

Department of Health and Human Services

**OFFICE OF
INSPECTOR GENERAL**

**Beneficiary Awareness of HCFA Publications
in 1997**



**JUNE GIBBS BROWN
Inspector General**

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OEI's Atlanta Regional Office prepared this report under the direction of Jesse J. Flowers, Regional Inspector General and Christopher Koehler, Deputy Regional Inspector General. Principal OEI staff included:

REGION

Betty Apt, *Project Leader*
Jason Stanfield, *Contractor*
Joe Townsel, *Program Analyst*
Paula Bowker, *Program Analyst*
Greg Jones, *Program Analyst*
Janet Miller, *Program Analyst*

HEADQUARTERS

Wynethea Walker, *Program Specialist*
Linda Moscoe, *Technical Support*
Barbara Tedesco, *Statistician*

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EXECUTIVE SUMMARY

PURPOSE

To determine Medicare beneficiary awareness of Health Care Financing Administration publications in 1997.

BACKGROUND

The Health Care Financing Administration (HCFA) publishes various booklets designed to help Medicare beneficiaries make informed health care decisions. The booklets are available from several sources, such as Social Security offices and senior citizen organizations. However, the Department has little information on the extent that beneficiaries know the booklets are available.

As part of our 1997 survey to determine beneficiary satisfaction with Medicare, we asked beneficiaries about their awareness of the Medicare handbook and seven other HCFA publications. We reported on the handbook and six of the seven booklets in a 1995 report.

FINDINGS

Most beneficiaries were aware of the Medicare handbook

Eighty-seven percent of beneficiaries surveyed in 1997 said they knew about the Medicare handbook. This was a statistically significant increase from 1995 when 75 percent said were familiar with the handbook.

Beneficiary use of the Medicare handbook remains low, but users found it helpful

In 1997, 38 percent of the beneficiaries who were aware of the handbook said they had used it in the past year. This is about the same as 1995. Of beneficiaries who had used the handbook, 95 percent thought the handbook was helpful.

Few beneficiaries were aware of HCFA's other publications

- ! Twenty-four percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's *Guide to Health Insurance for People with Medicare Coverage*.
- ! Fifteen percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's booklet on *Medicare and Other Health Benefits*.
- ! Nine percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's booklet on *How to Help Medicare from Being Ripped Off*.
- ! Nine percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's booklet on *Medicare Hospice Benefits*.

- ! Seven percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's booklet *Guide to Choosing a Nursing Home*.
- ! Six percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's booklet on *Medicare Managed Care Plans*.
- ! Six percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's booklet on *Medicare Coverage for Second Surgical Opinions*.

Most beneficiaries did not know how to obtain HCFA publications

Seventy percent of the beneficiaries said they did not know how to obtain HCFA's free publications.

CONCLUSION

HCFA publications provide important information that Medicare beneficiaries and their families may use to make informed health care decisions. However, beneficiaries can benefit from HCFA's guidance only if they know the information is available. Since awareness of publications other than the handbook have not increased, it is obvious that methods previously used are not working.

We are aware that as a result of the Balanced Budget Act of 1997, HCFA will likely update several of their publications, such as the handbook and managed care booklet. This presents HCFA a good opportunity to intensify efforts to make beneficiaries aware of the availability of all its publications.

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INTRODUCTION

PURPOSE

To determine Medicare beneficiary awareness of Health Care Financing Administration publications in 1997.

BACKGROUND

Medicare Program

Medicare is a Federal health insurance program for individuals age 65 and older and for certain categories of disabled people. Authorized in 1965 by title XVIII of the Social Security Act, Medicare paid benefits in 1997 totaling over \$211 billion to approximately 38 million beneficiaries.¹ The Health Care Financing Administration (HCFA) within the Department of Health and Human Services has responsibility for the Medicare program.

HCFA Publications

HCFA publishes a Medicare handbook for beneficiaries that explains how the Medicare program works and what the benefits are. HCFA publishes a new handbook every year, but generally only mails it to new enrollees. In 1996, the year preceding our survey, HCFA mailed a new handbook to all beneficiaries. HCFA officials now are considering the feasibility of mailing another new handbook to all beneficiaries.

HCFA also publishes various booklets designed to help beneficiaries make informed health care decisions. The booklets provide (1) guidance on Medicare coverage for specific services, such as hospice and second surgical opinions, (2) advice on criteria beneficiaries should consider in selecting services, such as nursing home care and supplemental health insurance, and (3) tips that should alert beneficiaries to fraudulent activities.

The handbook and other booklets are available upon request from several sources, such as Social Security offices, insurance offices that process Medicare claims (called carriers), and senior citizen organizations. However, the Department has little information on the extent that beneficiaries know the handbook and booklets are available.

