

Medicare upgrades its website ahead of sign-up season

October 1 2018, by Ricardo Alonso-Zaldivar

Approaching annual sign-up season, Medicare is modernizing its website to make it more useful for beneficiaries already accustomed to searching online for insurers, hospitals and doctors, officials announced on Monday.

But some consumer advocates said the changes reflect a subtle bias toward private plans on the part of the Trump administration.

Medicare Administrator Seema Verma said new features include a five-point questionnaire to help seniors decide between original, government-run Medicare and private plans offered under Medicare Advantage, an online calculator to help estimate out-of-pocket costs, a webchat option and a simplified login. All are part of a continuing project to upgrade Medicare's online presence.

The annual open enrollment for Medicare Advantage and Medicare prescription plans starts Oct. 15 and runs through Dec. 7. That's a time to shop for new plans or switch coverage. Beneficiaries sign up initially when they turn 65 and become eligible for Medicare.

"We always felt it's important that every American we serve have a good customer experience," Verma said. But some consumer groups said the new online features seem to portray Medicare Advantage plans more favorably than original Medicare.

More than 21 million beneficiaries—about 36 percent—are already in

private Medicare Advantage plans, a growing share of the program. In exchange for limits on choice of doctors and hospitals, the private plans can offer lower out-of-pocket costs and added benefits. This year, some plans will start providing limited assistance to help keep frail seniors safe in their own homes instead of nursing homes.

Attorney David Lipschutz of the nonpartisan Center for Medicare Advocacy said that based on an initial review of the new online features, "it does appear that Medicare Advantage continues to be painted in a light most favorable." The center is a nonprofit legal organization that acts as a watchdog over the program and represents individual beneficiaries with consumer complaints.

Lipschutz pointed to the new five-point online questionnaire as potentially problematic. He said it overlooks some of the limitations of Medicare Advantage as well as reasons why seniors would want original Medicare.

Original Medicare has gaps in coverage and many beneficiaries buy supplemental "Medigap" policies to cover those, along with a private "Part D" prescription plan. For people in poor health, original Medicare preserves the broadest choice of hospitals and doctors. Coupled with a Medigap policy and a prescription plan, it can result in lower out-of-pocket costs for some people dealing with serious health conditions.

Those variables can go beyond the capacity of a quick online questionnaire.

Medicare Administrator Verma said the government is not trying to put its thumb on the scale. "We are not steering any Medicare beneficiary anywhere," she said.

Medicare has had long tug-of-war over whether the program should be

run entirely by the government or administered by private insurers. Republicans tend to favor privatization, while Democrats prefer government administration.

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