

Department of Health and Human Services

**OFFICE OF
INSPECTOR GENERAL**

**BENEFICIARY AWARENESS OF HCFA
PUBLICATIONS**



JUNE GIBBS BROWN
Inspector General

JUNE 1995
OEI-04-93-00141

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EXECUTIVE SUMMARY

PURPOSE

To determine Medicare beneficiary awareness of booklets the Health Care Financing Administration publishes to assist beneficiaries with health care decisions.

BACKGROUND

The Health Care Financing Administration (HCFA) publishes various booklets designed to help Medicare beneficiaries make informed health care decisions. The booklets are available from several sources, such as Social Security offices and senior citizen organizations. However, the department has little information on the extent that beneficiaries know the booklets are available.

As part of our 1994 survey to determine beneficiary satisfaction with Medicare, we asked beneficiaries about their awareness of the *Medicare Handbook* and seven other HCFA publications. These eight publications included the handbook and two booklets on selecting Medigap insurance and nursing homes we reported on in 1993.

FINDINGS

Most beneficiaries were aware of the Medicare Handbook

Three-fourths of the beneficiaries surveyed in 1993 and 1994 said they knew about the *Medicare Handbook*. Most of them thought it was helpful, easy to read and understand, and contained adequate information.

Awareness of the Medigap guide increased since 1993

The percent of beneficiaries who were aware of HCFA's *Guide to Health Insurance for People with Medicare* increased from 13 percent in 1993 to 24 percent in 1994.

Awareness of the nursing home guide was about the same in 1993 and 1994

The percent of beneficiaries who were aware of HCFA's *Guide to Choosing a Nursing Home* decreased slightly from nine percent in 1993 to eight percent in 1994.

Few beneficiaries were aware of other HCFA publications

The percent of beneficiaries aware of five other HCFA publications ranged from 4 to 14 percent.

- Fourteen percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's *Medicare and Other Health Benefits*.

- Nine percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's *Medicare Coverage for Second Surgical Opinions*.
- Nine percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's *Medicare Hospice Benefits*.
- Six percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's *Medicare and Coordinated Care Plans*.
- Four percent of the Medicare beneficiaries who responded to our survey were aware of HCFA's *Medicare Savings for Qualified Beneficiaries*.

We realize that awareness of these publications may depend on a beneficiary's needs. Further, these publications are referenced in HCFA's *Medicare Handbook* which most beneficiaries are aware of.

RECOMMENDATION

We recommend that HCFA continue their current efforts, as well as experiment with new methods, to develop a more effective strategy to increase beneficiary awareness of their publications.

AGENCY COMMENTS

The HCFA Administrator commented on our draft report, and concurred with our findings. He reported that HCFA has several initiatives underway designed to educate Medicare beneficiaries and providers about Medicare's home health coverage. For example, HCFA is developing a new pamphlet to be distributed to organizations and health care providers who serve beneficiaries. The Administrator reported HCFA is also working to improve the readability and distribution of existing publications.

TABLE OF CONTENTS

	PAGE
EXECUTIVE SUMMARY	
INTRODUCTION	1
FINDINGS	
• Most Beneficiaries Were Aware of the <i>Medicare Handbook</i>	5
• Awareness of HCFA's Medigap Guide Increased Since 1993	5
• Awareness of HCFA's Nursing Home Guide Was About the Same in 1993 and 1994	6
• Few Beneficiaries Were Aware of Other HCFA Publications	6
RECOMMENDATION	7
AGENCY COMMENTS	8
APPENDICES	
Responses to 1993 Survey of Medicare Beneficiaries	A-1
Responses to 1994 Survey of Medicare Beneficiaries	B-1
HCFA Comments	C-1

INTRODUCTION

PURPOSE

To determine Medicare beneficiary awareness of booklets the Health Care Financing Administration publishes to assist beneficiaries with health care decisions.

