Choosing Medicare Coverage: Older Adults' Views and Experiences

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INSTITUTE FOR HEALTHCARE POLICY AND INNOVATION
NATIONAL POLL ON HEALTHY AGING
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Key Findings from Older Adults:

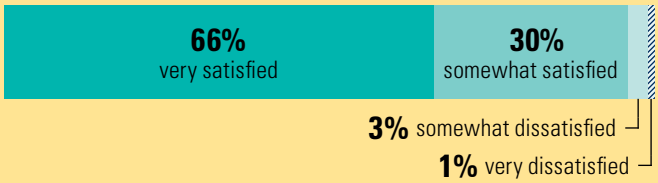
- 96% of those with Medicare coverage in 2025 said they were somewhat or very satisfied with their Medicare coverage that year.
- 27% with any form of Medicare coverage in 2026 did not review their 2026 Medicare coverage options before or during Medicare's Open Enrollment period, whereas 33% reviewed for less than an hour, and 40% reviewed for an hour or more.
- 20% chose different Medicare coverage in 2026 compared to their 2025 Medicare selection.
- 34% with Medicare coverage had not heard of any 2026 changes to Medicare policy.

Medicare provides essential healthcare coverage for tens of millions of older Americans. However, understanding, comparing, and deciding on coverage options between traditional Medicare (hospital and medical insurance) and Medicare Advantage plans (all-in-one alternatives that typically offer hospital and medical insurance, prescription drug coverage, and vision or dental coverage) during Open Enrollment can be complicated. Changes to Medicare policy add further complexity to Medicare enrollment decision-making and can potentially impact older adults' care and costs.

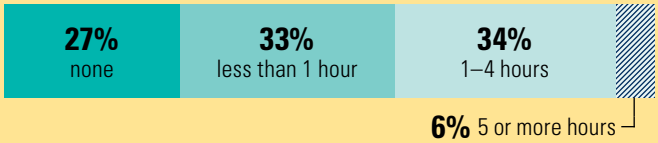
In December 2025/January 2026, the University of Michigan National Poll on Healthy Aging asked a national sample of U.S. adults age 65 and older about their Medicare coverage and satisfaction, recent experiences with choosing a Medicare plan during Medicare's annual Open Enrollment from October 15–December 7, understanding of Medicare topics, and awareness of new changes to Medicare.

Most older adults are satisfied with their Medicare coverage, and a quarter do not review their coverage options during Open Enrollment

Satisfaction with 2025 Medicare coverage:



Time spent reviewing 2026 Medicare coverage options:



Older adults were satisfied with their Medicare coverage

When asked what health insurance coverage they would have in 2026, 92% of U.S. adults age 65 and

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older said they would be enrolled in Medicare, either through traditional Medicare or a Medicare Advantage plan.

Reflecting on the previous year, 96% of adults age 65 and older with Medicare in 2025 said they were somewhat or very satisfied with their Medicare coverage (66% very satisfied; 30% somewhat satisfied), while 3% were somewhat dissatisfied and 1% were very dissatisfied.

Some did not review Medicare options, and few made coverage changes

In all, 27% of adults age 65 and older with any form of Medicare coverage in 2026 said they did not review their 2026 Medicare coverage options before or during Medicare's Open Enrollment period. Meanwhile, 33% reviewed their coverage options for less than an hour, and 40% reviewed them for an hour or more.

Most older adults enrolled in Medicare in 2026 (80%) did not make changes to their Medicare coverage from the previous year, while 20% did.

Why review or change Medicare coverage?

Older adults who reviewed or changed their 2026 Medicare coverage reported doing so for the following reasons:



Among older adults who reviewed or changed their 2026 Medicare coverage, only 30% said federal or publicly funded resources, such as Medicare.gov Plan Finder or free health insurance counseling through the State Health Insurance Assistance Program (SHIP), were the most important sources of information they used when reviewing or choosing their coverage.

- Like to review their options (64%)
- Thought another plan might be better (26%)
- Current plan changed or was discontinued or terminated (16%)
- Premiums or out-of-pocket costs were too high (13%)
- Medications were not covered or too expensive (11%)

Why *not* review Medicare coverage?

Older adults who did not review their 2026 Medicare coverage said they did not review for the following reasons:

- Satisfied with their 2025 coverage (78%)
- Did not think they could find anything better (24%)
- Plan was chosen for them by their employer or union (16%)
- Believe process is too complicated or time-consuming (8%)
- Did not have enough help to understand options (6%)

Sources of information when reviewing or choosing Medicare plans

When asked to choose the single most important source of information they used when reviewing or choosing among 2026 Medicare coverage options, older adults reported:

- An insurance broker or agent (26%)
- Medicare.gov Plan Finder or 1-800-Medicare (25%)
- A health plan website (21%)
- Free, local health insurance counseling (5%)
- Advertising or marketing materials (TV, radio, direct mailing, phone call) (4%)

Important factors when choosing Medicare plans

The factors that mattered most to older adults when considering their Medicare coverage options were:

- Out-of-pocket costs (69%)
- Coverage for medications (63%)
- Network coverage of their healthcare providers (62%)

- Monthly premium (59%)
- Ease of use (45%)
- Extra benefits (such as dental, wellness, health products, or meals) (41%)
- Plan quality ratings (26%)

How easy or difficult is it to compare coverage options?

