

Medicare Research JourneyAI Questionnaire Beneficiaries & Caregivers

OMB Control Number: 0938-1382

GenIC #14 - TRIPTK

Audience Programming Notes

This survey was scoped to take 15-20 minutes for each respondent to complete, and based on the number of potential open and closed ended questions for each respondent (noted below) it should fall within that range.

The main audiences for this study are:

Beneficiaries

Split Beneficiaries into two groups who will answer only a subset of open-ends to reduce survey fatigue. Each group will include ½ of respondents from each quota. Programming notes will specify which groups are served specific questions.

All Beneficiaries

Beneficiaries A

Beneficiaries B

<65 with disability

<65, enrolled in Medicare, enrolled because of disability

Open-ends - 4-12

Closed-ends - 11-15

Pre-Medicare

60-64, planning to enroll in Medicare

Open-ends - 4-12

Closed-ends - 9-13

New to Medicare

65-67, enrolled in Medicare, enrolled because of age

Open-ends - 5-13

Closed-ends - 11-15

Established users

68-74, enrolled in Medicare, enrolled because of age

Open-ends - 5-13

Closed-ends - 11-14

Long-time users

75+, enrolled in Medicare, enrolled because of age

Open-ends - 4-12

Closed-ends - 11-14

Caregivers

Split Caregivers into two groups who will answer only a subset of open-ends to reduce survey fatigue. Each group will include ½ of respondents from each quota.

Programming notes will specify which groups are served specific questions.

All Caregivers

Caregivers A

Caregivers B

18-85, cares for Medicare enrollee

Open-ends - 5-11

Closed-ends - 10-12

Survey

INTRO

Thank you for taking part in this important survey. Your experiences and opinions will help improve how people understand and use Medicare.

This survey should take about 15–20 minutes, and you can take it at your own pace.

Your participation is voluntary. There are no right or wrong answers, and your answers are optional.

Some questions ask for a brief written response. Please share your thoughts in your own words. Your answers will be combined with others and not linked to you individually.

We truly appreciate your participation and thank you for helping with this important research.

[INTERNAL NOTE: The objective of this question is to get an unbiased rating of how the person feels their experience with Medicare has been thus far]

Q1. Overall, how would you rate your experience with Medicare so far?

- a. Very positive
- b. Mostly positive
- c. Mixed — some good, some difficult
- d. Mostly negative
- e. Very negative

- f. I'm not sure yet / I'm still figuring things out

[INTERNAL NOTE: The objective of these questions is to figure out the mental model people in various life stages have around Medicare]

- Q2. **[ALL <65 with disability, ALL New to Medicare, ALL Established users, ALL Long-time users]** In your own words please describe the Medicare coverage you have and what it means to you? *Narrative [min 75 characters]*
- Q3. **[ALL Pre-Medicare]** In your own words please describe what you know about Medicare and your thoughts on it. *Narrative [min 75 characters]*
- Q4. **[ALL aregivers]** In your own words please describe what you know about Medicare and how it helps the people you care for. *Narrative [min 75 characters]*
- Q5. **[ALL Beneficiaries, ALL Caregivers]** How easy or difficult is it for you to understand Medicare?
- a. Very easy
 - b. Somewhat easy
 - c. Neither easy nor difficult (Neutral)
 - d. Somewhat difficult
 - e. Very difficult

[INTERNAL NOTE: The objective of these questions is to gather info about the what causes people to first learn about Medicare and what their main question or concerns are]

- Q6. **[ALL Beneficiaries, ALL Caregivers]** When you first started to interact with Medicare — learning about it, enrolling, or using it. What emotions best describe how you felt at that time?
- Select all that apply*
- a. Confident
 - b. Hopeful
 - c. Relieved
 - d. Curious
 - e. Confused
 - f. Overwhelmed
 - g. Worried
 - h. Frustrated
 - i. Skeptical
 - j. Determined
 - k. Other (please specify)
- Q7. **[ALL New to Medicare, ALL Established users]** Thinking back, can you briefly tell us about the moment you realized you needed to start learning about Medicare and the questions or worries on your mind? *Narrative [min 75 characters]*

Q8. **[ALL Pre-Medicare]** As you get closer to enrolling in Medicare, please briefly describe what's been on your mind as you try to understand how it works? *Narrative [min 75 characters]*

