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Original Medicare tops ratings in survey, beating out Medicare Advantage and employer plans

4 min read

By Les Masterson Posted : October 18, 2019

Original Medicare received high marks in a new Insurance.com Google survey of nearly 1,000 people.

Original Medicare enrollees gave higher marks to their insurance than people with Medicare Advantage, an employer-based plan, Medicaid or individual insurance. Members with individual or Affordable Care Act (ACA) plans rated their plans the worst.

A whopping 43% of people with an Original Medicare plan rated their [health insurance](#) as a 5 (the highest mark). Thirty-nine percent gave it a 4. Medicare Advantage, which are Medicare plans provided by private insurers, didn't rate quite as highly. Thirty-seven percent with Medicare Advantage gave their plans a 5 and 35% ranked it a 4.

So, combining 5s and 4s:

- 82% of people with Original Medicare gave their plans the two highest marks
- 72% of those with Medicare Advantage gave their health insurance the two highest marks

No one with an Original Medicare plan ranked it a 1 (the lowest grade). Meanwhile, 7% of people with Medicare Advantage rated it a 1.

Original Medicare also performed better than employer-sponsored insurance. Employer-based insurance had similar results to Medicare Advantage (39% gave it a 5; 33% gave it a 4).

Supporters of Medicare for all argue that people don't like their current health insurance. However, we found 72% ranked their employer-based insurance highly.

Medicaid, which provides health insurance for low-income people, saw a wide variation in satisfaction. Thirty-nine percent gave Medicaid a 5 and 22% ranked it a 4. However, 18% graded Medicaid plans a 2 and 6% rated it only a 1 (the lowest score).

Unlike Medicare, which is run nationally, states handle Medicaid programs with federal government oversight. Being state-run means Medicaid programs can vary widely, including who's eligible for coverage. Those differences are likely partly responsible for the vast grading differences in the survey.

Medicaid and every other type of health plan performed much better than [individual health plans](#). Insurance.com found great dissatisfaction with those plans. The ACA made it easier for people to get an individual health plan. It created subsidies to help lower-income people pay for plans on the ACA marketplace. That improved access and lowered health costs for many Americans. Those improvements weren't enough to improve individual plan satisfaction.

Only 14% of respondents with individual insurance gave their plans a top grade. The most common grade was a 2 (28%). Fourteen percent of people with an individual plan gave their coverage the lowest mark. Overall, 42% of people with an individual or ACA plan rated their plan poorly. That's the worst rating by far.

Non-subsidized individual plans often cost more than employer-based insurance or Medicare. Those higher costs likely influenced the low ratings for individual plans.

Here are the results:

How would you rate your satisfaction with your health insurance plan?

Rating	Employer-based	Original Medicare	Medicare Advantage	Medicaid	Individual or ACA plan
1	5%	0%	7%	6%	14%
2	6%	3%	6%	18%	28%
3	18%	15%	16%	16%	22%
4	33%	39%	35%	22%	22%
5	39%	43%	37%	39%	14%

Source: Insurance.com commissioned Google survey of nearly 1,000 people.

How to sign up for Medicare

[Medicare enrollees](#) have open enrollment between Oct. 15 and Dec. 7. During that time, people with Medicare can make changes to your plan.

Medicare open enrollment allows you to:

- ❖ Change from Original Medicare (also called Parts A and B) to Medicare Advantage (Part C)
- ❖ Switch from Medicare Advantage to Original Medicare
- ❖ Swap Medicare Advantage plans
- ❖ Get a Medicare prescription drug plan (called Part D) if you have Original Medicare
- ❖ Change or cancel Part D plans

Changes made during open enrollment kick in on Jan. 1, 2020.

Medicare has made multiple changes for 2020. So, it's important to review the changes and find the right plan for you.

Here are changes for 2020:

- Medicare will no longer offer [Medicare Supplement Plans C and F](#). It's also adding a Plan G high-deductible option. Medigap can be paired with Original Medicare to help pay out-of-pocket costs. If you have a Plan C or F already, you can keep it. Others won't be able to get onto those plans after Jan. 1, 2020.
- People with Medicare Original will pay slightly higher premiums in 2020. Monthly Part B premiums will increase by nearly \$9 to \$144.30. Deductibles will also increase from \$185 to \$197.
- Medicare Advantage will have lower average premiums. The [Centers for Medicare and Medicaid Services](#) said average Medicare Advantage premiums will drop by 14% in 2020 compared to 2019. The average \$23 monthly premium for 2020 is the lowest since 2007, according to CMS.
- There's more choice in 2020. CMS said there will be about 1,200 more Medicare Advantage plans in 2020 than in 2018.
- Medicare Advantage plans will provide more supplemental benefits. CMS estimates that 500 plans will offer expanded "primarily health-related supplemental benefits." That includes adult care services or caregiver support services.
- There are more Medicare Advantage plans for particular health issues like diabetes and congestive heart failure. About 300 plans will offer those extra benefits in 2020 that insurers made for people with those specific illnesses.

- CMS has improved its [Medicare Plan Finder](#). The tool allows people to compare multiple Medicare plans.

Find out more about Medicare open enrollment and changes to Medicare and Medicare Advantage.



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The image shows a dark blue banner for a Medicare Plan Finder tool. At the top, it says "See how much YOU can save" in white. Below this, there are two white input fields: the first contains the word "Health" and has a dropdown arrow, and the second contains the zip code "94404". To the right of these fields is a green button with the text "Get Quote". Below the input fields, there are five radio button options: "Individual/Family" (which is selected), "Medicare", "Disability Insurance", "Long Term Care", and "Small Business".