

# Poor understanding of medicare leads to worse healthcare access

November 18 2008

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A study appearing in *Journal of the American Geriatrics Society* shows that Medicare beneficiaries' understanding of their healthcare benefits may affect their ability to access needed care effectively and could lead them to the delay or avoid seeking care.

In the study, 2,997 White, Black and Hispanic Medicare beneficiaries from across the United States were surveyed. About one-third of the respondents regarded themselves as being unfamiliar or very unfamiliar with their Medicare program. While Blacks and Hispanics were more likely than Whites to be unfamiliar with their Medicare benefits, poorer familiarity with the Medicare system was widespread and stretched across demographic groups.

Researcher Robert O. Morgan, principal author of the study and a professor of Management, Policy and Community Health at the University of Texas School of Public Health, said that familiarity with Medicare benefits is also lower among enrollees in Medicare managed care plans, as well as among beneficiaries with lower incomes and less formal education. However, the relationship between familiarity and healthcare access persisted even after controlling for all of these factors, as well as for overall exposure to the health care system.

"This is a problem that affects a substantial portion of the Medicare population and extends across races and ethnicities, and across educational and income levels," Morgan said. "Beneficiaries' understanding of their health benefits ultimately may affect the quality

and outcomes of their care. Well designed educational interventions or policies simplifying Medicare benefit programs could have a significant effect on beneficiaries' abilities to get needed care."

Source: Wiley

Citation: Poor understanding of medicare leads to worse healthcare access (2008, November 18) retrieved 20 March 2024 from <https://medicalxpress.com/news/2008-11-poor-medicare-worse-healthcare-access.html>

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