

Medicare Research Discussion Guide In-Home & Facility IDIs / Dyads: Caregiver & Beneficiaries

OMB Control Number: 0938-1382

GenIC #13 - TRIPTK

Overview (for Internal Teams only)

This session explores how Beneficiaries and their Caregivers navigate health, coverage, and Medicare together, surfacing the real-world routines, decision pathways, and support dynamics that shape their experience. By observing how they describe their journey, manage tasks, and rely on one another, we identify pain points and opportunities to improve the clarity, usability, and accessibility of Medicare.gov.

The estimated participation burden for this interview is 120 minutes (in-home) or 90 min (facility), which includes all discussion and optional tasks. The structure and activities in this guide follow PRA-aligned principles, emphasizing low burden, voluntary participation, and plain-language clarity for all respondents. *Note that Moderator notes & review guidance is in blue for clear instructions.*

Methodology	IDI (Beneficiaries and Caregivers)— in-depth conversations. Note that tasks are optional & can default to verbal discussion as needed.
Moderator(s)	TRIPTK (Anjeli, Candice)
Total across 3 markets	n18 in-home (3 per market) + n12 facility (2 per market) dyads Note there's a separate guide for Beneficiary IDI in-home interviews
Format	120 min in-home or facility, in-depth interview

The conversation will flow as follows:

Opening Remarks	(5 min / 0-0:05)	Set expectations, confirm comfort, and align on the purpose of the session.
Life Context + Orientation to Health	(10 min / 0:05 – 0:15)	Build rapport and understand daily routines, worldview, emotions, and overall approach to health and wellbeing.
Health + Coverage Approach	(15 min / 0:15 – 0:30)	Explore how the Beneficiary thinks about managing health, selecting coverage, and balancing needs over time.
Medicare Journey + Decision Pathways	(25 min / 0:30 – 0:55)	Walk through their Medicare experience from initial awareness to today, surfacing decisions, friction, and workarounds.

Trust + Support Ecosystem	(15 min / 0:55 – 1:10)	Understand who supports them, how responsibilities are shared, and how trust is formed or strained within the dyad.
Digital Ecosystem	(10 min / 1:10 – 1:20)	Learn how they use devices, apps, and online tools to manage information, tasks, and communication.
Medicare.gov Interaction	(20 min / 1:20 – 1:40)	Observe how they navigate the site, what feels intuitive or confusing, and where they seek clarity or help.
Future-State Preferences	(15 min / 1:40 – 1:55)	Capture simple, forward-looking needs and ideas for a Medicare.gov experience that feels clearer and more supportive.
Wrap-Up + Close	(5 min / 1:55 – 2:00)	Gather final reflections and ensure participants feel heard and appreciated.

Opening Remarks

(5 min / 0-0:05)

Welcome Participants, go over guidelines for the discussion, and share privacy statement.

- Hello! My name is <MODERATOR> and I talk to people about their experiences with health and healthcare.

DYAD ADD Today we'll focus on your (Beneficiary) approach to caring for your health, including insurance cover broadly and Medicare more specifically and the people who support you. We are grateful to be joined by someone who provides support along your journey. You (Beneficiary) will be the primary focus for this interview and we'll ask you questions together to get insight into your

relationship and support in the process. We will sometimes ask questions to one person at a time to make sure we hear both perspectives

