

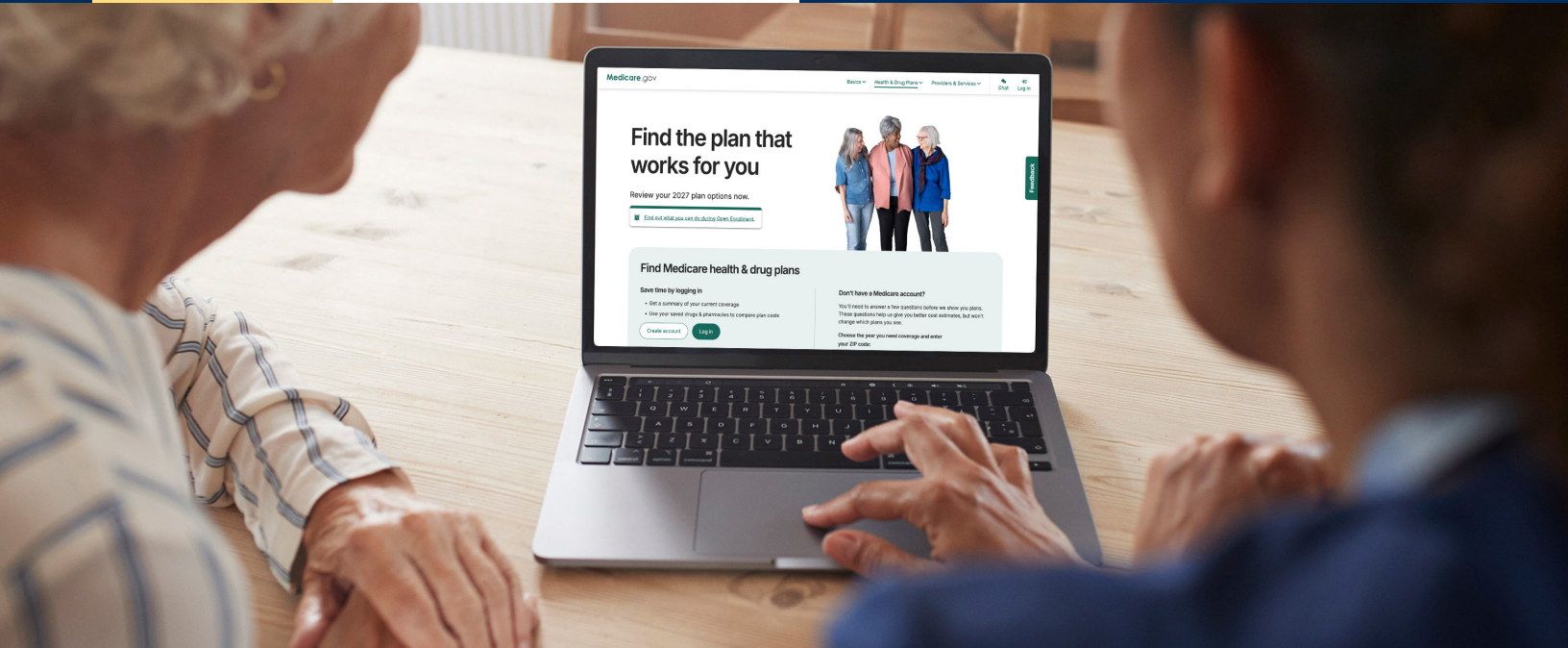
Choosing Medicare Coverage: Older Adults' Views and Experiences

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INSTITUTE FOR HEALTHCARE
POLICY AND INNOVATION
**NATIONAL POLL
ON HEALTHY AGING**
UNIVERSITY OF MICHIGAN



If age ≥ 65

Q1. Which best describes the health insurance coverage you will have in 2026?

Select all that apply (e.g., if you have both Original Medicare plus Medigap, select these two options).

1. Original Medicare (hospital and medical insurance)
2. Medigap (insurance supplementing Original Medicare)
3. Medicare Advantage (Alternative to Original Medicare offering hospital and medical insurance, sometimes other services, plus optional prescription drug coverage)
4. Medicare prescription drug coverage (insurance supplementing Original Medicare or available through Medicare Advantage)
5. Medicaid
6. Employer or retiree coverage
7. Other type of insurance
8. No health insurance (uninsured)
9. Not sure

If Q1 = 1, 2, 3, 4

Q2. How confident are you in making decisions about your Medicare coverage?

1. Very confident
2. Somewhat confident
3. Not very confident
4. Not at all confident

If Q1 = 1, 2, 3, 4

Q3. Did you make changes to your Medicare coverage for 2026?

1. No
2. Yes
3. I did not enroll in Medicare in 2025
4. Not sure



If Q3 = 1, 2, 4

Q4. How satisfied were you with your 2025 Medicare coverage?

1. Very satisfied
2. Somewhat satisfied
3. Somewhat dissatisfied
4. Very dissatisfied

If Q1 = 1, 2, 3, 4

Q5. How much time did you spend reviewing your 2026 Medicare coverage options before or during Medicare's Open Enrollment (October 15, 2025–December 7, 2025)?

This may include comparing covered services, premiums and other costs, provider networks, and customer ratings across different types of Medicare coverage or plans.