Most older adults (85%) said it was very or somewhat easy for them to compare their Medicare coverage options (37% very easy, 48% somewhat easy), while 12% found it somewhat difficult, and 3% said it was very difficult.

Challenges with choosing Medicare coverage

Overall, 36% of older adults reported at least one challenge when choosing their 2026 Medicare coverage.

Commonly cited challenges included difficulty reviewing or comparing information about costs, networks, and benefits (reported by 19%) and estimating total costs of coverage (i.e., premiums plus out-of-pocket costs) (14%). Fewer said the process took too much time (10%), that it was hard to determine if their preferred providers were in network (9%) or if their medicines were covered (7%), or that there were too many (9%) or too few (6%) choices.

Confidence in choosing Medicare coverage

Overall, 93% of older adults felt at least somewhat confident in making decisions about their Medicare coverage (50% very confident; 42% somewhat confident), while 6% were not very confident, and 2% were not at all confident.

Older adults' understanding of Medicare and health insurance topics

The poll asked adults age 65 and over with Medicare about their understanding of key topics related to Medicare and health insurance broadly. Overall, 86% said they have at least some understanding (49% a lot, 37% some) of Medicare enrollment periods and options; 77% said they have at least some understanding (30% a lot, 46% some) of key terms, such as "premium," "cost-sharing," "star rating," "prior authorization," and "coverage denial"; and 69% said they have at least some understanding (25% a lot, 45% some) of supplemental benefits in Medicare Advantage plans, such as transportation, food and meal programs, and caregiver support.

Many older adults had not heard of any changes to Medicare in 2026

The poll asked adults age 65 and over with Medicare whether they had heard about the following changes to Medicare in 2026:

- Lower prices for 10 high-cost drugs (e.g., Januvia, Novolog) (38%)
- Higher deductibles and spending caps for prescription drug plans (29%)
- Some Medicare Advantage plans limiting offerings of supplemental and nonmedical benefits (24%)
- Medicare.gov Plan Finder making it easier to find in-network providers (15%)
- Auto-renewals in Medicare prescription drug payment plans (14%)
- Introduction of prior authorizations in traditional Medicare for some procedures in some states (10%)

In all, 34% said they had not heard of any of these changes.

Implications

Our poll results show that most adults age 65 and older were satisfied with their 2025 Medicare coverage, and this satisfaction is the most common reason that more than a quarter of older adults said they did not review their Medicare options for 2026.

Whether or not they reviewed their options, most older adults ultimately did not switch their coverage during Medicare's 2026 Open Enrollment. Although they reported receiving information from various sources, only about 25% identified Medicare.gov Plan Finder (which can help identify options that

cover needed medications and services) or 1-800-Medicare as their most important source of information, and just 5% said the same about free, local health insurance counseling, such as the State Health Insurance Assistance Program (SHIP). Others relied mainly on an insurance broker (26%) or health plan websites (21%), which could limit the breadth of options they considered.

As a result, some older adults may miss opportunities to select coverage — whether traditional Medicare, a Medicare Advantage plan, or a prescription drug plan — that best meets their needs or lowers their costs. Even for those who have been satisfied with their coverage, reviewing options annually can still offer important benefits. Traditional Medicare and Medicare Advantage plan coverage can change from year to year, including premiums, out-of-pocket costs, provider networks, covered medications, and supplemental benefits. Reviewing Medicare options and understanding annual changes can help ensure access to needed healthcare, medication, and other services.

While most older adults feel confident making decisions about their Medicare coverage, 23% reported little or no understanding of insurance concepts that are important for deciding between options and using coverage. Moreover, 34% were unaware of any specific changes to Medicare policy in 2026 that could affect their healthcare costs, benefits, and access to care. These results highlight reasons why people may not always choose the Medicare coverage that provides needed benefits while minimizing their healthcare costs.

Although Open Enrollment is an important opportunity to ensure coverage meets ongoing needs, some older adults do not review their plans and even fewer make coverage changes. Encouraging older adults to review their coverage each year, providing education about insurance and Medicare terms and impartial information about Medicare coverage options, and supporting them throughout the process of decision-making can yield well-informed choices that facilitate access to care and medications.

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's Institute for Healthcare Policy and Innovation. The 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=3194). 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 questions in this report went to a subsample of 1,796 community-dwelling U.S. adults age 65 and older. Results are weighted to reflect the 65+ U.S. population. Percentages may not add to 100% due to rounding.

Findings from the National Poll on Healthy Aging do not represent the opinions of the University of Michigan. The University of Michigan reserves all rights over this material.

Read past National Poll on Healthy Aging reports and Michigan findings, and learn about the poll methodology.

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