

MEDICARE PLAN FINDER

to Medicare Coverage Tools

The Medicare Plan Finder (MPF) tool is a federally run website under the jurisdiction of the Centers for Medicare and Medicaid Services (CMS). The purpose of MPF is to serve as a primary resource for beneficiaries to compare Medicare coverage options and enroll in the coverage that best meets their needs. After numerous calls for change by stakeholders, CMS decided to transform MPF to a new suite of services – initially dubbed "Medicare Coverage Tools" (MCT).

The Council for Affordable Health Coverage (CAHC) has completed an assessment of the new tool, analyzed the changes, and made recommendations on both the general direction of MPF and specific updates needed to increase the functionality and usefulness of the tool.

RECOMMENDATIONS

While this update has improved the site in some categories, this was a one-time update with little likelihood of ongoing funding and dedicated resources to keep up with the ever-evolving e-commerce sector. By continuing CMS control of the shopping and enrollment functions, e-commerce innovation is hampered while taxpayer funds are further spent for marginal improvements.

BACKGROUND

During the 2017 open-enrollment period, Clear Choices, a campaign of the Council for Affordable Health Coverage, and the National Council on Aging assessed MPF across several categories, producing a report on the usefulness of the website in April 2018. That report was based on an online review of MPF functionality, interviews with beneficiaries, and a survey of Medicare State Health Insurance Assistance Program (SHIP) Directors.

Our assessment found a wide range of deficiencies in the MPF tool that spanned several areas of the site including navigation difficulties, unintuitive website layout, availability of beneficiary support tools, lack of customization, and misleading plan information.

Having raised these shortcomings in the report, Clear Choices gave Medicare Plan Finder grades of "D" or "F" in seven out of 13 criteria and issued 11 key recommendations for improvement. Following the report, the Government Accountability Office issued an assessment of MPF that echoed our conclusions. CMS announced the eMedicare Initiative which addressed six of the 11 recommendations for MPF in the following areas:

- Displaying costs with precision and prominence;
- Enabling the website to suggest plan options;
- Utilizing saved information about consumers' drugs;
- Integrating a web chat feature;
- Testing the website with consumers on a regular basis; and
- Redesigning the layout and display to enhance usability and promote intuitive navigation.



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BACKGROUND

A recent 2019 Government Accountability Office (GAO) report on the “Usability Problems and Incomplete Information Create Challenges for Beneficiaries Comparing Coverage Options” found that “MPF is difficult for beneficiaries to use and provides incomplete information”, echoing Clear Choices sentiments on the complexity that beneficiaries face when utilizing MPF. The GAO report provides initial areas for CMS to focus a redesign on, such as:

- Provide prominent explanations of MCT use to improve user navigation;
- Reduce the steps for users to access more detailed coverage information;
- Intuitive configuration of MPF for switching and viewing between different plans;
- Improve filter and sort functions for users to quickly identify coverage options; and
- Reconfigure website layout and volume of information presented to users.

¹ <https://www.gao.gov/assets/710/700585.pdf>

UPDATED ASSESSMENT

CAHC evaluated the new CMS website before the open enrollment period and again during open enrollment to assess CMS improvements, and then compared these findings with our 2017 assessment. Generally, we found the CMS modifications improved the look of the website, providing a cleaner, more modern look. But the changes in functionality provided marginal improvements, and in some instances made the website less useful to consumers. We conclude that while the new design is aesthetically pleasing, the effectiveness and functionality of the website for beneficiaries to learn, shop, and enroll in plans that best match their needs remains problematic.

Our assessment shows continued failures including:

- Lack of notification to beneficiaries of their qualifying for federal assistance.
- When a beneficiary searches for plans, the results are displayed by lowest monthly premiums instead of total out of pocket cost. This may drive some consumers to lower cost premiums that has inadequate coverage.
- Healthcare utilization assumptions made for the beneficiary without any option for customization.

We also observed minor improvements in the integrated pharmacy directory, integrated drug directory, and layout categories. The results of our scorecard show that CMS repackaged MPF visually, but did not significantly increase its effectiveness for consumers.