Moderator to exchange pleasantries / learn names of Participants, etc

- Great! I want to remind you this is an open discussion. I'm looking to learn from you, not test you. There are no "wrong" or "right" answers. So please, be open and direct – don't worry about hurting my feelings or offending me. I work for an independent market research firm, we've been hired to do this research on behalf of Medicare. Your participation and answers will have no impact on you or anyone's Medicare account or experience. I'm here for one purpose: to understand your unique points of view. You're my experts today. And if you want to stop or take a break at any time, please tell me.
 - Participation is completely voluntary. You may skip any question or choose to participate verbally. Please do not share any personal identifiers such as full names, Social Security Numbers, Medicare Numbers, addresses, or medical record numbers.
 - Before we dive deeper, I'd like to read this disclosure statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1382 GenIC #12. This information collection is being conducted to help improve informational notices for people with Medicare and the results will be used to ensure that people with Medicare understand important information about their plans. The time required to complete this information collection is estimated to average less than 120 minutes in total, including the time to hear instructions, ask and answer questions and complete any written or verbal tasks. This information collection is voluntary, and CMS will keep the information private to the extent provided by law. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.
- DYAD ADD** We often like to bring others into the conversation to help shed light on other perspectives in the experience. We are eager to hear from you both and see the dynamic of your relationship, including varying points of view.
- This discussion is to be used for research purposes only and is being recorded to aid in analysis and reporting across many such discussions. The information you provide will not be associated with you individually and will be aggregated with other Participants. Do we have your permission to record our conversation and to use the information you provide in this discussion for research purposes? [Get verbal yes from all **ALL** Participants]
 - Do you have any questions before we get started?

Life Context + Orientation to Health

(10 min / 0:05 – 0:15)

Build rapport and allow space for Participants get comfortable to share more deeply about themselves

We will use this opportunity to dig into what people are currently doing today, both health related and beyond, before we start focusing on their health coverage and Medicare. This will help us better understand their approach and mental models to theme areas like: trust, transparency, privacy, data sharing, etc.

Throughout this entire discussion, we will be collecting information about:

- *Approach to health and coverage broadly and Medicare more specifically (how does their worldview and life context influence their approach to health and Medicare coverage)*
- *Medicare Journey (how have they navigated Medicare in the past and what do they do today, painpoints, work-arounds and best practices, gaps and wishlists)*
- *Support Network (who or what have they relied on in the past and how has that changed / evolving in their Medicare experience, trusted sources and how trust is built/earned)*
- *Touchpoint Ecosystem (how do they get/prefer to get their information today, what's missing and working best depending on needs)*
- *Friction and workarounds (throughout we'll be listening to ways they've tried to 'solve' pain points in the current experience)*
- *Emotions (how do they feel throughout this journey)*

All below Q&A will be probed with 'Wh-' words as appropriate.

(Who, What, Where, Why, When, How)

- **Beneficiary:** Please tell us a bit about yourself (family, job, hobbies etc.)
- **DYAD:** Please tell us a bit about yourself (family, job, hobbies etc.)
- Please grab 2 meaningful objects in your house that are important to you and we'll discuss what those objects mean to you. Note that this activity is voluntary and may be completed verbally if preferred.
- Please tell us your approach to how you live your life today?
 - Probe: Fears, worries, hopes, dreams, how has it changed
- Describe a 'typical' day in your life.
- **DYAD** Describe a 'typical' day together (probe: activities do together)

(Pivoting from general health conversation to health coverage and Medicare))

Health + Coverage Approach

(15 min / 0:15 – 0:30)

Get an understanding of Participants' approach to caring for their health and getting coverage in the past before building toward Medicare more specifically.

This section will rely on deep conversation and asking the Participant to point to and share artifacts relevant to the discussion at hand. We will introduce a few exercises throughout to get their individual perspectives before we discuss and dive deeper into the relationship.

- Before we dive into the next section, we would like to learn more about your relationship. On this post-it write the three words that come to mind that best describe your relationship. Note that this activity may be completed verbally if preferred.

DYAD + Beneficiary share three words

Continue focus on Beneficiary

- How would you describe your health today?
- How, if at all, do you find balance between managing your health and living life?
- What, if anything, about your health keeps you up at night / puts you at ease?
 - (Probe: risk, peace of mind, planning, control, support)
- How would you describe your approach to managing your health?
 - Probe: adjacent areas like finance and additional apps, people, routines etc. used

DYAD + Beneficiary On that piece of paper, write down the role YOU play in managing your/their health

Continue focus on Beneficiary

- What role, if any, do others play in managing your health?
- How involved, if at all, have you been with selecting health care coverage in the past? Today?
- What is most important to you when you think about your healthcare coverage? Probe:
 - How it's changed over time
 - How would you define 'enough' when it comes to your coverage
 - What decisions are you making, nice to haves, wishlists
 - What, if anything, helps you feel confident about your coverage?
 - Trade-offs (perceived and real) they are making
 - Factors that impact relationship to healthcare coverage
 - Anything that gives you pause when selecting coverage? (ie trust, tech)
- When I say Medicare, what are the 3 words that come to mind? Why those?
- Please tell us how you feel/felt approaching qualifying for Medicare coverage?