Q9. **[ALL Caregivers]** Thinking back to when you first started helping someone with Medicare, can you briefly describe the moment you realized you needed to learn how it works and the first questions or worries that came to mind? *Narrative [min 75 characters]*

[INTERNAL NOTE: While respondents are in the frame of mind of thinking back to first learning about Medicare, the purpose of this question is to see how the process could be improved, knowing what they know now]

Q10. **[ALL <65 with disability, ALL New to Medicare, ALL Established users, ALL Long-time users, ALL Caregivers]** Please describe the one thing you wish someone had told you that you tell someone who is just starting to learn about Medicare? *Narrative [min 75 characters]*

[INTERNAL NOTE: The objective of these questions is to understand the sources of information that are most relevant to people and how they complement each other]

Q11. **[ALL Beneficiaries, ALL Caregivers]** What sources of information do you use when trying to understand Medicare and make coverage decisions?

Select all that apply

[RANDOMIZE]

- a. [Medicare.gov](https://www.medicare.gov) website
- b. Social Security Administration ([SSA.gov](https://www.ssa.gov))
- c. Insurance company/plan websites
- d. SHIP (State Health Insurance Assistance Program) counselor
- e. A physician or healthcare provider's office or staff
- f. Family members or friends
- g. Online forums or communities (Facebook, Reddit, etc.)
- h. Google or other search engine
- i. YouTube/video content
- j. AI tools (for example, online chat assistants)
- k. Community or faith-based organizations
- l. Printed materials or brochures
- m. I call Medicare (1-800-MEDICARE)
- n. Emails / newsletters
- o. Medicare Insurance Broker or Agent
- p. Pharmacist
- q. **[BENEFICIARIES ONLY]** My employer or former employer
- r. **[BENEFICIARIES ONLY]** Financial advisor

- s. **[BENEFICIARIES ONLY]** Caregiver
- t. **[CAREGIVERS ONLY]** Other Caregivers
- u. Other: _____ **[ANCHOR]**

Q12. **[ALL Beneficiaries, ALL Caregivers] [IF PREVIOUS IS 2+ sources]** Did you use different sources or tools for distinct purposes while understanding Medicare?

- a. Yes, different sources served very different purposes
- b. Somewhat, there were some differences.
- c. No, I used them all pretty much the same way

Q13. **[ALL Beneficiaries, ALL Caregivers] [IF PREVIOUS-1 IS a OR b]** Please briefly describe how you used different sources for different purposes. *Narrative [min 75 characters]*

[INTERNAL NOTE: The objective of these questions is to understand what information is causing confusion]

Q14. **[ALL Beneficiaries, ALL Caregivers]** We've talked about the information that's useful to you, but are there any sources of information that cause confusion about Medicare?

- a. Yes
- b. No

Q15. **[ALL Beneficiaries, ALL Caregivers] [IF PREVIOUS IS a]** Briefly describe which information sources were confusing and why. *Narrative [min 75 characters]*

[INTERNAL NOTE: The objective of these questions is to understand how coverage decisions are made and the role a beneficiary's support system plays]

Q16. **[ALL Beneficiaries]** How important are each of the following to you when choosing a Medicare plan?

[RANDOMIZE]

[Likert Scale Grid: Not important at all / Slightly important / Moderately important / Very important / Extremely important]

- a. Keeping costs low
- b. Getting the best coverage
- c. Keeping my doctors
- d. Extra benefits (dental/vision/OTC)
- e. Advice from family members or friends
- f. Help from professionals (e.g., brokers, SHIP counseling)
- g. Other (please specify) **[ANCHOR]**
- h. I don't know / I don't think about it **[ANCHOR] [EXCLUSIVE]**

Q17. **[ALL Beneficiaries]** Please share your thoughts on the best way(s) to learn the differences between Medicare plan options (e.g. Original Medicare, Medicare Advantage, Part D, Medigap, etc.)? *Narrative* **[min 75 characters]**

Q18. **[ALL Beneficiaries]** How confident are you in your ability to make your own decisions regarding Medicare?

- a. Not at all confident
- b. A little confident
- c. Neither confident nor not confident
- d. Somewhat confident
- e. Very confident

Q19. **[ALL Beneficiaries]** **[If PREVIOUS IS a-c]** Who do you turn to for help with Medicare?