BACKGROUND

Medicare Program

Medicare is a Federal health insurance program for individuals age 65 and older and for certain categories of disabled people. Authorized in 1965 by title XVIII of the Social Security Act, Medicare paid benefits in 1993 totalling \$143 billion to approximately 36 million beneficiaries.¹ The Health Care Financing Administration (HCFA) within the Department of Health and Human Services has responsibility for the Medicare program.

HCFA Publications

HCFA publishes a handbook for beneficiaries that explains how the Medicare program works and what the benefits are. HCFA also publishes various booklets designed to help beneficiaries make informed health care decisions. The booklets provide (1) guidance on Medicare coverage for specific services, such as hospice and second surgical opinions, and (2) advice on criteria beneficiaries should consider in selecting services, such as nursing home care and supplemental health insurance.

The handbook is mailed to new beneficiaries when they enroll, and to all beneficiaries when major changes are made to the Medicare program. The booklets are available upon request from several sources, such as Social Security offices, insurance offices that process Medicare claims (called carriers), and senior citizen organizations. However, the department has little information on the extent that beneficiaries know the booklets are available.

Previous Survey

In 1993, the Office of Inspector General conducted a survey of Medicare beneficiaries to determine their awareness of the handbook and two booklets published by HCFA. The two booklets provided guidance to beneficiaries and their families to help them select nursing homes and health insurance to supplement Medicare coverage (Medigap insurance).

¹Health Care Financing Administration, United States Department of Health and Human Services. *HCFA Statistics*, July 1994

We found that three-fourths of the beneficiaries were aware of the handbook², but few beneficiaries (less than 15 percent) knew about the two booklets³. However, most beneficiaries who had used the handbook and booklets found them useful.

METHODS

1994 Survey

In July 1994, we mailed a questionnaire to 1279 randomly selected Medicare beneficiaries for whom Part B claims had been filed in Calendar Year 1993. Based on previous experience with similar beneficiary surveys, the sample size was calculated to produce an estimate within 3.5 percent of the true value at the 95 percent confidence level. We used standard equations for estimating sample size with a binary response variable.

As part of our 1994 survey to determine beneficiary satisfaction with Medicare,⁴ we asked beneficiaries about their awareness of eight HCFA publications. The eight publications included the *Medicare Handbook*, which all beneficiaries receive, and seven other publications that HCFA requested we include. The eight booklets are described below.

- HCFA's *Medicare Handbook* explains the Medicare program and benefits.
- HCFA's *Guide to Health Insurance for People with Medicare Coverage* provides information on (1) Medicare coverage, (2) types of Medigap policies, and (3) tips for purchasing Medigap insurance.
- HCFA's *Guide to Choosing a Nursing Home* contains information on (1) factors to consider in selecting a nursing home, and (2) Medicare and Medicaid coverage of nursing home care.
- HCFA's *Medicare and Other Health Benefits* explains how Medicare coordinates with other insurance that beneficiaries may have, such as Medigap, employer health plans, and Workman's Compensation.
- HCFA's *Medicare Coverage for Second Surgical Opinions* provides information on (1) when beneficiaries should get second surgical opinions, (2) how to find

²Office of Inspector General, United States Department of Health and Human Services. *Medicare Beneficiary Satisfaction: 1993*. OEI-04-92-00480, August 1993

³Office of Inspector General, United States Department of Health and Human Services. *Use of Nursing Home and Medigap Guides*. OEI-04-92-00481, May 1994

⁴Office of Inspector General, United States Department of Health and Human Services. *Medicare Beneficiary Satisfaction: 1994*. OEI-04-92-00480, December 1994

physicians to give second surgical opinions, (3) and Medicare payments for second surgical opinions.

