

MEDICARE ADVANTAGE MEMBER ENGAGEMENT: TRUSTED OUTREACH & ELIMINATING BARRIERS

Presented By:

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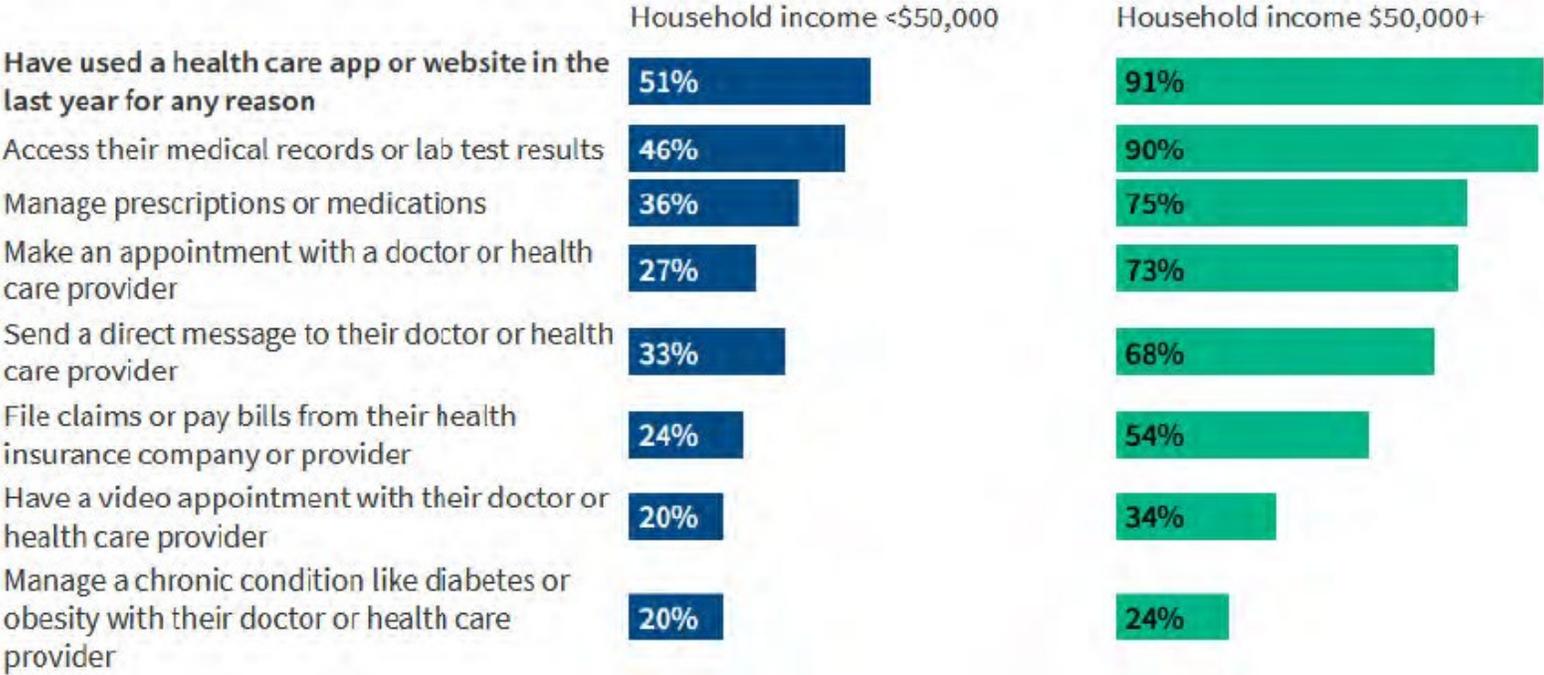


Senior App Use Income Gap

- App use by older adults is largely predicated by income. Closing that gap means communicating in a familiar, accessible format.
- Despite the income gap in app use, the vast majority of seniors do own a smartphone.
- In 2013 just 18% of seniors owned a smartphone. By 2023 that number rose to 75%. A 2025 AARP report put senior smartphone ownership at 91%.