Select all that apply

[RANDOMIZE]

- a. A family member or friend
- b. A caregiver
- c. A broker or agent
- d. A doctor or clinic staff
- e. SHIP counselor
- f. My Medicare insurance plan documents
- g. Medicare.gov helpline
- h. Community/faith-based organization
- i. Other (please specify) **[ANCHOR]**

Q20. **[Beneficiaries]** **[If PREVIOUS-1 IS a-c]** Please select the top three areas where you need the most help.

Rank top 3

[RANDOMIZE]

- a. Understanding what Medicare covers
- b. Understanding what my plan covers
- c. Comparing plans
- d. Estimating costs
- e. Handling paperwork or forms
- f. Using Medicare.gov or plan websites
- g. Understanding bills, claims, or EOBs
- h. Finding doctors or providers
- i. Understanding prescription drug coverage
- j. Other (please specify) **[ANCHOR]**

- Q21. **[Beneficiaries A] [If PREVIOUS-2 IS d-e]** Please briefly describe what led you to handle Medicare decisions on your own instead of asking for help? *Narrative [min 75 characters]*

[INTERNAL NOTE: The objective of these questions is to understand the role of caregivers, how they deal with beneficiaries of vary comfort levels and how they get smart on what they need to help]

- Q22. **[ALL Caregivers]** How confident are you in your ability to help someone you care for make decisions regarding Medicare?
- Not at all confident
 - A little confident
 - Neither confident nor not confident
 - Somewhat confident
 - Very confident

- Q23. **[Caregivers A]** When helping someone choose Medicare coverage, please briefly describe how do you learn the specific differences between Original Medicare, Medicare Advantage, Part D, and Medigap? What makes it easier to understand? *Narrative [min 75 characters]*

- Q24. **[ALL Caregivers]** When helping someone with Medicare, which of the following most commonly describes your role?
- I only step in if they ask
 - I help them after they've tried on their own
 - I help from the very beginning
 - I handle most or all Medicare tasks for them

- Q25. **[ALL Caregivers]** Based on your caregiving experience, what are the top 3 areas where people most commonly need help with Medicare?
Rank top 3

[RANDOMIZE]

- Understanding what Medicare covers
- Understanding what their plan covers
- Comparing plans
- Estimating costs
- Handling paperwork or forms
- Using Medicare.gov or plan websites
- Understanding bills, claims, or EOBs
- Finding doctors or providers
- Understanding prescription drug coverage
- Other (please specify) **[ANCHOR]**

[INTERNAL NOTE: The objective of these questions is to understand the unique challenges that the bilingual audience faces and how that affects their experience]

- Q26. **[ALL Beneficiaries, ALL Caregivers] [IF screener indicates Bilingual]** Have you ever had difficulty understanding Medicare information because of language or cultural reasons?
- a. Yes
 - b. No
- Q27. **[ALL Beneficiaries, ALL Caregivers] [IF screener indicates Bilingual] [IF PREVIOUS IS a]** Please briefly describe the challenges you've faced understanding Medicare information because of language or cultural reasons? *Narrative [min 75 characters]*

[INTERNAL NOTE: The objective of these questions is to probe specifically on website usage and any challenges it presents]

- Q28. **[Beneficiaries A, Caregivers A] [IF screener indicates they've visited Medicare.gov]** Think about the last time you visited [Medicare.gov](https://www.medicare.gov). Please briefly describe what brought you there specifically and what were you trying to accomplish? *Narrative [min 75 characters]*
- Q29. **[Beneficiaries B, Caregivers B] [IF screener indicates they've visited Medicare.gov]** If you could improve one thing about Medicare.gov, please share what it would be and why? *Narrative [min 75 characters]*

[INTERNAL NOTE: The objective of these questions is to understand how major health and financial events impact their mindset regarding insurance and health in general]

- Q30. **[ALL Beneficiaries]** Have you experienced any major life, health, or financial changes that caused you to rethink health insurance in general? *Examples include new diagnoses, a fall or mobility change, moving, or changes in income or support needs.*
- a. Yes, significant changes
 - b. Minor changes, but nothing major
 - c. No significant changes
- Q31. **[Beneficiaries A] [IF PREVIOUS QUESTION IS a-b]** Please briefly describe these changes affect the way you thought about health insurance in general and what actions you took because of them? *Narrative [min 75 characters]*
- Q32. **[Beneficiaries A] [IF PREVIOUS-1 QUESTION IS a-b]** Looking back, please briefly describe what you wish you understood about health insurance and Medicare sooner and how that would have helped you feel more prepared for these changes? *Narrative [min 75 characters]*

characters]

