



GoHealth Survey Shows Similarities and Shared Potential Among Rural and Urban Medicare Beneficiaries

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Similarities spotlight shared levels of understanding, access and potential for better care

CHICAGO, May 13, 2021 /PRNewswire/ -- The dichotomy between rural and urban healthcare is not going anywhere, but the contrast of Medicare beneficiaries based on geography may be less glaring than expected. A [recent study](#) examined access to health care, Medicare satisfaction, and healthcare utilization. The data revealed more resemblance than variance between older adults living in urban and rural locations. GoHealth, Inc. (GoHealth) (NASDAQ:GOCO), a leading health insurance marketplace and Medicare-focused digital health company, commissioned a survey across a nationally representative sample of 4,992 older adults from March 18 to April 5, 2021. The respondents were age 65 and older, U.S. residents, and currently enrolled in Original Medicare or Medicare Advantage.

The data was segmented between rural and urban beneficiaries, which was classified by zip code according to the Federal Office of Rural Health Policy criteria. Fewer rural beneficiaries (33%) have Medicare Advantage plans than urban respondents (42%). Still, 84% of rural and 93% of urban beneficiaries are satisfied with the distance to their doctor or provider.

We aimed to examine what we presumed would be distinct differences between rural and urban groups, both in how they receive care with Medicare coverage and their opinions on it.

"What we found, however, is that there were a striking number of similarities across all groups we surveyed," said GoHealth's Chief Medical Officer, Paul Hain, M.D. "But perhaps an even more valuable theme we found throughout is that small changes in Medicare literacy and shared decision making can produce significant improvements for large groups of older adults, regardless of where they live."

The Big Picture: Behavior, Trust, Engagement, and Utilization

Older adults engage with their local healthcare systems, with little statistical difference between rural and urban populations. Among all Medicare beneficiaries,

- 75% consider themselves to be in "good health" or better
- 93% have a regular primary care doctor
- 90% see their doctor at least once a year

Surprisingly, among the same group, 45% say their doctor considers them overweight.

Older adults trust their doctor for advice regardless of geography or coverage. Across all Medicare beneficiaries, when choosing a care provider, they most value the opinion of another doctor.

- *Medicare breakdown:* 70% of Original Medicare and 69% of Medicare Advantage beneficiaries most value a doctor's opinion
- *Location breakdown:* 70% of urban and 67% of rural beneficiaries most value a doctor's opinion

Older adults are starting to use telehealth, but most still are not taking advantage of the technology. Access exists for both populations, with 85% of all Medicare beneficiaries able to access video communications.

- 68% of rural beneficiaries (and 56% of urban) haven't used video to access care

There are signs this is changing; 41% of all Medicare beneficiaries used telehealth in the past year. Of those:

- 75% on Original Medicare and 79% on Medicare Advantage said it was their first time using telehealth services

Knowing all Medicare options and how they work impacts level of satisfaction with healthcare. Of Original Medicare beneficiaries, 26% chose their plan over Medicare Advantage because "I want to use the plan my taxes paid for." Yet, Medicare provides funding to insurance carriers to administer coverage of Medicare Advantage plans.

- In the past 24 months, 50% of Medicare Advantage beneficiaries "shopped" plan options compared to 38% of Original Medicare beneficiaries.
- When reporting their level of satisfaction with the plans available to them, 54% of Medicare Advantage beneficiaries were "very satisfied" compared to 45% of beneficiaries with Original Medicare.
- Despite plan type, nearly 8 in 10 of all beneficiaries say they have no problem finding a doctor that accepts their plan.

Medicare Advantage enrollment has doubled over the last decade. Among rural and urban beneficiaries, their reasons for choosing Medicare Advantage are value and coverage:

- 41% said, "Medicare Advantage offered better overall costs (co-pays, deductibles, or co-insurance) than Original Medicare."
- 34% said, "I wanted prescription drug coverage bundled under one plan;" 31% said, "I wanted vision, dental and/or hearing

coverage under the same plan."

- 32% said, "I was able to get a Medicare Advantage plan with a \$0 monthly premium."
- 25% said, "I found a Medicare Advantage plan that included the best coverage/cost for specific prescriptions that I need to take."
- 12% said, "I wanted a plan that capped my total medical costs after I hit a certain deductible."

"It's fascinating to see that, despite these demographic differences, many Medicare beneficiaries value the same things," said Hain. "It's easy to see the world around us in segmented ways, but survey findings like these are beneficial to remind us that we're not all that different. While individual health care is deeply personal, it's vital to take a broader view and see that even the smallest common improvements and advancements can benefit wide groups of people."

Full report: <https://www.gohealth.com/survey-among-rural-and-urban-medicare-beneficiaries-shows-similarities-and-shared-potential/>

About GoHealth, Inc.

As a leading health insurance marketplace and Medicare-focused digital health company, GoHealth's mission is to improve access to healthcare in America. Enrolling in a health insurance plan can be confusing for customers, and the seemingly small differences between plans can lead to significant out-of-pocket costs or lack of access to critical medicines and even providers. GoHealth combines cutting-edge technology, data science and deep industry expertise to match customers with the healthcare policy and carrier that is right for them. Since its inception, GoHealth has enrolled millions of people in Medicare and individual and family plans. For more information, visit <https://www.gohealth.com/>.

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