

In sickness and in health, older couples mostly make Medicare moves together

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Older Americans who enroll in Medicare or change their coverage do so as individuals, even if they're married or live with a partner. But a new study suggests the need for more efforts to help both members of a

couple weigh and choose their options together.

The study, [published](#) in *JAMA* by a team from the University of Michigan, focused on half of older adults enrolled in Medicare Advantage plans run by [private insurance companies](#). It finds a close linkage between both members of a couple in both the decision to stay in the same plan and to change to another Medicare Advantage plan or switch to traditional Medicare run by the federal government.

"Being a member of a couple and sticking to the partner's enrollment decisions was more important than any other factor in predicting whether a person with Medicare Advantage would change [insurance coverage](#) for the next year," said Lianlian Lei, Ph.D., the lead author of the study and an assistant professor of psychiatry at the U-M Medical School.

The researchers started by analyzing the Medicare Advantage enrollment for one member of each of 1,812 couples—call them Partner A. They then looked at any changes that these individuals made for the next year's coverage and looked at whether Partner B in each couple changed plans or types of Medicare coverage.

At the start of the study, 84% of the couples had both partners enrolled in the same Medicare Advantage plan. When it came time to decide about coverage for the next year, 80% of Partner A individuals stayed in the same Medicare Advantage plan—and, among those who stayed, so did 95% of Partner B individuals.

About 18% of the Partner A individuals changed to another Medicare Advantage plan for the next year. And 86% of their partners changed to another plan too.

As for the 2% of Partner A individuals who disenrolled from Medicare

Advantage and turned to traditional Medicare, 69% of the Partner B individuals they were married to or lived with also did the same.

Other characteristics—the kind that researchers have typically focused on when studying Medicare Advantage plan choices before considering partner choices—were either not associated or had a markedly smaller association with the chance of changing Medicare Advantage plans or moving to traditional Medicare.

Lei and her colleagues did the study by linking data from Medicare and from the nationally representative Health and Retirement study based at U-M's Institute for Social Research.

They are now hoping to study the issue further by exploring these tandem insurance choices among Medicare beneficiaries.

In the meantime, the researchers note that policymakers, insurance companies and advocates for [older adults](#) may want to offer more tools to help members of a couple decide if the same Medicare Advantage plan, or traditional Medicare, is best for both of them, or if they would be better off choosing two different options based on their individual health care needs.

More information: Partner Plan Choices and Medicare Advantage Enrollment Decisions Among Older Adults, *JAMA* (2024). [DOI: 10.1001/jama.2024.1773](https://doi.org/10.1001/jama.2024.1773)

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