

Florida Seniors and Medicare Advantage: Key Findings from a Morning Consult Survey

Morning Consult conducted a survey of 3,010 Florida adults between April 22 and May 4, 2026, to assess public attitudes toward Medicare Advantage (MA) among Florida residents, including voters, seniors, and MA enrollees. The survey findings tell a clear and consistent story: MA is broadly popular, deeply valued by enrollees, and viewed as a program that seniors want protected.

Florida seniors strongly support Medicare Advantage

Support for MA in Florida is broad and deepest among the seniors who rely on it most. With high favorability ratings and near-universal retention among current enrollees, the data reflect a program that has earned the confidence of the people it serves.

77% of Florida seniors have a favorable view of MA

97% of senior MA enrollees plan to stay enrolled – near universal retention

54% of adults 55+ who are not enrolled in MA say they are likely to enroll in the future

76% of seniors say they understand how MA works

85% find prescription drug coverage easy to understand

That confidence in MA goes hand in hand with seniors' preference for choice and agency in their healthcare decisions, rather than a one-size-fits-all solution:

60% of Florida seniors want to be able to choose from Medicare Advantage and other private plan options

Medicare Advantage delivers what seniors prioritize most

The strength of MA's appeal is rooted in how directly the program delivers on the healthcare priorities seniors say matter most to them.

When asked what they need from a health plan, Florida seniors point consistently to the same five values:

- **Affordability** (98%)
- **Access** (97%)
- **Choice** (97%)
- **Stability** (96%)
- **Prevention** (94%)

Seniors report that MA specifically delivers on the benefits and priorities they prioritize:

MA Plan Supplemental Benefits	FL Seniors Citing as Important
Prescription Drug Coverage	78%
Vision Coverage	71%
Dental Coverage	69%
Hearing Coverage	52%

Prevention, in particular, resonates strongly across age groups: **65% of Floridians** and **80% of seniors** say a **health plan's emphasis on prevention and staying healthy influences their choice of coverage**.

Seniors are deeply concerned about changes to their coverage options

Because MA is so central to how seniors access and afford care, the prospect of losing it or seeing it reduced generates significant anxiety. Seniors rely on MA to keep them healthy and manage their costs, and that dependence is reflected by their top concerns.

Among Florida seniors, concern about changes to MA is clear:

70% of Florida seniors are concerned about MA being eliminated

72% are concerned about insurers leaving their area

When asked specifically what concerns them most if MA were cut or reduced, Florida seniors point to the same factors that drew them to the program in the first place: cost, access, and coverage.

Their top concerns include:

- **Seniors skipping care due to cost:** 71%
- **Higher out-of-pocket costs with no annual cap:** 68%
- **Higher monthly premiums:** 67%
- **Losing dental, vision & hearing coverage:** 61%
- **Losing access to current doctors or specialists:** 58%

When senior MA enrollees describe what they would lose in their own words, three themes emerge: **unaffordable prescriptions**, **disrupted access to their doctors**, and **financial hardship** that many could not absorb on a fixed income.

These findings speak directly to the stakes: for Florida's seniors, Medicare Advantage is a health and financial lifeline.

Methodology

This poll was commissioned by Humana and conducted between April 22–May 4, 2026, among a sample of 3,010 adults in Florida. The interviews were conducted online, and the data were weighted to approximate a representative statewide sample of adults based on gender by age, race by educational attainment, marital status, home ownership, and race.

Results from the full survey have a margin of error of plus or minus 2 percentage points. Subgroup results (FL Seniors 65+, Senior MA Enrollees, Seniors 55+ non-enrollees) carry higher margins of error.

Featured Topline Questions

HUM 1: *Do you have a favorable or unfavorable view of the following healthcare programs? (% Very + Somewhat favorable)*

	Florida Statewide (n = 3,010)		Florida Seniors 65+ (n = 761)	
<i>Original Medicare</i>	1,938	64%	646	85%
<i>Medicare Part D</i>	1,907	63%	614	81%
<i>Medicare Advantage</i>	1,843	61%	589	77%
<i>Veterans Affairs (VA) health benefits</i>	1,848	61%	528	69%
<i>Medicaid</i>	1,999	66%	506	66%
<i>Medicare Supplement (i.e., Medigap)</i>	1,671	56%	475	62%
<i>The Affordable Care Act (ACA / “Obamacare”)</i>	1,570	52%	358	47%
<i>A single government-run health plan for all (“Single-payer”)</i>	1,308	43%	266	35%

HUM 2: *You mentioned that you are currently enrolled in a Medicare Advantage plan. During the next Medicare enrollment period, how likely are you to continue with a Medicare Advantage plan?*