Older Adults With Higher Incomes Are More Likely To Say They Have Used a Health Care App or Website in the Past Year

Percent of adults ages 65 or older who say they have used a health care app or website either on their smartphone, tablet, or computer to do each of the following in the past year:

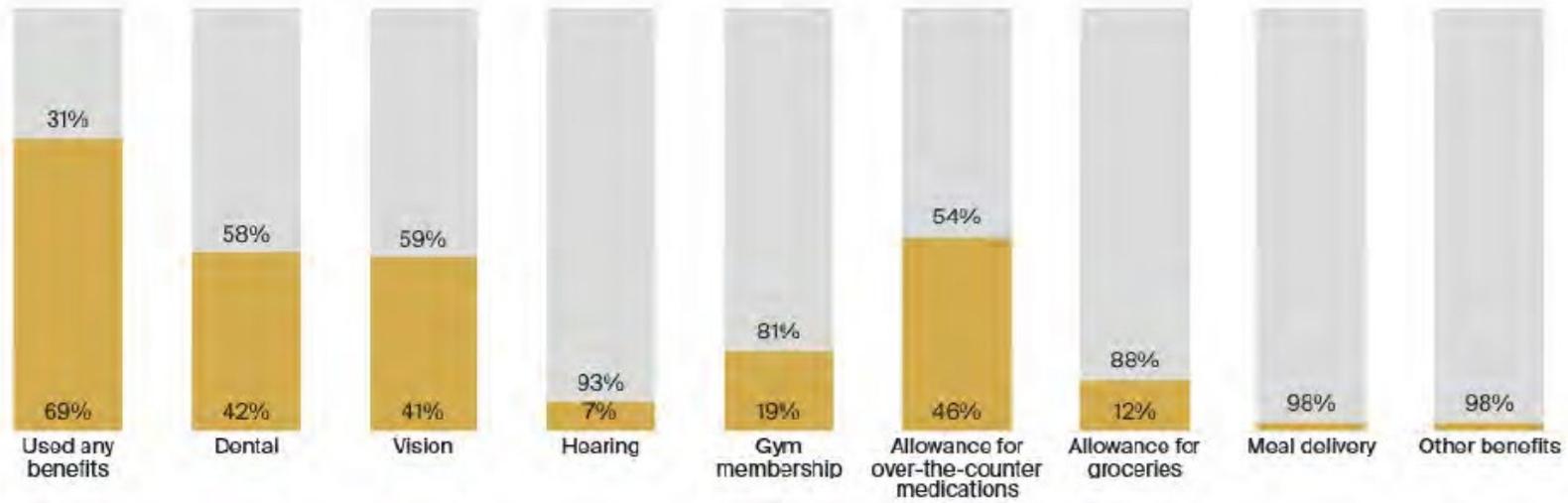


Source: KFF Health Tracking Poll (September 2025)

Supplemental Benefit Use

- Supplemental benefits set Medicare Advantage plans apart from Basic Medicare and from other MA plan options.
- Many plan members do not use available supplemental benefits simply because they are unaware of all their options.
- Educating beneficiaries about available benefits and services is crucial to health outcomes, plan ratings, and member retention.

In the past 12 months, have you used any of your Medicare Advantage plan's supplemental benefits, such as coverage for dental, allowance for over-the-counter medications, transportation, fitness, or some other benefit not covered by traditional Medicare? Which benefit or benefits have you used in the past 12 months?