1. None
2. Less than an hour
3. 1–4 hours
4. 5+ hours

If Q3 = 2 or Q5 = 2, 3, 4

Q6. What led you to review or change your 2026 Medicare coverage options?

Select all that apply.

1. I like to review my options
2. I thought another plan might be better for me
3. Network was limited / could not access preferred providers
4. Concerns about access to timely care
5. Medications were not covered / too expensive
6. Premiums or out-of-pocket costs were too high
7. Dissatisfied with quality of care
8. Services were denied
9. My health needs changed
10. My current coverage/plan changed, discontinued, or terminated

11. I moved
12. Someone recommended switching
13. Other reason
14. Unsure

If Q5 = 1

Q7. Why didn't you review your 2026 Medicare coverage options?

Select all that apply.

1. Satisfied with my 2025 coverage
2. Didn't think I could find anything better
3. Didn't know I could review or change my coverage
4. Didn't know where to look for information
5. Too complicated or time-consuming
6. Not enough help or support to understand options
7. My plan was chosen for me (e.g., by employer, union, or auto-enrollment)
8. Other reason
9. Not sure

If Q3 = 2 or Q5 = 2, 3, 4

Q8. What was the most important source of information you used when reviewing or choosing your 2026 Medicare coverage?

1. Medicare.gov Plan Finder, 1-800-Medicare
2. Free, local health insurance counseling
3. Insurance broker or agent
4. Advertising or marketing materials (TV, radio, direct mailing, phone call)
5. Health plan website
6. [If state = Michigan] MI Options Program (Medicare counseling)
7. Other source
8. Not sure

If Q1 = 1, 2, 3, 4

Q9. When choosing among Medicare coverage options, which factors matter most to you?

Select all that apply.

1. Monthly premium
2. Out-of-pocket costs
3. Coverage for medications
4. Network coverage of my health care providers
5. Extra benefits (e.g., dental, wellness, health products, meals)
6. Ease of use
7. Plan quality ratings
8. Health care provider's recommendation
9. Family or friend's recommendation
10. Other factors
11. Not sure

If Q1 = 1, 2, 3, 4

Q10. How easy or difficult was it for you to compare your Medicare coverage options?

1. Very easy
2. Somewhat easy
3. Somewhat difficult
4. Very difficult

If Q1 = 1, 2, 3, 4

Q11. When choosing your Medicare coverage, did you experience any of the following challenges?

Select all that apply.

1. It took too much time
2. There were too few choices
3. There were too many choices
4. Information was hard to review or compare (e.g., costs, networks, benefits)
5. It was hard to estimate total costs (i.e., premiums plus out-of-pocket costs)
6. It was hard to determine if my preferred providers were in-network
7. It was hard to determine if my medicines were covered
8. No challenges

If Q1 = 1, 2, 3, 4

Q12. How much do you understand about the following Medicare topics?

	A lot	Some	A little	Nothing
Key terms (e.g., premium, cost-sharing, star rating, prior authorization, coverage denial)				
Supplemental benefits (e.g., transportation, food and meal programs, caregiver support)				
Enrollment periods and options (e.g., Medicare/Medicare Advantage Open Enrollment Periods)				

If Q1 = 1, 2, 3, 4

Q13. Which, if any, changes to Medicare in 2026 have you heard about?

Select all that apply.

1. Lower prices for 10 high-cost drugs (e.g., Januvia, Novolog)
2. Medicare.gov Plan Finder making it easier to find in-network providers
3. Higher deductibles and spending caps for prescription drug plans
4. Auto-renewals in Medicare prescription drug payment plans
5. Introduction of prior authorizations in Original Medicare for some procedures in some states
6. Some Medicare Advantage plans limiting offerings of supplemental and nonmedical benefits
7. None of these

If state = Michigan and age ≥ 65

Q14. Have you heard of or used the Michigan MI Options program, a free program that helps adults and their caregivers understand their choices and make informed decisions about long-term care and Medicare options?

1. Yes, I've heard of it and I have used it
2. Yes, I've heard of it but have not used it
3. No

Data Source and Methods

This National Poll on Healthy Aging report presents findings from a national household survey conducted exclusively by NORC at the University of Chicago for the University of Michigan Institute for Healthcare Policy and Innovation. This survey was administered online and by phone from December 30, 2025 – January 12, 2026, to a randomly selected, stratified group of community-dwelling U.S. adults age 50–98 (n=3,194). The survey completion rate was 73% among panel members invited to participate. The margin of error is ± 1 to 2 percentage points for questions asked of the full sample and higher among subgroups.

The sample for the Michigan Poll on Healthy Aging included community-dwelling Michigan adults age 50–93 (n=1,293), with 386 from the AmeriSpeak probability-based panel and 907 from non-probability panels. The survey completion rate was 66% among probability-based panel members in Michigan that were invited to participate. The margin of error is ± 1 to 4 percentage points for questions asked of the full Michigan sample and higher among subgroups.

The questions in this report went to 1,796 U.S. adults and 608 Michigan adults age 65 and older for the national survey and Michigan survey, respectively.

Read past [National Poll on Healthy Aging reports](#) and [Michigan findings](#), explore [poll data](#), and learn [about the poll methodology](#).

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