- What excites/d you most about Medicare? Anything that concerns/d you?

Medicare Journey + Decision Pathways

(25 min / 0:30 – 0:55)

Help Participants to think more deeply about their Medicare experiences across a journey of time:

Where did it start for them, which could be years before eligibility, to where they are today - and the nuances, hacks and workarounds they use. This section will build upon a Journey Map that the respondent will have completed in advance.

***DYAD** we will hear directly from the Beneficiary and use the other supporting Participant to help with detailing and clarifying experiences, and their role along the way.*

- You had a short homework journey map homework exercise before our meeting. It helps us to get a better understanding of your Medicare experience that we often refer to as a 'journey' (*see if it feels natural to refer as a journey, otherwise take their language throughout the exercise*). Please walk us through your homework and key moments and then we'll discuss. Note that this activity may be completed as verbal recall if preferred.

We will use the Journey Map to guide the conversation as the Participant talks out loud.

We'll let them lead and use the probes below to guide this section. Note that this activity may be completed as verbal recall if preferred.

The question lists in each section are designed as a flexible guide rather than a script. Experienced moderators use their discretion to adapt the flow, prioritize only the questions necessary for the session goals, and omit those that are duplicative or unnecessary.

Probes while they take us through their Journey Map:

- Can you describe your experience in finding the Medicare plan that was right for you?
- As you walk us through the experience, please detail the coverage you had along the way.
Where did it start to where you are today
 - *Note we will get to current coverage in the journey conversation*
- Where did it start
 - *Note we want to go back farther if they started to think about it before they became eligible (spouse, work changes etc)*
- Probe experience on Medicare.gov.
 - What did they do?
 - What did they know / not know before signing up?
 - How long did it take to get into a routine
 - Where you felt in control or at least informed about what was happening?

- Probe the experience
 - Expectations (goals, big fears, questions, etc)?
 - Challenges, frustrations, highlights along the journey
 - Any setbacks? What were they and what impact, if any, did they have?
 - Who or what supports you in these chapters. Has that changed or stayed consistent?
 - What about your health and life needs do you want to share and with whom?
 - Why them? What, if anything, is private? What are the ways in which you want to share information?
 - Big decisions you've encountered on your journey and how you approached them?
 - What, if anything, was missing along the way? (Probe frustrations/needs along the way)
 - Feelings along the journey (loss of control, fear, contentment etc)
 - Based on today, what would you say to yourself during Chapter 1 of your Journey?
 - Probe: learnings along the way, past mistakes
- Probe lived experiences today:
 - What, if anything, has changed in how you manage life (health, finances, family, etc)
 - Is there a goal in mind you're trying to achieve that impacts the journey?
 - What are three words you would use to describe yourself along your journey?
 - Is that different than how you wish you were? How so?

Trust + Support Ecosystem

(15 min / 0:55 – 1:10)

Get an understanding of who or what supports Participants in life, health, finances, getting coverage, etc. We will use a Circle of Trust exercise to learn more about how they build or lose trust, by looking at what they do in their life today. Note this activity is voluntary and may be completed verbally if preferred.

● **DYAD (they will do this together)** Draw a circle with you in the center. Next, think about all the people/things/places that make up your support when it comes to your Medicare experiences (journey). This might be supporting things like your overall health or finances that may seem outside of your direct Medicare approach, but in some way touches how you experience(d) Medicare today. As you organize them, label the most trusted sources closest to you.

Probes while they take us through their Circle of Trust:

- How is trust built today for the Participant? Probe:
 - How does it feel to give the reins to someone else?
 - **DYAD:** how does it feel to support someone else on their journey?
 - What are examples (people, business, apps etc) of trusted support?