RECOMMENDATIONS

Specific recommendations in the short term include:

- Display results by total cost of care, not plan premium. Plan premium is a narrow subset of expected costs and does not reflect actual costs.
- Aid consumers by providing clear information on the differences between Fee-for-Service (Original) Medicare and Medicare Advantage (MA); and
- Include relevant highlights of specific pharmacy and drug coverage information (currently only available on the Plan Details page) on the Plan Results page.

CMS should fill the legitimate and necessary public role of providing information on all plans and options available under Medicare, but it should end its foray into e-commerce by ceasing MPF’s shopping and enrollment functions.

Ideally, Medicare.gov should provide beneficiaries with information on MA, Part D and Medicare supplemental insurance (Medigap) and then connect them to private sector sites that can meet all beneficiary enrollment needs. In 2021, CMS should begin contracting with private exchanges to allow all Medicare beneficiaries to enroll in the plan of their choice.

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Scorecard

CATEGORY	SCORE (2017 SITE)	SCORE (PRELIM 2019 SITE)	SCORE (2019 OEP)	NOTES
ANONYMOUS BROWSING Indicates whether MPF includes a window-shopping tool that allows consumers to preview and compare plan choices information prior to creating a user account.	YES	YES	YES	Additional features available if logged into an account.
CUSTOMIZED PLAN INFORMATION Indicates whether the window-shopping tool allows consumers to input their personal information to determine eligibility for Medicare Savings Programs, Low Income Subsidy, and health condition specific Special Needs Plans and access customized plan choice information.	D	D	D	
DEFAULT ORDER Specifies the default order in which plan options are sorted.	B	C	C+	Results are sorted by lowest monthly premiums. Webpage gives a tip for users to try different sort option and a brief explanation of the sort view.
PLAN FINDER SUPPORT Specifies the level of educational content presented within the window shopping tool to help consumers understand how to compare and assess the different plan choices presented, including tradeoffs between traditional Medicare, Medigap, Medicare Advantage, and Medicare Part D Plans.	C	C	C	Users are given one chance at the beginning of the tool to educate themselves with complex terms. Consumer is able to switch back-and-forth from MA to Part D plans within the Plan Results page.
HIGHLIGHTS SUPPLEMENTAL BENEFITS CHOICES Indicates whether the window-shopping tool highlights supplemental plan choice information for the consumers' consideration.	D	C-	C-	PART C ONLY Provides initial supplemental coverage, but full detailed info needs to be accessed in a separate page.
OOP COST CALCULATOR Indicates whether MPF includes a tool that provides an estimate of total annual out-of-pocket (OOP) costs customized to the consumer's health and financial status.	C	C	C	PART C ONLY
	B	B	C	PART D ONLY
INTEGRATED PROVIDER DIRECTORY Indicates whether MPF includes a built-in tool that allows consumers to search for plans that cover their preferred provider.	F	F	F	PART C ONLY There is no integrated provider directory. Provider coverage info is accessible in a separate webpage.
INTEGRATED PHARMACY DIRECTORY Indicates whether MPF includes a built-in tool that allows consumers to search for plans that cover their preferred pharmacies.	D	D	C	PART D ONLY Results only provide estimated cost-sharing information based on medication coverage needs.
INTEGRATED DRUG DIRECTORY Indicates whether MPF includes a built-in tool that allows consumers to search for plans that cover their prescribed medications.	D	D	D+	PART D ONLY Provides estimated total cost information on the Plan Results page, but consumer is directed to click through the plan details page for information specific to the covered drugs.
LAYOUT Indicates whether MPF has an intuitive design and provides easy explanations of terms for consumers.	D	C	C	While the website design has visually improved, the effectiveness for users increased marginally.
ACCESS TO HUMAN SUPPORT Indicates whether MPF prominently offers integrated chat functionality or telephone support to obtain further help.	NO	NO	NO	
LANGUAGE ACCESSIBILITY Indicates whether MPF features non-English language translation services and/or access to assistance.	A	A	A	