- HCFA's *Medicare Hospice Benefits* explains (1) hospice services, (2) eligibility requirements, and (3) Medicare payments for hospice services.
- HCFA's *Medicare and Coordinated Care Plans* contains information on managed health care plans (health maintenance organizations and competitive medical plans) that contract with HCFA to provide health care for Medicare beneficiaries.
- HCFA's *Medicare Savings for Qualified Beneficiaries* explains how Medicare can pay additional medical costs for certain low-income Medicare beneficiaries.

Beneficiary participation in the survey was voluntary. A total of 1002 beneficiaries returned completed questionnaires, for a response rate of 78 percent. Given the size of our sample and response rate, results of our survey are projectable to the universe of 36 million beneficiaries. Appendix A shows beneficiary responses.

Comparison to Previous Surveys

We compared beneficiary responses to the 1993 survey to beneficiary responses to the 1994 survey on questions about the *Medicare Handbook*. We also compared beneficiary responses on two other publications--the nursing home and Medigap booklets.

The two booklets on selecting nursing homes and Medigap insurance we previously reported on in 1993. We could not determine if the difference in responses in 1993 and 1994 were statistically significant because we worded the question about beneficiary awareness differently those two years.

In 1994, we asked beneficiaries about their awareness of the health insurance and nursing home guides in a list of seven publications. Only those beneficiaries who were aware of one or more of the seven publications should have answered the question. Therefore, we calculated our percentages of beneficiary awareness and unawareness of the guides using the number of beneficiaries who responded to the survey (1002). We interpreted each non-response to the question as meaning that the beneficiary was not aware of any of the seven publications listed in the question. That interpretation is consistent with the instructions we gave in the questionnaire.

In 1993, we asked about awareness of the health insurance and nursing home guides in two separate questions. All beneficiaries responding to the survey should have answered the questions to say they either were aware of the booklets or they were not aware. However, some beneficiaries skipped the questions. Since we did not know whether or not they were aware of the booklets if they skipped the question, we calculated the percentages aware and unaware in our report *Use of Nursing Home and*

Medigap Guides (OEI-04-00481) using the number of people who answered the question. In order to compare 1993 responses to 1994 responses, we recalculated percentages for 1993 using the number of beneficiaries responding to the survey (1053).

See appendix A for beneficiary responses to the 1993 survey, and appendix B for beneficiary responses to the 1994 survey.

We conducted this inspection in accordance with the *Quality Standards for Inspections* issued by the President's Council on Integrity and Efficiency.

FINDINGS

MOST BENEFICIARIES WERE AWARE OF *MEDICARE HANDBOOK*

Three-fourths of the beneficiaries surveyed said they knew about the *Medicare Handbook*. Beneficiaries responded virtually the same in both the 1993 and 1994 surveys.

A little over 40 percent of the beneficiaries surveyed had used the handbook in the previous year. Of the beneficiaries who had used the handbook:

- over 90 percent thought the handbook was helpful,
- over 90 percent thought the print was large enough to read,
- over 85 percent thought the handbook contained adequate information, and
- over 80 percent thought the wording was easy to understand.

In both the 1993 and 1994 surveys, half of the beneficiaries surveyed said they would refer to their *Medicare Handbook* to get information about their Medicare benefits.

AWARENESS OF THE MEDIGAP GUIDE INCREASED SINCE 1993

Table 1 shows that beneficiary awareness of the *Guide to Health Insurance for People with Medicare* increased 11 percent between 1993 and 1994.

**TABLE 1
AWARENESS OF MEDIGAP GUIDE**

PUBLICATION	1993	1994
Guide to Health Insurance for People with Medicare	13% ⁵	24%

Although we could not determine what caused the increased awareness of the Medigap guide, we recognize that HCFA is developing strategies to make beneficiaries more cognizant of the publication. For example, staff from HCFA and the Social

⁵Our report *Use of Nursing Home and Medigap Guides* (OEI-04-92-00481) shows 14 percent because we calculated the percentage differently, as explained in the Methodology section of this report.

Security Administration have been meeting quarterly to improve coordination and the dissemination of information to beneficiaries.

