

October 16, 2019

Seema Verma
Administrator
Center for Medicare and Medicaid
Department of Health and Human Services
200 Independence Avenue SW
Washington, DC 20201

Dear Administrator Verma:

I write to express my concerns with the readiness of the Plan Finder website for Medicare's open enrollment window that began on October 15, 2019.

Today, seniors have a variety of coverage options available to them when they age into Medicare. Their selection of a Medicare Advantage (MA), Part D Prescription Drug (PDP), or supplemental Medigap plan is based on factors including premiums and cost sharing, physician networks, and covered items and services. The Plan Finder website is a critical tool for seniors and enrollment assistance organizations in assessing plan offerings and identifying the best choice for the beneficiary, and I applaud the administration for its focus on making improvements to the site to offer an enhanced enrollment experience for beneficiaries.

However, I am concerned over reports that problems with the recently overhauled Plan Finder website will leave consumers with misinformation or incorrect information about the basic plan cost and structure. According to one report, "a senior in San Francisco can buy a Medigap plan for as little as \$20.83 a month. Yet such a plan is not included in the rate chart published by the California Department of Insurance, which lists the cheapest bare-bones policy for a 65-year-old at four times more."¹

Additionally, stakeholders have raised concerns that Plan Finder provides insufficient information to allow for a thorough, efficient review of plan choices, and lacks some of the most helpful features of the previous site such as the ability to easily sort and compare prices at in-network pharmacies. This is overly burdensome for seniors reviewing plans on their own, and could overwhelm assistance organizations who would be able to serve fewer beneficiaries. Given these reports, I ask that you provide answers to the following questions so I may better understand your efforts to serve beneficiaries through this transition:

- What steps is CMS taking to make sure that information provided to consumers when they search for plans is accurate?

¹ [Kaiser Health News](#)

- What are you doing to ensure that any increase in the volume of beneficiaries enrolling in plans through Medicare.gov will not overwhelm the system?
- What resources if any do you plan to provide enrollment assistance organizations including State Health Insurance Programs (SHIPs) to enable them to handle changes in workload over this open enrollment period?
- What processes have you put in place to monitor problems encountered by beneficiaries or changes in enrollment that stem from issues with Plan Finder's functionality?
- In the event a beneficiary received inaccurate information from the website during open enrollment, what is the Agency's plan to address beneficiary complaints or problems they are experiencing with their drug plan starting in 2020?
- What is the agency's plan to incorporate additional feedback from stakeholders on the redesign of Plan Finder after the close of open enrollment based on consumers' experience?

Congress has worked hard on a bipartisan basis to enhance benefits available to Medicare beneficiaries. For the first time, seniors may have the option of enrolling in an MA plan that provides supplemental benefits such as coverage of ride sharing services and meals. I am eager for seniors to be able to take advantage of these new benefits, and would be disappointed if the ultimate barrier to enrollment was a technical issue with Plan Finder.

Moreover, many seniors on Medicare are living on fixed incomes with limited familiarity with the details of their health plan. I am concerned that additional hurdles they may face in finding the plan that is right for them could be costly, confusing, and may ultimately jeopardize their access to affordable care.

I thank you for your work to serve the seniors we represent, and look forward to your response.

Sincerely,



Catherine Cortez Masto
United States Senator