¹Health Care Financing Administration, United States Department of Health and Human Services, HCFA Statistics, October 1997.

Previous Surveys

In 1993, the Office of Inspector General conducted a survey of Medicare beneficiaries to determine their awareness of the Medicare handbook and two booklets published by HCFA.² In 1994 and 1995, we conducted a similar survey of Medicare beneficiaries, and asked about their awareness of the handbook and seven booklets.³

In all three surveys, we found that while most beneficiaries were aware of the handbook, few knew about the booklets.

METHODS

In July 1997, we mailed a questionnaire to 1269 randomly selected Medicare beneficiaries for whom Part B claims had been filed in Calendar Year 1996. We used standard equations for estimating sample size with a binary response variable.

Beneficiary participation in the survey was voluntary. A total of 977 beneficiaries returned completed questionnaires, for a response rate of 77 percent. Percentages in the report are based on the number of people answering each question. Based on our response rate, estimates are within 3.5 percent of the true value at the 95 percent confidence level. Some individual findings may be less precise, depending on the number of beneficiaries who responded to specific questions. Appendix A shows beneficiary responses to the questionnaire. Appendix B shows confidence intervals for the findings.

As part of our 1997 survey to determine beneficiary satisfaction with Medicare,⁴ we asked beneficiaries about their awareness of eight HCFA publications. The eight publications included the *Medicare Handbook*, and seven other HCFA publications. The eight publications are described below.

- ! HCFA's *Medicare Handbook* explains the Medicare program and benefits.
- ! HCFA's *Guide to Health Insurance for People with Medicare Coverage* booklet provides information on (1) Medicare coverage, (2) types of Medigap policies, and (3) tips for purchasing Medigap insurance.

²Office of Inspector General, United States Department of Health and Human Services. *Use of Nursing Home and Medigap Guides*. OEI-04-92-00481, May 1994.

³Office of Inspector General, United States Department of Health and Human Services. *Beneficiary Awareness of HCFA Publications*. OEI-04-94-00141, June 1995.

⁴Office of Inspector General, United States Department of Health and Human Services. *Medicare Beneficiary Satisfaction: 1997*. OEI-04-97-00030.

- ! HCFA's *Medicare and Other Health Benefits* booklet explains how Medicare coordinates with other insurance that beneficiaries may have, such as Medigap, employer health plans, and Workman's Compensation.
- ! HCFA's *How to Help Stop Medicare from Being Ripped Off* booklet describes what beneficiaries can do to prevent Medicare fraud.
- ! HCFA's *Medicare Hospice Benefits* booklet explains (1) hospice services, (2) eligibility requirements, and (3) Medicare payments for hospice services.
- ! HCFA's *Medicare Coverage for Second Surgical Opinions* booklet provides information on (1) when beneficiaries should get second surgical opinions, (2) how to find physicians to give second surgical opinions, and (3) Medicare payments for second surgical opinions.
- ! HCFA's *Guide to Choosing a Nursing Home* booklet contains information on (1) factors to consider in selecting a nursing home, and (2) Medicare and Medicaid coverage of nursing home care.
- ! HCFA's *Medicare Managed Care Plans* booklet contains information on managed health care plans (health maintenance organizations and competitive medical plans) that contract with HCFA to provide health care for Medicare beneficiaries.

Comparison to Previous Surveys

During our 1993, 1994, 1995, and 1997 surveys, we asked Medicare beneficiaries similar questions about the *Medicare Handbook*. We compare their responses in this report.

We asked Medicare beneficiaries similar questions about two of HCFA's publications in our 1993, 1994, 1995, and 1997 surveys. In 1994, 1995, and 1997 we asked similar questions about six publications. For those publications on which we asked similar questions in more than one survey year, we calculated the percentage of responses so that they were comparable from year to year.

We determined significant differences in responses to the two most recent surveys through use of a t-test. If there was a statistical difference between the responses to the surveys, we stated the percent *increased* or *decreased* in the report. If there was not a statistical difference, we stated that the percent stayed the same.

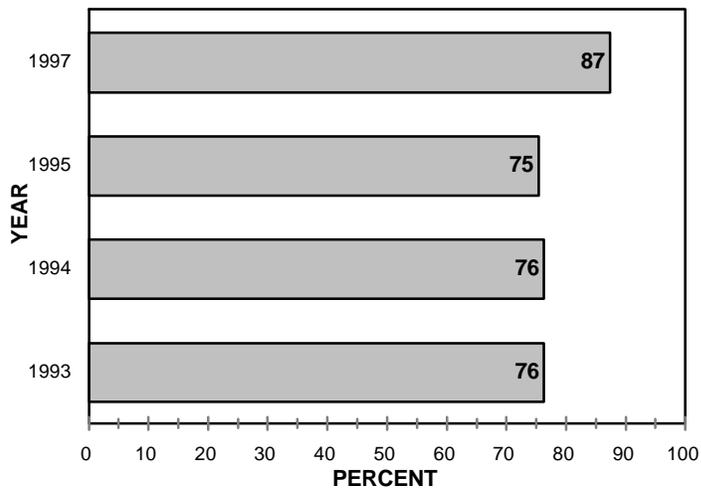
We conducted this inspection in accordance with the *Quality Standards for Inspections* issued by the President's Council on Integrity and Efficiency.