AWARENESS OF THE NURSING HOME GUIDE WAS ABOUT THE SAME IN 1993 AND 1994

Table 2 shows that less than 10 percent of beneficiaries surveyed knew about the *Guide to Choosing a Nursing Home* in both 1993 and 1994.

**TABLE 2
AWARENESS OF NURSING HOME GUIDE**

PUBLICATION	1993	1994
Guide to Choosing a Nursing Home	9%	8%

FEW BENEFICIARIES WERE AWARE OF OTHER HCFA PUBLICATIONS

Table 3 illustrates that the percent of beneficiaries aware of five HCFA publications other than the Medigap and nursing home guides ranged from 4 to 14 percent of the 1002 beneficiaries responding to our survey.

**TABLE 3
AWARENESS OF HCFA PUBLICATIONS**

PUBLICATION	BENEFICIARIES AWARE
Medicare and Other Health Benefits	14%
Medicare Coverage for Second Surgical Opinions	9%
Medicare Hospice Benefits	9%
Medicare and Coordinated Care Plans	6%
Medicare Savings for Qualified Beneficiaries	4%

We realize that awareness of these publications may depend on a beneficiary's needs. For example, it is understandable that a beneficiary who has not needed surgery may not be aware of the publication on second surgical opinions.

RECOMMENDATIONS

HCFA publications provide information that Medicare beneficiaries and their families may use to make informed health care decisions. However, they cannot benefit from the guidance if they do not know the information is available.

Publications such as the *Medicare Handbook* and the *Guide to Health Insurance for People with Medicare* have broader applicability to beneficiaries. We noted that the rate of awareness for these publications is higher than for other publications. We also realize that awareness of some of the other publications, such as the pamphlet on hospice benefits, may depend on a beneficiary's needs. Further, those publications that beneficiaries are less aware of are referenced in HCFA's *Medicare Handbook* which most beneficiaries do know about.

As our 1993 report on the nursing home and Medigap guides acknowledged, HCFA is working with the Social Security Administration and the Assistant Secretary for Public Affairs to make HCFA information more accessible to beneficiaries. That effort seems to be working for the Medigap booklet we studied in 1993. HCFA's current work with the National Association of Insurance Commissioners (NAIC) should also increase awareness of the Medigap guide. HCFA and NAIC are developing disclosure statements which are provided to beneficiaries who purchase Medigap insurance. The statements refer potential Medigap buyers to the *Guide to Health Insurance for People with Medicare*.

We recommend that HCFA continue their current efforts, as well as experiment with new methods, to develop a more effective strategy to increase beneficiary awareness of their publications.

Some new methods that HCFA might consider for experimentation are listed below.

- HCFA could distribute publications, or a listing of publications through offices of physicians and other health care providers.
- HCFA carriers could include a listing of HCFA publications with the Explanation of Medicare Benefits sent to beneficiaries after claims for Part B services have been processed.
- Post Offices could display a listing of HCFA publications.

AGENCY COMMENTS

The HCFA Administrator commented on our draft report, and concurred with our findings. He reported that HCFA has several initiatives underway designed to educate Medicare beneficiaries and providers about Medicare's home health coverage. For example, HCFA is developing a new pamphlet to be distributed to organizations and health care providers who serve beneficiaries. The Administrator reported HCFA is also working to improve the readability and distribution of existing publications.

Appendix C shows the full text of comments provided by HCFA.