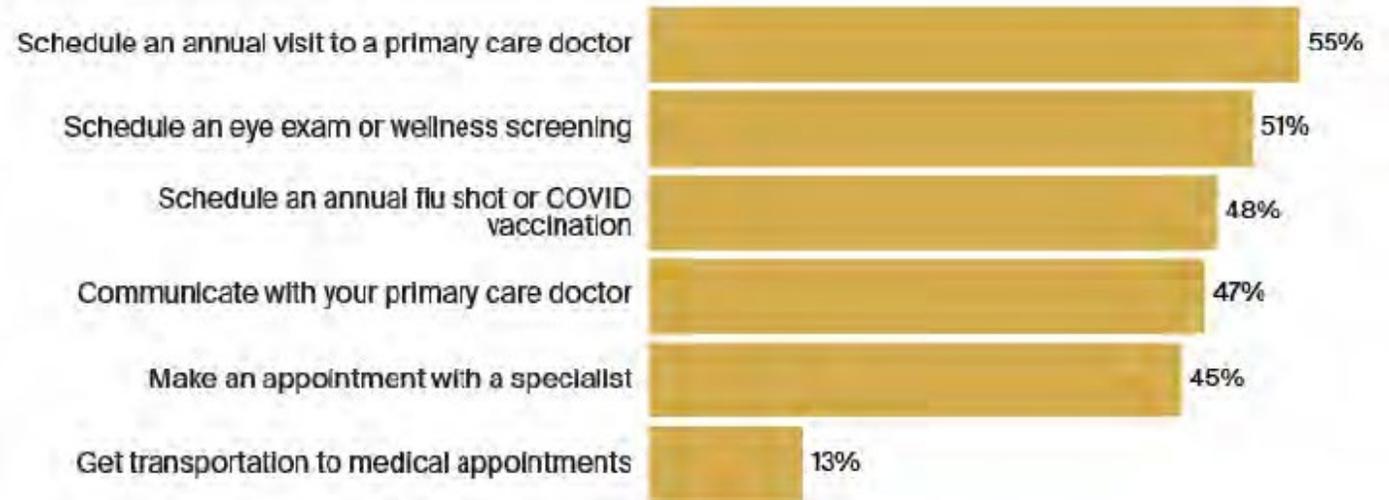
Source: Commonwealth Fund 2024 Value of Medicare Survey (February 2024)

Enabling Care

- Successful plans help members access and manage their care.
- Member support teams can only do so much to manage individual member issues.
- Mass-outreach helps members understand how their plan works, why changes happen, which apps they should use, how to engage with care management, and what tools are available.

? Has your Medicare Advantage plan helped you with any of the following tasks?

Enabling access to care



Helping to manage care

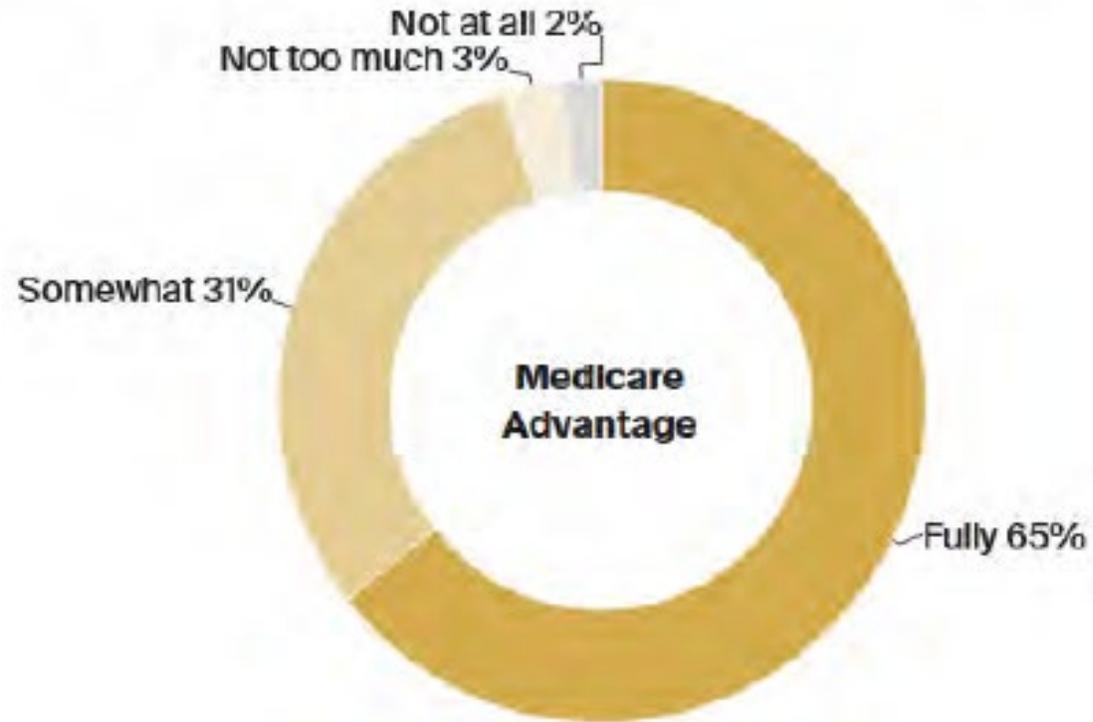


Source: Commonwealth Fund 2024 Value of Medicare Survey (February 2024)