FINDINGS

MOST BENEFICIARIES WERE AWARE OF THE MEDICARE HANDBOOK

Eight-seven percent of the beneficiaries surveyed said they knew about the *Medicare Handbook*. Figure 1 illustrates that the percent of beneficiaries who knew of the handbook increased significantly from 1995 to 1997. This increase may be due to HCFA having mailed a new handbook to each beneficiary in 1996.

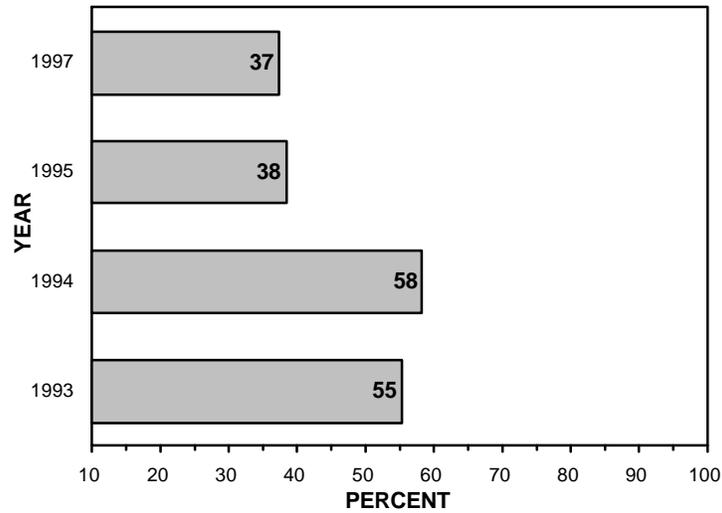
FIGURE 1
BENEFICIARY AWARENESS OF THE MEDICARE HANDBOOK



BENEFICIARY USE OF THE MEDICARE HANDBOOK REMAINS LOW, BUT USERS FOUND IT HELPFUL

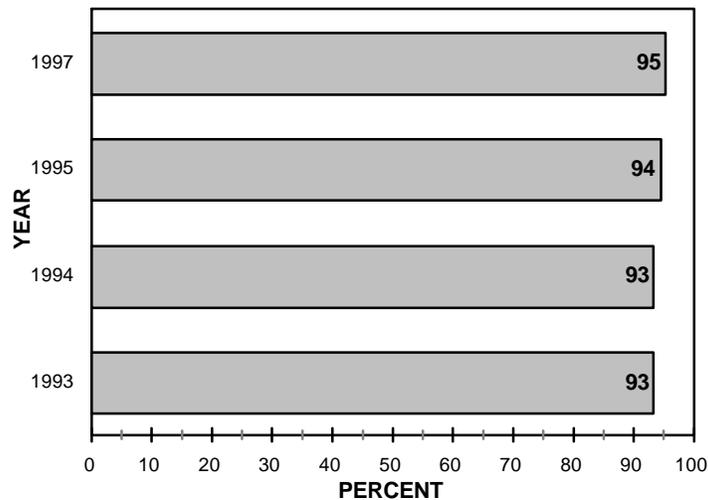
Figure 2 shows that slightly over a third of beneficiaries said they had used the handbook in the last year. This number is about the same as in 1995.

**FIGURE 2
BENEFICIARY USE OF THE MEDICARE HANDBOOK**



At the same time, in 1993, 1994, 1995, and 1997, over half of the beneficiaries surveyed said they would refer to the Medicare handbook to get information concerning what Medicare pays for. Of the beneficiaries who had used the handbook, 95 percent thought it was helpful. Figure 3 shows that beneficiaries responded virtually the same in our 1993, 1994, and 1995 surveys.

**FIGURE 3
BENEFICIARIES WHO, HAVING USED THE HANDBOOK, FOUND IT USEFUL**



FEW BENEFICIARIES WERE AWARE OF HCFA'S OTHER PUBLICATIONS

Table 1 illustrates that only 6 to 24 percent of the 977 beneficiaries responding to our survey in 1997 were aware of HCFA's other publications.