APPENDIX A

RESPONSES TO THE 1993 SURVEY OF MEDICARE BENEFICIARIES

RESPONSES TO 1993 SURVEY OF MEDICARE BENEFICIARIES
(1053 Respondents)

Question	Responses	Percentage
<p>1. The following are some places people might go to get answers if they have questions about what Medicare pays for. Where would you go to get information about what Medicare pays for?</p> <p>(Check all that apply)</p> <p>(N = 1025 - Number Responding to Question)</p>		
Your doctor's office	495	48
Friend or relative	103	10
AARP or other membership organization	200	20
Insurance company that process your Medicare claims	324	32
Social Security office	465	45
Local senior citizen's group	83	8
Insurance salesperson	17	2
<i>Medicare Handbook</i>	552	54
Other	40	4
Not Answering:	28	
<p>2. How many times in the past year have you used your <i>Medicare Handbook</i>?</p> <p>(Check <u>one</u> answer.)</p>		
1 to 3 times	368	36
More than 3 times	57	6
I have never used the <i>Medicare Handbook</i>	345	34
I do not know what the <i>Medicare Handbook</i> is	27	3
I do not recall receiving a <i>Medicare Handbook</i>	213	21
Not Answering:	79	

Question	Responses	Percentage
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3. Do you think the *Medicare Handbook* is:
(Check one answer.)

(N = 425 - Number Who Had Used Handbook)

Very Helpful	113	27
Generally Helpful	272	66
Generally Not Helpful	19	5
Not Helpful	7	2
Not Answering:	14	

4. Thinking about the Medicare Handbook you have received, would you say that...

(N = 425 - Number Who Had Used Handbook)

a. The wording is easy to understand?

Yes	314	80
No	78	20
Not Answering:	33	

b. The lettering is large enough to read?

Yes	345	94
No	23	6
Not Answering:	57	

c. It covers enough information?

Yes	284	85
No	51	15
Not Answering:	90	

Question	Responses	Percentage
5. Medicare publishes a booklet entitled " <i>Guide to Health Insurance for People with Medicare.</i> " It discusses things you should look for in choosing Medigap insurance to supplement your Medicare coverage. It is available at your Social Security office.		

Before today, were you aware Medicare had a booklet to help you choose other health insurance?

Yes	139	14
No	875	86
Not Answering:	39	

6. Medicare also has a booklet entitled "*Guide to Choosing a Nursing Home.*" It discusses things to look for in selecting a nursing home, and is available from several offices, including your Social Security office.

Before today, were you aware Medicare had information on choosing a nursing home?

Yes	93	9
No	917	91
Not Answering:	43	

APPENDIX B

RESPONSES TO THE 1994 SURVEY OF MEDICARE BENEFICIARIES

RESPONSES TO 1994 SURVEY OF MEDICARE BENEFICIARIES
(1002 Respondents)

Question	Responses	Percentage
1. The following are some places people might go to get answers if they have questions about what Medicare pays for. Where would you go to get information about what Medicare pays for? (Check all that apply.) (N = 973 - Number Responding to Question)		
Your doctor's office	486	50
Friend or relative	67	7
AARP or other membership organization	135	14
Insurance company that processes your Medicare claims	411	42
Social Security office	337	35
Local senior citizens' group	58	6
Insurance salesperson	24	2
<i>Medicare Handbook</i>	518	53
Medicare Peer Review Organization (PRO)	107	11
Other	26	3
Not Answering: 29		
2. How many times in the past year have you used your <u>Medicare Handbook</u> ? (Check <u>one</u> answer.)		
1 to 3 times	331	36
More than 3 times	77	8
I have never used the <i>Medicare Handbook</i>	297	32
I do not know what the <i>Medicare Handbook</i> is	27	3
I do not recall receiving a <i>Medicare Handbook</i>	191	21
Not Answering: 79		

Question	Responses	Percentage
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3. Do you think the *Medicare Handbook* is:
(Check one answer.)

(N = 408 - Number Who Had Used Handbook)

Very Helpful	123	31
Generally Helpful	249	64
Generally Not Helpful	14	4
Not Helpful	5	1
Not Answering:	17	

4. Thinking about the *Medicare Handbook* you have received, would you say that...

(N = 408 - Number Who Had Used Handbook)

a. The wording is easy to understand?

