Medicare study: cost vs. benefits and the impact of COVID-19
Industry insights

Medicare
With the rising popularity of Medicare Advantage (MA) plans, we want to understand what features of Medicare plans are most important to enrollees.

Two features to explore:

1. **Cost**: $0 Premium HMO/PPO plans continue to dominate the market, with 78% of new MA Enrollees* selecting these plans.

2. **Supplemental benefits**: Ever since CMS provided greater flexibility for plans to offer supplemental benefits in 2018, carriers have jumped on the opportunity by designing new supplemental benefit packages. Additionally, COVID-19 brought additional opportunities for cost/benefit plan enhancements.

Extra benefits for MA enrollees have been growing in popularity

Growers since 2010:
- Hearing aids +35%
- Dental benefit +26%
- Fitness benefits +22%

Stable since 2010:
- Vision +2%

Share of Medicare Advantage Enrollees in Plans with Extra Benefits by Benefit Type, 2020

- Eye exams and glasses: 79%
- Telehealth: 77%
- Dental Benefit: 74%
- Fitness Benefit: 74%
- Hearing aids: 72%
- Over the Counter Benefits: 61%
- Meal Benefit: 39%
- Transportation: 34%
- Bathroom Safety: 6%
- In-Home Support: 4%

NOTE: Dental includes plans that only provide preventive benefits, such as cleanings. SOURCE: KFF analysis of CMS Medicare Advantage Enrollment and Benefit Files, 2020.

Source: Kaiser Family Foundation, "A Dozen Facts About Medicare Advantage in 2020"
COVID-19 resulted in some benefit enhancements for Medicare

*Changes for 2020 due to COVID-19: CMS is allowing the expansion of mid-year benefit enhancements, such as additional or expanded benefits or more generous cost sharing, as long as they are in connection with the COVID-19 public health emergency. For example, Medicare Advantage plans may add transportation benefits or meal delivery services to promote social distancing during the COVID-19 outbreak. Many are also expanding telehealth services and are waiving or reducing cost sharing for telehealth services.*

Source: Kaiser Family Foundation, “A Dozen Facts About Medicare Advantage in 2020”
Search trends

Overview
“medicare” searches categorized: cost, benefit and modifier

Majority of searches associated with benefits

Cost & modifier searches peak most significantly during AEP, whereas benefit searches are more spread

Example of query phrases (Medicare specific)

<table>
<thead>
<tr>
<th>Cost</th>
<th>Benefit</th>
<th>Modifier</th>
</tr>
</thead>
<tbody>
<tr>
<td>“deductible”, “premium”, “copay”</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Microsoft Internal February 2017- April 2020
Top 2,500 KWs associated with Medicare excluding providers, drug names, and other non-relevant queries
Fitness and dental benefit are most popular in searches

Top benefit search categories vary compared to actual enrollment:

- Vision coverage – Although this is the most popular benefit, research suggests coverage has been stable since 2010
- Meal benefit – Meals on Wheels are eligible to non-Medicare beneficiaries
- Telehealth – Recently expanded due to Covid-19

Source: Microsoft Internal February 2017- April 2020
Top 2,500 KWs associated with Medicare excluding providers, drug names, and other non-relevant queries
Search trends

Specific benefits
Fitness searches increased in 2019 but have decreased significantly during COVID-19.

Top 3 Queries:
- "silversneakers"
- "silver sneakers"
- "silversneakers.com"
Dental searches declined significantly in 2019-2020

**Top 3 Queries:**
“medicare dental plans seniors”
“dental plans seniors medicare”
“medicare dental plans”
Hearing aid searches saw a significant spike in 2018 and has maintained steady traffic.

**Top 3 Queries:**
- “medicare hearing aids”
- “hearing aids medicare”
- “does medicare cover hearing aids”

Source: Microsoft Internal February 2017 - April 2020
Top 2,500 KWs associated with Medicare excluding providers, drug names, and other non-relevant queries.
Meal benefits see significant traffic during COVID-19

Top 3 Queries:
- "meals wheels"
- "mealsonwheels org"
- "www.mealsonwheels.com"
Telehealth Medicare searches emerge during COVID-19

**Top 3 Queries:**
- “medicare telemedicine”
- “medicare telehealth”
- “telehealth medicare”

Although this benefit is newly expanded for Medicare, U.S. lawmakers are pushing for this benefit to remain an option for seniors through the Connect Act. This would remove requirements for patients to be in rural areas to receive telehealth benefits.

Source: Microsoft Internal February 2017 - April 2020
Top 2,500 KWs associated with Medicare excluding providers, drug names, and other non-relevant queries
Takeaways & action items

1. Most Medicare searches involve a benefit in the query

2. Most searches related to benefits had significant increases in 2019
   Action: Expand keyword (KW) coverage for benefit related KWs to keep up with popularity

3. COVID-19 has a significant impact on searches for benefits. Seniors are unable to utilize things like gym memberships but are in need of services like meal delivery.
   Action: Ensure education is up to date to help seniors navigate changing benefits amidst the pandemic
Learn immediate and recovery-phase strategies, and how to approach new opportunities and optimize account health in the *Digital Advertiser’s Guide to COVID-19*
Appendix
Transportation benefit searches saw significant decline during COVID-19

**Search Trends**

Top 2,500 KWs associated with Medicare excluding providers, drug names, and other non-relevant queries

**Transportation Benefit Searches**

**Year Over Year Change**

*Top 3 Queries:*
- "medicare transportation services"
- "medicare transportation"
- "telehealth transportation doctor appointments"
Vision searches saw significant decline during COVID-19

Top 3 Queries:
"does medicare cover eye exams"
"does medicare pay eye exam"
"medicare vision coverage"

Source: Microsoft Internal February 2017 - April 2020
Top 2,500 KWs associated with Medicare excluding providers, drug names, and other non-relevant queries
In-home benefit searches maintained steady traffic until COVID-19

Source: Microsoft Internal February 2017 - April 2020
Top 2,500 KWs associated with Medicare excluding providers, drug names, and other non-relevant queries

Single query identified: “medicare home health care benefits”
OTC allowance searches have been increasing since the end of 2018.

Top 3 Queries:
“otc medicare card balance”
“ibxmedicare com otc”
“www ibxmedicare com otc”

Source: Microsoft Internal February 2017 - April 2020
Top 2,500 KWs associated with Medicare excluding providers, drug names, and other non-relevant queries
Top queries for cost & modifier categories

**Cost:**
“medicare part b cost 2018”,
“medicare part b cost 2019”,
“medicare premiums 2018”,
“medicare part b cost 2017”,
“medicare part b premium 2018”,
“medicare insurance cost”

**Modifier:**
“best rated medicare plans”,
“top 5 medicare plans”,
“best medicare plans seniors”,
“best medicare plans”,
“best rated medicare”,
“best medicare advantage plans”