**TABLE 1
AWARENESS OF HCFA PUBLICATIONS**

PUBLICATION	BENEFICIARIES AWARE			
	1993	1994	1995	1997
Guide to Health Insurance for People with Medicare Coverage	13%	24%	26%	24%
Medicare and Other Health Benefits	*	14%	18%	15%
How to Help Medicare from Being Ripped Off	*	*	9%	9%
Medicare Hospice Benefits	*	9%	8%	9%
Guide to Choosing a Nursing Home	9%	8%	7%	7%
Medicare Managed Care Plans	*	*	*	6%
Medicare Coverage for Second Surgical Opinions	*	9%	7%	6%
* If no percentages are shown, we did not ask about that publication in that particular year.				

As in previous years, the most familiar publication to beneficiaries relates to insurance policies that supplement Medicare. It is important to realize that awareness of other publications may be dependent on a beneficiary's need. For example, a beneficiary who has never had to choose a nursing home may not be aware of the publication concerning such a matter.

MOST BENEFICIARIES DID NOT KNOW HOW TO OBTAIN HCFA PUBLICATIONS

Seventy percent of the beneficiaries surveyed said they did not know how to obtain HCFA's free publications.

CONCLUSION

HCFA publications provide important information that Medicare beneficiaries and their families may use to make informed health care decisions. However, beneficiaries can benefit from HCFA's guidance only if they know the information is available. Since awareness of publications other than the handbook have not increased, it is obvious that methods previously used are not working.

We are aware that as a result of the Balanced Budget Act of 1997, HCFA will likely update several of their publications, such as the handbook and managed care booklet. This presents HCFA a good opportunity to intensify efforts to make beneficiaries aware of the availability of all its publications.

APPENDIX A

RESPONSES TO 1997 SURVEY OF MEDICARE BENEFICIARIES (977 Respondents)

Question	Responses
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1. Where would you go to get information about what Medicare pays for?

The following are some places people might go to get answers if they have questions about what Medicare pays for. Check all the places you would go to find out what Medicare pays for.

(N = 952 - Number Responding to Question)

Your doctor's office	644
Friend or relative	95
AARP or other membership organization	133
Insurance company that processes your Medicare claims	364
Medigap insurance company	221
Social Security office	268
Local senior citizen's group	73
The Health Care Financing Administration (HCFA)	22
Insurance salesperson	18
<i>Medicare Handbook</i>	523
Medicare Peer Review Organization	25
State's Information, Counseling, and Assistance office	30
Other	27
Not Answering:	25

Question

Responses

2. Listed below are Medicare booklets that you can obtain free of charge. Please check the booklets you were aware of before today.

(N = 750 - Number Who Checked One or More Publications)

<i>Guide to Health Insurance for People with Medicare</i>	182
<i>Guide to Choosing a Nursing Home</i>	54
<i>Medicare Coverage for Second Surgical Opinion</i>	46
<i>Medicare Hospice Benefits</i>	68
<i>Medicare Managed Care Plans</i>	43
<i>Medicare and Other Health Benefits</i>	114
<i>How to Help Medicare from Being Ripped Off</i>	64
<i>Medicare Handbook</i>	650
Not Checking Any of the Above:	227

3. Do you know how to obtain these free publications from Medicare?

Yes	278
No	660
Not Answering:	39

Question

Responses

**4. How many times in the past year have you used your Medicare Handbook?
(Check one answer.)**

1 to 3 times	281
More than 3 times	51
I have not used the <i>Medicare Handbook</i> in the past year	403
I do not know what the <i>Medicare Handbook</i> is	51
I do not recall receiving a <i>Medicare Handbook</i>	118
Not Answering: 73	

**5. Do you think the *Medicare Handbook* is:
(Check one answer.)**

(N = 332 - Number Who Had Used Handbook)

Very Helpful	137
Generally Helpful	171
Generally Not Helpful	13
Not Helpful	3
Not Answering: 8	

APPENDIX B

CONFIDENCE INTERVALS

Description	Estimate	Boundaries for the 95% Confidence Intervals
Beneficiaries who knew about Medicare handbook	87%	+/- 2.4%
Beneficiaries who had used Medicare handbook	37%	+/- 3.1%
Beneficiaries who would refer to handbook for information	55%	+/- 3.2 %
Beneficiaries who had used Medicare handbook and found it useful	95%	+/- 2.4%
Beneficiaries who did not know how to obtain free publications	70%	+/- 2.9%

Description	Estimate	Boundaries for the 95% Confidence Intervals
Beneficiaries aware of other publications:		
Guide to Health Insurance for People with Medicare	24%	+/- 3.1%
Medicare and Other Health Benefits	15%	+/- 2.6%
How to Help Medicare From Being Ripped Off	9%	+/- 2.0%
Medicare Hospice Benefits	9%	+/- 2.0%
Guide to Choosing a Nursing Home	7%	+/- 1.8%
Medicare Managed Care Plans	6%	+/- 1.7%
Medicare Coverage for Second Surgical Opinions	6%	+/- 1.7%