currently, Medicare Part D premiums are stable. Eliminating rebates could destabilize this and cause an increase in prescription drug premiums.</td>
<td>5%</td>
<td>9%</td>
<td>24%</td>
<td>33%</td>
<td>15%</td>
<td>48%</td>
</tr>
<tr>
<td>According to experts, zero premium MA-PD plans could experience a 28% reduction in resources available to finance supplemental benefits. This could translate to an average annual $228 decrease in funding available per beneficiary for these plans to provide supplemental benefits. Individuals in rural areas would be the most negatively impacted by this proposal.</td>
<td>5%</td>
<td>8%</td>
<td>23%</td>
<td>26%</td>
<td>25%</td>
<td>51%</td>
</tr>
<tr>
<td>This proposal could reduce access to supplemental benefits in Medicare Advantage plans, such as dental, vision, and hearing coverage.</td>
<td>4%</td>
<td>6%</td>
<td>24%</td>
<td>29%</td>
<td>16%</td>
<td>45%</td>
</tr>
</tbody>
</table>
And, 46% of seniors on Medicare are more likely to oppose the proposal knowing rebates have reduced costs in Medicare Part D by nearly $35 billion in the last four years.

The following are statements some have made regarding the proposal to eliminate rebates in Medicare Part D. Do the following make you more likely to support or oppose implementing this proposal?

Studies show that rebates have reduced costs in Medicare Part D by nearly $35 billion in the last four years and had they been eliminated last year Part D premiums would have risen by 52 percent in 2018 alone.

The proposed rule risks creating instability for seniors on Medicare Part D. Rebates have been used to stabilize and drive prescription drug costs down.

This proposal fails to address the root cause of high prescription drug costs. If we’re serious about addressing the real problem, we need to start with list prices that are set by drug manufacturers.

Rebates are important in controlling the costs of prescription drugs. They’re used to as a negotiating tool to compel drug manufacturers to keep prescription drug prices affordable for seniors.
In the post-test of the proposal, opposition to the HHS proposal to remove rebates doubled, increasing from 30% to 62%.

As a reminder, the Department of Health and Human Services (HHS) recently proposed eliminating current rebates provided to pharmacy benefit managers for Medicare Part D plans. Sometimes in a survey like this people change your mind. Based on what you know, do you support or oppose this proposal?

**Change from Original Test of Proposal**
- Support: -16%
- Oppose: +32%
- Don’t know/No opinion: -4%

**Evaluating Support of HHS Proposal**
Measuring Satisfaction of Health Insurance

Evaluating Support of HHS Proposal

Personal Impact of the HHS Proposal
One in 3 seniors on Medicare think the proposal from HHS would have a negative impact on their out of pocket costs (34%) and the price of their monthly premium (32%).

As a reminder, the Department of Health and Human Services (HHS) recently proposed to eliminate current rebates provided to pharmacy benefit managers for Medicare Part D plans. Do you think this proposal from HHS would have a positive or negative impact on the following?

- **Total Negative Impact**: 34%
- **Your out of pocket costs like deductibles and copays**: 34%
- **Access to supplemental benefits like dental, vision, and hearing coverage**: 21%
- **The quality of care you receive**: 18%
- **The price of your monthly premium**: 32%

Very positive impact | Somewhat positive impact | No impact either way | Somewhat negative impact | Very negative impact | Don’t know/no opinion

- Your out of pocket costs like deductibles and copays: 10% Very positive, 23% Somewhat positive, 19% No impact, 20% Somewhat negative, 14% Very negative, 15% Don’t know/no opinion
- Access to supplemental benefits like dental, vision, and hearing coverage: 9% Very positive, 14% Somewhat positive, 36% No impact, 12% Somewhat negative, 9% Very negative, 19% Don’t know/no opinion
- The quality of care you receive: 9% Very positive, 12% Somewhat positive, 46% No impact, 12% Somewhat negative, 6% Very negative, 15% Don’t know/no opinion
- The price of your monthly premium: 9% Very positive, 17% Somewhat positive, 26% No impact, 20% Somewhat negative, 12% Very negative, 16% Don’t know/no opinion
Among seniors who have a Part D Medicare plan, 43% say the $29/month increase to their premium if the proposal was passed would have a major impact on their ability to pay their monthly healthcare premium.

Eliminating current rebates may increase Medicare Part D premiums by $29 a month on average. How would this $29 increase impact your ability, if at all, to pay your monthly healthcare premium?

- **Major impact**: 43%
- **Minor impact**: 39%
- **No impact**: 15%
- **Don’t know/no opinion**: 4%

Among seniors on Medicare Part D plan, n=374
Half of seniors (54%) on a Medicare Part D plan who would be impacted if their premium increased say they would make lifestyle changes in order to afford the $29 a month increase such as cutting other expenses like groceries, gas, etc.

If your healthcare premium increased $29 a month, which of the following actions would you take to account for this increase? Please select all that apply.

- Make lifestyle changes in order to afford it such as cutting other expenses like groceries, gas, etc. (54% Selected, 46% Not Selected)
- Make other choices for health care, such as delaying taking a drug prescribed by your physician (20% Selected, 80% Not Selected)
- Look to others sources of income to pay for the increase (19% Selected, 81% Not Selected)
- Seek help from family/friends to pay for the increase (98% Not Selected)
- Other (99% Not Selected)
- Don’t know/no opinion (10% Selected, 90% Not Selected)
- None of the above (19% Selected, 81% Not Selected)

Among seniors on Medicare Part D plan who said they would be impacted by a increase to their premium, n=304