



Insurance.com Survey Shows Medicare Preferred Over Other Health Plans

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Consumers give original Medicare health insurance higher marks than Medicare Advantage, employer-based coverage and other options. Individual/ACA plans show lowest satisfaction scores.

Foster City, CA – October 23, 2019 – [Insurance.com](https://www.insurance.com), the leading online resource for health, auto, home and life insurance for 20 years, released today its results on a new survey of health insurance satisfaction.

According to the Google survey of about 1,000 people, those with original Medicare coverage report the highest satisfaction versus those with Medicare Advantage (offered by private insurers), employer-based plans, Medicaid and individual insurance/Affordable Care Act plans.

Consumers rated satisfaction with their health coverage on a scale of 1 to 5, with 5 being the highest level.

Original Medicare results

- 43% of people rated their original Medicare health insurance a 5
- 39% gave their original Medicare plan a 4
- 0% gave original Medicare a 1

Medicare Advantage results

Medicare Advantage didn't rate quite as highly as original Medicare.

- 37% of respondents with Medicare Advantage rated their coverage a 5
- 35% of those with Medicare Advantage rated their satisfaction a 4

Medicare vs. Medicare Advantage

Overall satisfaction appears greatest with original Medicare, when combining responses for 4 and 5 satisfaction levels:

- 82% of those with original Medicare are satisfied or very satisfied
- 72% of respondents with Medicare Advantage indicate high satisfaction

Medicare Open Enrollment, which is when beneficiaries can change their Medicare plans, runs between Oct. 15 and Dec. 7, annually.

"The results show that people with original Medicare rate their insurance higher than any other," observes Les Masterson, managing editor for Insurance.com. "This comes as Medicare Advantage continues to grow in popularity. These results are a good reminder that people need to carefully think about what Medicare plan is best for them. Both are rated highly, but make sure you understand the pros and cons of each when making the decision.

Other health insurance satisfaction findings

Employer-based insurance, which is how most people get health insurance, got similar grades as 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 find 72% rank their employer-based insurance highly," Masterson adds.

Respondents with Medicaid indicated the widest variation in satisfaction:

- 39% gave Medicaid a 5
- 22% scored Medicaid a 4
- 16% gave Medicaid a 3
- 18% graded Medicaid a 2
- 6% rated Medicaid a 1

Individual/ACA plans ranked the worst. 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.

For the full report on health insurance satisfaction survey results visit: <https://www.insurance.com/health-insurance/health-insurance-plan-ratings>

Les Masterson is available to answer questions about and elaborate on these study findings.

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