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Do Medicare Beneficiaries Utilize Different Reports when Selecting a Health Care Plan

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Abstract- Medicare beneficiaries may encounter several limitations when trying to select a health care plan. These limitations may vary depending on the geographic location and other factors. Medicare beneficiaries may have a difficult experience when selecting a health care plan due to their level of education, income, age, sex, low rates of literacy, and the type of insurance (Greenwald et al., 2006). Medicare beneficiaries possess the ability to obtain data comparing the different health plans via booklets, the World Wide Web, and toll-free hotlines. The HFCA operates a website (<http://www.medicare.gov>) that includes a database that allows individuals to compare different plans on cost, benefits and quality.

The purpose of this paper was to determine whether Medicare recipients utilize different comparative reports before they select a health care plan. The two participating counties within this researcher consisted of Miami-Dade and Broward County's populations. The researcher utilized one research question in order to fulfill the objective of the paper. A total of 16 Medicare beneficiaries from both counties were interviewed.

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I. UTILIZATION OF REPORTS BY BROWARD COUNTY MEDICARE BENEFICIARIES

After interviewing participants from Miami-Dade County and Broward County, the researcher drew conclusions about whether they utilize different reports to compare the different health care plans. Five of the eight Broward County beneficiaries (3 females and 2 males) indicated that they did compare the health care plans available to them. However, only one participant actually utilized a quality report to compare the health care plans that were available. Age played a role. Older participants indicated that they compared the health care plans available to them. These results indicated that the female sample from Broward was more concerned with comparing the different health care plans available to them, in contrast to the male participants.

II. UTILIZATION OF REPORTS BY MIAMI-DADE COUNTY MEDICARE BENEFICIARIES

Five of the eight Miami-Dade County participants (3 females and 2 males) also compared the health care plans available to them or utilized quality reports. Age again also played a role. Older participants indicated that they compared the health care plans available to them. Two of the 5 participants who

compared reports stated that they did both (compared the health care plans available to them and utilized quality reports). Overall, these results demonstrate that females in Miami-Dade County were more prone to compare the health care plans available to them compared to male Medicare beneficiaries.

III. COMPARISON OF UTILIZATION OF REPORTS BY BROWARD COUNTY AND MIAMI-DADE COUNTY MEDICARE BENEFICIARIES

The researcher concluded that Broward County participants and Miami-Dade County participants were similar with respect to comparing health care plans and quality reports. For both Broward County and Miami-Dade County participants, age played a key role. These results indicated that the younger participants from both counties typically utilize comparative reports to compare the different health care plans available to them. Both counties had five participants who either compared the plans, utilized quality reports, or did both. Both counties had a total of three female participants and two male participants that compared the health care plans available to them. Such results indicated that the female populations from both counties had more of a concern regarding the plan into which they planned to enroll. The female samples from both counties usually compared and utilized quality reports at a higher probability in contrast to the male participants.

The only substantial difference on the question of utilizing reports pertained to the total number of participants who utilize quality reports. Only one Broward County beneficiary utilized quality reports when selecting a health care plan. This participant was a female. In contrast, two Miami-Dade County beneficiaries utilized quality reports, one female and one male. The researcher concluded that the samples from both counties used a similar approach when trying to select a health care plan.

IV. SUMMARY OF UTILIZING REPORTS WHEN SELECTING A MEDICARE PLAN AMONG BROWARD COUNTY AND MIAMI-DADE COUNTY SAMPLES

Results indicated that both of the samples had similar responses with respect to comparing health care plans and utilizing quality reports to make decisions

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about a Medicare plan. In both samples, five beneficiaries compared plans, utilized quality reports, or did both. In both samples of beneficiaries who compare reports, three were female and two were male. These results suggested that the female from both counties are more prone to compare the different health care plans available to them compared to males.

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