

CASE STUDIES IN PART D

Volume 3 Number 7



Cornell University
College of Human Ecology
Cornell Cooperative Extension

CUR_xED

Cornell University Resource Education for Medicare Part D

MAKE UP YOUR MIND!

THE CASE

“They just can’t seem to make up their minds. You give them all the choices anyone could possibly want and they still can’t decide on a prescription drug plan.” Emma is becoming increasingly discontent with the hesitation that she is experiencing from the seniors that she counsels about Medicare Part D.

Emma is a recent college graduate who works in the banking industry. She is in her early twenties, single, and has no immediate family. With some of her free time, Emma volunteers at her local Office for the Aging to counsel Medicare recipients about their prescription drug plan options.

In an introductory undergraduate psychology class, Emma learned that older adults may experience some decline in cognitive functioning which might negatively impact their decision making skills. In contrast, though, she also learned that older adults exhibit improved emotional functioning and regulation as compared to younger adults. The positive emotional skills typically offset any cognitive deficits.

Emma also learned about ways in which people tend to make decisions. It has always been thought that the best decisions are made through careful, rational, thinking and deliberation. Recent research, however, indicates that older adults rely, instead, on emotional processing to make decisions. Using “gut feelings” may avoid the cognitive deficits associated with age and instead create a reliance on age-preserved abilities to make beneficial decisions.

Despite her education in this area, Emma is skeptical about approaching Part D decisions based on an emotional approach. After all, she correctly notes, there are over fifty stand alone plans in her state for seniors to choose from. Each plan can be assessed along at least a dozen different attributes with a seemingly infinite amount of variables, considering premiums, plan designs, customer service ratings, formulary coverage, and so on.

Yet, Emma realizes, millions of seniors face this dilemma on an annual basis. In addition, the rational decision is best made utilizing an internet web site, something very unfamiliar to most seniors. In 2008, over 4 million beneficiaries failed to make any choice at all regarding a Part D plan.

Emma remains determined to make a difference in the lives of the people that she is helping. She realizes that if she can improve their access to medications she can help them to improve their health. However, she also knows that as a counselor, she can only help people by pointing them in the right direction, not by making decisions for them. Emma would like to learn about ways in which she can help seniors better navigate the decision making process of selecting a Part D plan. She realizes that with the internet and her abilities, she has the tools to help sort out information for her clients, but would like to understand how to better convey this information to the people she serves.

Part D Trivia Question

What percentage of Medicare beneficiaries have prescription drug coverage in 2009?

- A. 41%
- B. 59%
- C. 67%
- D. 90%

WHAT WOULD YOU DO?

Older adults neither desire, nor value, choice to the same extent as do youth.

The more-is-better mentality may not always be valid when it comes to decision making. Recent large scale surveys showed that older adults desired, on average, less than half as many options as did undergraduate students in a variety of domains. This preference for choice continues to progressively decline through the oldest participants across the life span. In other words, 80 year olds prefer even less choice than do 70 year olds.

Research suggests that excessive choice among older adults may not only be associated with poor quality decisions, but it may also undermine the ability to make any choice at all. Additionally, those who are faced with fewer options tend to be more satisfied with their decisions than those who have had many options from which to choose. This is not only true for prescription drug plans, but extends to even simple decisions, such as ice cream flavors and even jam varieties. For Medicare Part D drug plans, older adults preferred only one-tenth as many options as are currently offered.

When working with older adults, it might be prudent to buffer the complexity of their choices to their abilities and preferences. If you are helping a senior make a decision, consider the following ideas:

- When appropriate, encourage “going with your gut.” Focusing on feelings, rather than specific details may not only make for a better decision, but might also make seniors feel more satisfied with their choices.
- Present an appropriate number of options. Older adults generally do not desire too many options, nor do they usually fare well when faced with complex decisions. Restrict the flow of information to a few reasonable choices initially, and then if not satisfied with any of them, offer additional options.
- Provide just the amount of information that is wanted. What may seem to be a reasonable and desirable amount of information to a younger adult may be overwhelming to older persons. Ask a senior about the amount of information or level of complexity with which he would be comfortable.
- Help find the right information. There is a significant amount of information that is available but seniors do not always have the ability to access it. Offer to serve as a resource but limit the information to that which is requested.
- Don’t underestimate the abilities of older adults. Adults are able to effectively compensate for diminished memory and processing skills with accumulated knowledge and emotional proficiency. Decision effectiveness is the same as that of younger adults, despite popular stereotypes.

Seniors do prefer simpler decisions, but this does not mean that they cannot process more complex ones. They engage in effortful deliberation discriminately, conserving energy for major judgment and decisions in a more selective manner than younger counterparts. The appearance of skimming over a decision may be entirely voluntary, not necessarily because of any cognitive impairment.

Part D Trivia Answer

In 2004, about 67% of Medicare beneficiaries had prescription drug coverage. Since the advent of Part D (and in 2009) it is estimated that about **90%** of beneficiaries have had coverage. Of those with coverage, about 59% are being covered under Part D.

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This material is based upon work supported by a grant from the Dean of the College of Human Ecology and Smith Lever funds from the Cooperative State Research, Education, and Extension Service, U.S. Department of Agriculture. Any opinions, findings, conclusions, or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the view of the U.S. Department of Agriculture. Cornell University offers equal program and employment opportunity.