59% of older Americans find some things difficult when navigating the health care system, such as:

- Understanding their bill/benefits
- Understanding their diagnosis and deciding on treatment
- Communicating effectively with their health care providers

Women Report Greater Challenges Managing Their Care
According to the survey, women 60 and older are more likely than men to report at least one challenge with navigating the health care system.

- 65% of women report challenges
- 52% of men report challenges

Men Are More Likely to Consult with Their Health Insurance Provider When Navigating the Health Care System
Men responding to the survey were more likely than women to agree that consulting their health insurance provider would help them better navigate the health care system.

- 31% of men agree
- 23% of women agree

Over Half of Non-Retired Older Americans Need More Help Understanding Their Benefits vs. Retirees
According to the survey, more than half of non-retired older adults at least somewhat agree that they need help understanding their benefits once they have chosen a plan, compared to about two in five retired adults.

- 54% of non-retired agree
- 41% of retirees agree

Survey of Adult Caregivers’ Highlights Need for Additional Support
A complementary survey fielded by The Harris Poll among caregivers demonstrated even lower confidence in navigating the health care system than older adults. Key findings include:

- Nearly 8 in 10 (79%) caregivers believe that they would be able to better help the person they care for manage their health if they better understood their benefits.
- Specifically, caregivers surveyed identified several options that would help them better navigate the health care system on behalf of the people who they provide care for, including:
  - Talking to the doctor of the person who they care for
  - Reading reviews and other self-help tools
  - Consulting with the insurer of the person they care for

To learn more about Anthem and n4a and access resources, please visit [www.antheminc.com](http://www.antheminc.com) and [www.n4a.org](http://www.n4a.org)

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*Adults ages 18+ who provide support or counsel related to health care decisions to someone in their life who is currently eligible for Medicare, i.e., aged 65 or older, or under 65 and also receiving Social Security Disability Insurance

About the Survey: The survey of older Americans was conducted online within the United States by The Harris Poll on behalf of Anthem from November 8-18, 2018, among 1,038 U.S. adults ages 60+. The complementary survey of caregivers was conducted online from December 18-20, 2018 among 2,018 U.S. adults ages 18+, of whom, 770 have a care recipient (someone for whom they provide support or counsel related to health care decisions who is currently eligible for Medicare, i.e., aged 65+, or under 65 and also receiving Social Security Disability Insurance).