

Exploring Information Access among Medicare Beneficiaries

CMS has pursued several initiatives to support the accessibility and translation of Medicare documents for enrollees, including requiring Medicare Part D plan sponsors post online translated materials when appropriate¹. However, some **Medicare beneficiaries prefer receiving information in-person or over the phone** and struggle to utilize online resources, often referred to as digital literacy^{2,3}. Lower digital literacy and a preference for alternative information pathways can present a challenge in understanding Medicare coverage, which is **further exacerbated for non-English-speaking or limited English proficiency (LEP) seniors**. As highlighted in Hayden's analysis of the 2021 Medicare Current Beneficiary Survey (MCBS), **this challenge may be particularly acute for Hispanic Medicare beneficiaries**^{3,4}.



Hispanic beneficiaries represented ~11% of surveyed patients. However, they represent **84.4% of those unable to speak English** and **67.5% of those unable to read English**^{3,4}



39.8% of Hispanic beneficiaries, compared to 18.8% of non-Hispanic beneficiaries, do not use the internet to obtain information, resulting in limited access to resources^{3,4}



Hispanic Medicare beneficiaries (33.7%) are less likely to be satisfied with their understanding of plan coverage than non-Hispanic beneficiaries (17.3%)^{3,4,5}

Difficulties in accessing, adopting, or understanding digital resources could lead to adverse health effects within the Medicare community and beyond, with Hispanic beneficiaries disproportionately impacted by pre-existing language barriers

Solutions to bridge the educational gap

Healthcare stakeholders – including CMS, plan organizations, manufacturers, and providers - **should explore solutions beyond offering translated materials online** to better serve varying patient needs, such as:

- **Extend digital health education initiatives** offered by Medicare Advantage Organizations (MOA), **across all Medicare plans** for broader accessibility and inclusivity⁶
- **Promote patient engagement among non-English-speaking or LEP seniors** by enrolling translators and agents in medical terminology courses and implementing thorough resource review processes to **ensure accurate translation of complex healthcare and financial terms**
- Offer **tailored benefits and patient support services that cater to the needs of diverse cultural and ethnic communities** with specialized offerings and native-language practitioners⁷

With major changes to Medicare prescription coverage enrollment in 2025 such as the Medicare Prescription Payment Plan, healthcare providers can help all patients become empowered to make informed decisions by extending beyond traditional resources and investing in digital literacy education and prioritizing communities of diverse backgrounds

Access Forward

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Sources: ¹Waddill, W. (2023, March 24). Improving accessibility for Spanish-speaking seniors in Medicare Advantage. HealthPayerIntelligence; ²Rivera-Hernandez, M., et al. (2021). Seniors' access to information on Medicare Advantage Plans in the United States. BMC Health Serv Res; ³Center for Medicare and Medicaid Services.(2021).Medicare survey beneficiary data: demo, MCREPLNQ [LDS Standard Analytic Files]; ⁴This analysis uses the "ever enrolled" population and did not limit to those that are "continuously enrolled" in Medicare; ⁵Medicare beneficiaries indicating limited knowledge ["a little of what you need to know" and "almost none of what you need to know"] were combined using "MCREPLNQ" data file (CMS, 2021);

⁶Healthworx. (2023, May 2). How a new CMS ruling will break down digital barriers for seniors; ⁷California Healthline. (2023).

Medicare Advantage plans meet unique needs of Asian, Latino, LGBTQ+ seniors; Hayden Analysis

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