- Q33. **[ALL <65 with disability, ALL New to Medicare, ALL Established users, ALL Long-time users]** When making decisions about your medical care—such as which doctors to see, when to schedule visits, or which prescriptions to take—how much does Medicare influence those choices?
- a. Not at all
 - b. A little
 - c. Somewhat
 - d. Quite a bit
 - e. A great deal
- Q34. **[Beneficiaries A] [IF PREVIOUS-1 QUESTION IS b-e]** Please share your thoughts on how Medicare affects your decisions about preventive care, such as check-ups, screenings, or vaccines? *Narrative [min 75 characters]*
- Q35. **[ALL Caregivers]** Thinking about the people you help with Medicare, have any of them experienced major life, health, or financial changes while you were supporting them? *Examples include new diagnoses, hospitalizations, mobility changes, moving, or changes in income or support needs.*
- a. Yes, significant changes
 - b. Minor changes, but nothing major
 - c. No significant changes
- Q36. **[Caregivers B] [IF PREVIOUS QUESTION IS a-b]** Please briefly describe the time when someone you've helped went through this major change and how it affected the way you support them? *Narrative [min 75 characters]*
- Q37. **[Caregivers B] [IF PREVIOUS-1 QUESTION IS a-b]** Looking back, please briefly describe what you wish you—or the people you help—had understood about Medicare sooner that would have helped everyone be better prepared for these changes? *Narrative [min 75 characters]*
- Q38. **[ALL Caregivers]** In your caregiving experience, how much does Medicare influence decisions about care, such as which doctors people see, when they schedule visits, or which prescriptions they take?
- a. Not at all
 - b. A little
 - c. Somewhat
 - d. Quite a bit
 - e. A great deal

- Q39. **[Caregivers A] [IF PREVIOUS-1 QUESTION IS b-e]** From what you've seen, please briefly describe how Medicare affects people's decisions about preventive care such as check-ups, screenings, or vaccines? *Narrative [min 75 characters]*

[INTERNAL NOTE: The objective of these questions is to understand the process of changing plans and the thinking around annual enrollment]

- Q40. **[<65 with disability, New to Medicare, Established users, Long-time users]**

Have you ever made changes to your Medicare coverage?

- a. Yes, I've changed plans or coverage types
- b. I've considered changing but haven't yet
- c. No, I've stayed with my original choice

- Q41. **[<65 with disability B, New to Medicare B, Established users B, Long-time users B] [IF PREVIOUS IS a-b]** Please briefly describe what made you consider changing Medicare plans? *Narrative [min 75 characters]*

- Q42. **[<65 with disability B, New to Medicare B, Established users B, Long-time users B] [IF PREVIOUS IS a-b]** Please briefly describe how you initially navigated the changes in your coverage after you made the decision to switch? *Narrative [min 75 characters]*

- Q43. **[<65 with disability, New to Medicare, Established users, Long-time users]**

During Annual Enrollment, how often do you review plan options?

- a. I always review options carefully
- b. I sometimes review, depending on the year
- c. I rarely review, only if something major changes
- d. I never review; usually stay with the same plan

- Q44. **[<65 with disability B, New to Medicare B, Established users B, Long-time users B] [IF PREVIOUS IS a-b]** Please briefly describe what usually prompts you to review Medicare coverage during Annual Enrollment and what are you most concerned about? *Narrative [min 75 characters]*

[INTERNAL NOTE: The objective of this question is to give respondents a chance to provide feedback at the end of the survey in case anything came up in their mind when taking it]

- Q45. **[ALL Beneficiaries, ALL Caregivers]** If you could create or improve one Medicare resource, please briefly describe what it would be and why? *Narrative [min 75 characters]*

PRA 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 (Expires 12/31/2026). This is a voluntary information collection. Although CMS is not invoking statutory support for confidentiality, the quality of this type of information requires respondent candor and anonymity. Therefore, CMS pledges to keep the information collected private unless otherwise required by law. Respondents will be notified on the data collection form that their information will only be reported in aggregated form and no personally identifiable responses will be publicly released. The time required to complete this information collection is estimated to average 15-20 minutes per respondent, including the time to review instructions. 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.