MA Plan Member Expectations & Trust

- Meeting or exceeding member expectations is about trust and communication. Dissatisfaction leads to dis-enrollment.
- Changes to the Medicare landscape must be addressed and explained in an authentic manner that maintains trust.
- An August 2025 JD Power study showed a 3% decline in satisfaction rates, driven by a 4% drop in member trust scores.

 *To what extent has your Medicare coverage met your expectations?*



Source: Commonwealth Fund 2024 Value of Medicare Survey (February 2024)

Source: JD Power Medicare Advantage Member Satisfaction Survey (August 2025)

The Importance of Onboarding

- New Medicare Advantage beneficiaries offer the lowest ratings of their plans. Just 38% say their plan fully met their expectations in the first year.
- The most common pain points include explanation of benefits, finding in-network doctors, understanding deductibles, and predicting prior authorizations.
- Member on-boarding education is fundamental to new plan success.

First-year member satisfaction lags: When new members join a Medicare Advantage plan, their first year often comes with confusion, unmet expectations and administrative challenges. Only 38% of first-year members say their insurer fulfills their service expectations. That number rises to 45% among established members, or those who have been with the same plan for more than one year. Common challenges cited by new members include explanation of benefits, how to find in-network doctors, deductibles, prior authorizations and usage of their Health Savings Account (HSA)/Health Retirement Account (HRA)

Source: JD Power Medicare Advantage Member Satisfaction Survey (August 2025)

Use Outreach Members Will Trust

- Member outreach often comes from vendors that are not familiar to recipients. Worse, some calls and texts show up as "Unknown", "SPAM" or "Scam Likely" simply because they are not registered properly.
- TTHM puts a premium on registering calls and texts so that mobile and landline carriers 1) pass calls and texts along to the intended recipient and 2) show client branding whenever possible.
- STIR/SHAKEN registration of calls and 10DLC registration of text campaigns is crucial in the modern telecoms climate. We help with both.
- We also reach out to individual carriers and their spam filter partners to notify them about high volumes of calls using your branded Caller ID.



MA Teletownhall Uses & Participation Rates

Teletownhall forums reach and engage a better share of target members than other member outreach mediums. There are no tech barriers; members simply answer the phone to join the live forum and are guided by a professional moderator.

These large-scale live phone forums help members:

- 1) Understand Plan Benefits & Processes
- 2) Connect to Under-used Benefits & Services
- 3) Get More Comfortable Using Apps & Portals
- 4) Schedule Checkups & Preventative Care
- 5) Elevate Ongoing Issues in a Proactive Format

26,392
OUTBOUND
DIALS

10.79%
ACCEPTED OF
DIALED

40.11%
ACCEPTED
LISTEN 5+ MIN

13.26
AVG LISTEN
MINUTES

65
SUBMITTED
QUESTIONS

158
TRANSFERRED
TO SUPPORT

Engaging Members with Teletownhalls

E D U C A T E

Review plan benefits in Q1, encourage health outcomes in Q2-3, and preview changes with renewing members in Q4.

A S S I S T

Address common issues, direct members to support and/or tag for followup. Members who need the most help stay on the forum longer.

E N G A G E

Get feedback, answer questions and connect members with their benefits. Learn about pain points and proactively troubleshoot.

B U I L D T R U S T

Use a Caller ID phone with Branded Name ID for trusted outreach. MA beneficiaries receive up to 50 calls/texts per day during enrollment.

M E M B E R E X P E R I E N C E

Improve member experience by starting with planned content then answering member questions through live Q&A.