- **DYAD:** how would you describe trust in your relationship?
- **DYAD:** Where do frictions occur and why?
- **DYAD:** Please tell us about a time when trust was built? Broken?
- **DYAD:** What might the perfect role of partner look like in the Medicare relationship?
- Support in Medicare

DYAD + Beneficiary

- On that piece of paper, write down the role YOU play in managing their health and their Medicare plan
 - **DYAD:** Who or what holds the responsibility for managing your Medicare?
 - Where do you seek out support in Medicare?
 - What expectations do you have for those supporting you?
 - What role, if any, do x, y, and z play in Medicare?
 - Describe your interactions with x and y? What do you want more or less of?
 - How does x support differ from y?
 - Pain points and highlights in dealing with x, y, z?
 - If you could create an A+ Medicare 'care team', who would make up the team and why?
 - What could your 'A+ care team' bring that isn't offered to you today?
 - Have you explored or did you find ways to connect to others going through the Medicare process (eg. communities, events, or forums)?
 - How did you determine which would be best for you?
 - Has the support stayed the same throughout your experience with Medicare or did it change over time? If yes, how does the support change?

Digital Ecosystem

(10 min / 1:10 – 1:20)

Get an understanding of their digital lives. We'll use this to explore the apps and websites they use, how they navigate their digital devices, and how [Medicare.gov](https://www.medicare.gov) fits into that ecosystem.

• We would like you to think about all the things connected to your Medicare journey. Using this deck of image cards, please select cards that represent you and the Medicare world (ecosystem) around you. If helpful, here are cards you can use to point to something. Using this other stack of image cards, please detail how you like to engage (phone, apps, ipads etc). Then we'll discuss.

- Probe:
 - What are the websites and apps that you use the most?

- Ask to see respondents home screens/apps. If you prefer not to show your device, that is totally fine; you can describe it.
- How they manage their accounts/passwords

Medicare.gov Interaction

(20 min / 1:20 – 1:40)

Utilizing the in-home environment, we can get a better sense of what life looks like when they are making health and Medicare decisions. This won't be an exhaustive walk-through, but we will ask Participants to share, on whatever means appropriate like .gov or insurance site, the key places they go to, why they go, what's missing from the experience today, frictions and helpful navigation, and workarounds that have solved existing pain points.

- **DYAD** - Can you please show us how you engage with Medicare today and each of the roles you play? Everything you share is strictly confidential and will not be associated with your identity nor shared broadly. We are eager to see how you navigate so we can learn from your experience. Please talk out loud as you show us what you use and why.

They don't have to start at .gov, but we want to make sure they show us their experience there as we go.

DYAD: As you take us through, please indicate where and how you each engage, if at all, and why you're 'assigned' those tasks in the experience. Probes in discussion

- Where do you keep important information? Probe: how often do you interact with it? What do you interact with most / least? Where do you get it?
- Can you please show us what you're using to manage your Medicare?
- Depending on what device - ask about other ways to manage, like tablet, computer, phone, landline, paper, etc
- What, if anything, helps you feel in control?
- Are there cracks/gaps in the experience? Where do you need the most help?

Future-State Preferences

(15 min / 1:40 – 1:55)

- Let's think about how we might create the Medicare.gov experience of the future. There are lots of constraints in designing the future of Medicare.gov, but today we are going to imagine we have an open box and will worry about those barriers later.
 - What 3 words would you use to describe your ideal FUTURE Medicare.gov experience? Why these?
 - Is there something else in your life that you find really easy to manage that you wish this experience could feel like? If yes, what is it and why that?
 - If you had a magic wand – what would you create for Medicare website experience?
 - Note: you can pull in any of the things you currently use to manage your life/health/finances today. We also want to label how you would like to experience using the cards from earlier (person, website, ipad etc). We have a couple of new ideas to share to think about what if scenarios
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Wrap-Up & Close

(5 min / 1:55 – 2:00)

Conclude the interview.

- Okay we are just about done. Do you have any final thoughts for me?
 - Is there anything we haven't discussed that you think would be good for us to know?
 - We really enjoyed chatting with you and greatly appreciate all of your time. Thank you very much!
 - I'll let our recruiting partner know we had a great session, and they'll take care of your gratuity.
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