Yes	312	84
No	58	16
Not Answering:	38	

b. The lettering is large enough to read?

Yes	326	93
No	25	7
Not Answering:	57	

c. It covers enough information?

Yes	290	87
No	42	13
Not Answering:	76	

Question	Responses	Percentage
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5. Listed below are Medicare booklets that you can obtain free. **Before today**, were you aware that you could obtain the following free publications from Medicare?

(Please check the booklets you were aware of **before today**.)

<i>Guide to Health Insurance for People with Medicare</i>	237	24
<i>Guide to Choosing a Nursing Home</i>	78	8
<i>Medicare: Coverage for Second Surgical Opinion</i>	94	9
<i>Medicare: Hospice Benefits</i>	90	9
<i>Medicare and Coordinated Care Plans</i>	59	6
<i>Medicare and Other Health Benefits</i>	141	14
<i>Medicare: Savings for Qualified Beneficiaries</i>	42	4

Number Who Checked One or More Publications: 405

Number Who Did Not Check Any Publications: 597

APPENDIX C

HCFA COMMENTS



Memorandum

DATE APR 28 1995

FROM Bruce C. Vladeck
Administrator

SUBJECT Office of Inspector General Draft Report: "Beneficiary Awareness of HCFA Publications," (OEI-04-93-00141)

TO June Gibbs Brown
Inspector General

We reviewed the subject draft report which examined beneficiary awareness of booklets the Health Care Financing Administration publishes to assist beneficiaries with health care decisions. Our comments are attached for your consideration.

Thank you for the opportunity to review and comment on this report. Please advise us if you would like to discuss our position on the report's recommendation.

Attachment

IG	_____
SAIG	_____
PDIG	_____
DIG-AS	_____
DIG-EI	_____✓
DIG-OI	_____
AIG-CFAA	_____
AIG-MP	_____
OGC/IG	_____
EXSEC	_____✓
DATE SENT	5/1

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GENERAL

Comments of the Health Care Financing Administration (HCFA)
on Office of Inspector General (OIG) Draft Report:
"Beneficiary Awareness of HCFA Publications,"
(OEI-04-93-00141)

OIG Recommendation

HCFA should continue their current efforts, as well as experiment with new methods, to develop a more effective strategy to increase beneficiary awareness of their publications.

Some new methods that HCFA might consider for experimentation are listed below.

- o HCFA could distribute publications, or a listing of publications, through offices of physicians and other health care providers.
- o HCFA carriers could include a listing of HCFA publications with the Explanation of Medicare Benefits sent to beneficiaries after claims for Part B services have been processed.
- o Post offices could display a listing of HCFA publications.

HCFA Response

We concur. As mentioned in the report, HCFA is engaged with internal and external partners to increase the awareness and distribution of its publications. We have several initiatives under way for fiscal year 1995 designed to educate Medicare beneficiaries and providers about what Medicare's home health benefit covers and pays for. These initiatives employ multimedia and multiuser approaches to guarantee maximum use and benefit.

First, a pamphlet has been developed which explains Medicare home health coverage, eligibility, fraud, and quality concerns. It is currently being reviewed by HCFA component staff, several beneficiary and home health organizations, and Medicare beneficiaries. We anticipate having a final revised version of the pamphlet complete by July/August 1995. The pamphlet will be distributed to groups and organizations that provide counseling and assistance services to beneficiaries such as the Information Counseling and Assistance (ICA) Program State grantees, the Retired Seniors Volunteer Program, and others. It will also be distributed to hospitals to be shared with the staff (hospital discharge planners and social workers) who assist beneficiaries with their posthospital health care needs. We also intend to distribute copies of the pamphlet to professional provider organizations such as the American Medical Association and American Nurses Association. We recognize that doctors need to understand this benefit because many beneficiaries consult with their doctors about Medicare coverage. Hence, we will encourage these organizations to put the pamphlet in their newsletters and other correspondence that goes to their members.