F U L L S E R V I C E

Event scripting, setup and live production is always managed by experienced TTHM moderators and operators.

Teletownhall Forum Production Process

CONNECT

Dial out to an audience targeted by plan or by grouping similar plans. Offer Spanish, Korean or Vietnamese Simulcasts.

INFORM

Provide key information and updates to get members up to speed early in the live forum. Add a Zoom Integration or Web Simulcast for more tech-savvy members.

FOCUS

Answer audience questions to ensure complete understanding and access. Individual questions educate all participants.

IN-EVENT ENGAGEMENT

TTHM runs polls, collects data and tags members for Followup based on client created protocols.

SUPPORT OPTIONS

TTHM operators can triage simple issues. Provide optional transfers to member support or scheduling teams as-needed.

FULL REPORTING

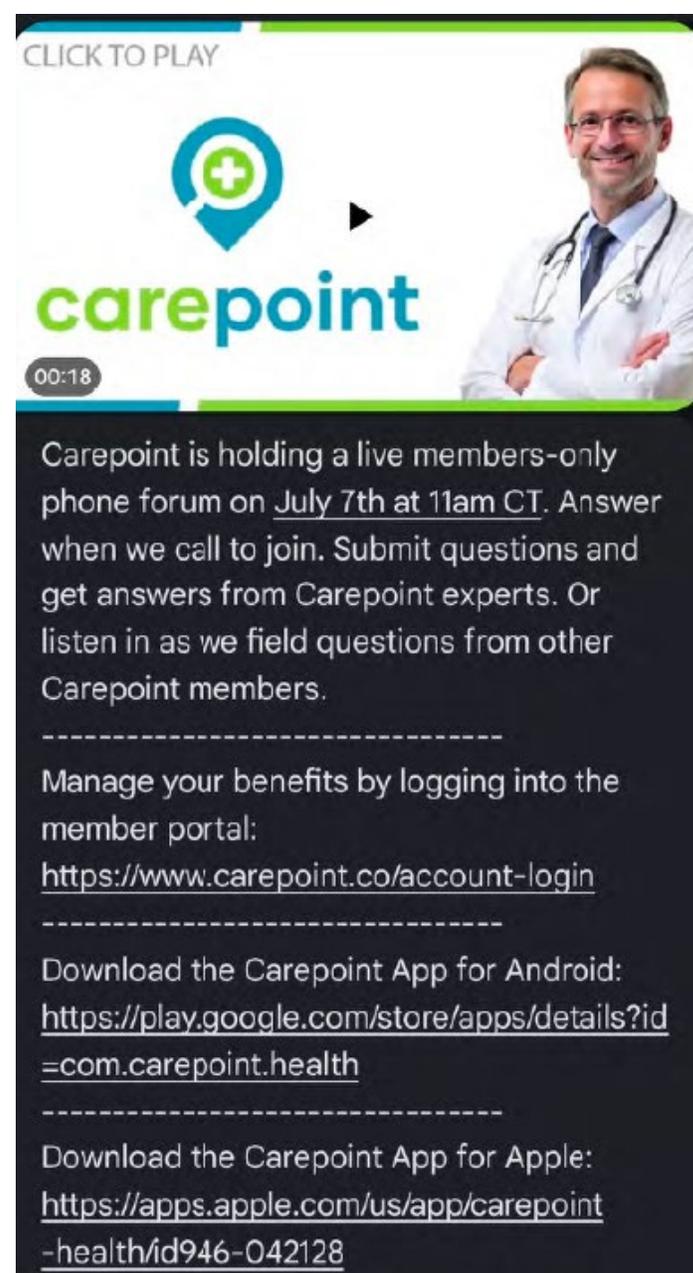
Reporting includes event recording, polling results, questions asked, data collected, transfer details and more.

Branded Text Alerts

Multimedia texts can be used to deliver information, encourage specific actions, and include full native links. Properly registered text campaigns see the highest delivery rates.

Medicare beneficiaries receive up to 50 calls/texts per day during peak enrollment periods. Use a short video or a branded banner image to authenticate your message.

Develop text reply chains so that the initial message is not the end of the engagement. Reporting details each conversation.



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