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More information about the Medicare Prescription Payment Plan drives higher interest in signing up

Survey results¹

To: Partnership to Fight Chronic Disease

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A recent survey of 500 Medicare recipients who have additional prescription drug coverage shows that there is considerable interest in, but a lack of information about the Medicare Prescription Payment Plan. Currently, about a third of respondents (34 percent) said they are enrolled in the Medicare Prescription Payment Plan, but most respondents are not enrolled and do not know much, if anything, about the program. After hearing more information about the program, most respondents are more likely to say they would use the program. The most impactful messages are that there is no additional cost to participate and that they can enroll at any time if their costs for prescription drugs change. There are few differences in the results by demographic groups; this memo highlights those that exist.

Key Findings:

About a quarter of respondents know a lot or some about the program; 48 percent have heard nothing at all.

- 26 percent of respondents knew some or a lot about the program prior to the survey, and 46 percent of this group are already enrolled.

¹ This memo is based on a survey of 500 Medicare recipients who have additional prescription drug coverage (either Medicare Part D or Medicare Advantage) conducted January 27-February 2, 2025. Most respondents (n=397) were selected from online opt-in panels, and 103 were contacted by phone to increase coverage of minority and rural respondents. Because the sample is based in part on those who initially self-selected for participation in the panel rather than a probability sample, no estimates of sampling error can be calculated. All sample surveys and polls may be subject to multiple sources of error, including, but not limited to, sampling error, coverage error, and measurement error.

If this poll were conducted among a probability sample, then the margin of error would be +/- 4.4 percentage points at the 95 percent confidence interval; the margin of error is higher among subgroups. The data are statistically weighted to Census parameters for region, age, education, and gender composition.

- Respondents with a college degree (30 percent) are more likely than those without a college degree (23 percent) to say they had some or a lot of information about the program. White respondents (22 percent) are less likely than respondents of color (34 percent) to say they know some or a lot about it.
- Those who might need the program are more likely to be aware of it: Respondents who spend more than \$1,000 per year on prescription drug costs are ten points more likely than those who spend \$1,000 or less to know about the program (34 percent – 24 percent).
- Most respondents answered an open-ended question about the plan with information about Medicare generally or incorrect information about the plan – including 36 percent who think it lowers or eliminates costs for prescriptions.
- Mail from Medicare or their plan providers is the top source of information for those who know about the program (24 percent), which is not surprising given that older people are more likely to read mail than younger people. They are also online: 23 percent received information from the Medicare website (12 percent) or the website for their plan (11 percent).

The likelihood of using the Medicare Prescription Payment Plan increases as respondents learn more about it.

- After explaining the program, but before messaging, 20 percent of those not yet enrolled said they are very or somewhat likely to participate in it. Later in the survey, after we provided arguments for using the program, 34 percent of those not yet enrolled said they are very or somewhat likely to use it. The likelihood of using the program increases from 19 percent to 34 percent among those who only know a little or nothing at all about the program.
- Only 9 percent of respondents estimate that they are spending more than the automatic cap of \$2,000 per year on prescription drug costs. Nearly a quarter (23 percent) are spending more than \$1,000.
 - Spending is correlated with interest in the program: 39 percent of those spending more than \$1,000 per year initially say they would likely use the program, compared to 15 percent of those spending less than \$1,000 per year.
 - After the messages, interest increases to 31 percent among those spending less than \$1,000 per year, a 16-point jump and increases 9 points to 48 percent among the over \$1,000 group.

The most convincing messages tell respondents that there are no additional costs to enroll, and that they would be able to sign up any time if their prescription drug costs suddenly increased.

- Three quarters say it is somewhat or very convincing that there are no additional costs, and the program makes drug prices more affordable throughout the year, including 38 percent who say it is very convincing.
- Three quarters of respondents (76 percent) also say it is somewhat or very convincing that they can sign up at any time during the year to help manage unexpected costs for prescriptions if they are diagnosed with a new condition, including 37 percent who say it is very convincing.

- These two messages are the most convincing regardless of education, race, or how much respondents spend per year on prescription drugs, and most convincing among both those who are and are not likely to sign up.
 - Those who are likely to sign up are much more convinced by these two messages (97 percent and 95 percent, respectively) than those who are not likely to sign up (66 percent and 65 percent, respectively).

Most say that their Medicare plan (52 percent), or Medicare itself (29 percent), is responsible for making sure they have information about programs like this.

- Very few say anyone else is responsible, including only 2 percent who would task their doctor with making sure they have information, 2 percent who say Congress should do that, 2 percent who say a caregiver, their family, or friends are responsible, and 1 percent who say their pharmacist is responsible.
- Again, highlighting the importance of mail, more than one-third (36 percent) say their preferred format to receive information is by mail, and another 27 percent prefer email. Less than one in five (18 percent) prefer to get information on a website.
 - The importance of mail increases with age: 50 percent of those 80 or older prefer mail, while 30 percent of those 65-69 do. The younger group is more likely to rely on a website (25 percent) than the older group (12 percent).
 - Respondents would mostly look for the information on the Medicare website or from Medicare representatives (33 percent) or on their insurance provider website (20 percent). This does not significantly vary by age.
- They do want to sign up online, though. A plurality prefers to sign up on their coverage plan's website (39 percent), and another 28 percent on the Medicare website, 11 percent want to be able to sign up by phone, and another 11 percent want to sign up at the pharmacy.
 - Respondents aged 80 and over are less likely to prefer websites (31 percent and 27 percent, respectively), and more likely to prefer signing up at the pharmacy (21 percent).