	Florida Statewide (n = 668)		Florida Seniors 65+ (n = 441)	
<i>Very likely</i>	514	77%	382	87%
<i>Somewhat likely</i>	110	17%	46	11%
<i>Somewhat unlikely</i>	13	2%	1	0%
<i>Very unlikely</i>	6	1%	3	1%
<i>Don’t know / No opinion</i>	25	4%	8	2%

HUM 4: *How likely are you to enroll in a Medicare Advantage plan in the future?*

Florida Statewide (n = 778)	Florida Seniors 65+ (n = 321)
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<i>Very likely</i>	253	32%	80	25%
<i>Somewhat likely</i>	165	21%	47	15%
<i>Somewhat unlikely</i>	66	8%	34	11%
<i>Very unlikely</i>	160	21%	125	39%
<i>Don't know / No opinion</i>	135	17%	35	11%

HUM 7: Which of the following would most convince you to enroll in a Medicare Advantage plan? Please select all that apply.

	<i>Florida Statewide (n = 778)</i>		<i>Florida Seniors 65+ (n = 321)</i>	
<i>Lower or no monthly premiums</i>	404	52%	139	43%
<i>Coverage for dental, vision, and hearing</i>	360	46%	126	39%
<i>Affordable prescription drug coverage</i>	346	44%	105	33%
<i>Knowing my current doctors are in-network</i>	334	43%	137	43%
<i>A cap on how much I would spend out of pocket in a year</i>	238	31%	88	28%
<i>Recommendations from my doctor</i>	170	22%	59	18%
<i>Recommendations from friends or family who are enrolled</i>	167	21%	51	16%
<i>More information about how Medicare Advantage works</i>	181	23%	58	18%
<i>Seeing that more people in my area are choosing it</i>	70	9%	25	8%
<i>Other</i>	22	3%	13	4%
<i>None of these</i>	130	17%	84	26%

HUM 11: Which of the following supplemental benefits do you think are most important for a Medicare Advantage plan to include? Please select all that apply.

	<i>Florida Statewide (n = 3,010)</i>		<i>Florida Seniors 65+ (n = 761)</i>	
<i>Dental coverage</i>	1,780	59%	527	69%
<i>Vision coverage</i>	1,753	58%	538	71%
<i>Hearing coverage</i>	1,369	45%	393	52%
<i>Prescription drug coverage</i>	1,952	65%	594	78%
<i>Telehealth or virtual care</i>	916	30%	183	24%
<i>Fitness or wellness programs</i>	919	31%	248	33%
<i>Over-the-counter health product allowance</i>	1,160	39%	338	44%
<i>Meal delivery after a hospital stay</i>	728	24%	107	14%

<i>Transportation to medical appointments</i>	1,031	34%	205	27%
<i>Mental health services</i>	1,309	43%	288	38%
<i>Not sure</i>	256	9%	40	5%
<i>None of these</i>	156	5%	50	7%

HUM 19: How concerned are you about each of the following? (% Very + somewhat concerned)

	Florida Statewide (n = 3,011)		Florida Seniors 65+ (n = 762)	
<i>Health insurance companies reducing their Medicare Advantage offerings or leaving your area entirely</i>	2,002	66%	545	72%
<i>Medicare Advantage being cut or eliminated</i>	1,976	66%	535	70%

HUM 22: If Medicare Advantage were cut or eliminated, which of the following would concern you most for Florida seniors? Please select all that apply.

	Florida Statewide (n = 3,010)		Florida Seniors 65+ (n = 761)	
<i>Seniors not going to the doctor when they need to because they can't pay for it</i>	1,617	54%	538	71%
<i>Seniors facing higher out-of-pocket costs with no annual spending cap</i>	1,555	52%	518	68%
<i>Seniors paying higher monthly premiums</i>	1,487	49%	508	67%
<i>Seniors losing access to dental, vision, and hearing coverage</i>	1,477	49%	464	61%
<i>Seniors losing access to their current doctors or specialists</i>	1,446	48%	439	58%
<i>Seniors losing access to wellness and preventive care programs</i>	1,283	43%	354	47%
<i>Future generations losing access to Medicare Advantage as an option</i>	1,092	36%	266	35%
<i>Seniors having less say in their own healthcare decisions</i>	1,061	35%	298	39%

HUM 24: Which of the following comes closest to your view, even if neither is exactly right?

	Florida Statewide (n = 3,010)		Florida Seniors 65+ (n = 761)	
<i>The government should make Medicare Advantage the default option for seniors during enrollment</i>	571	19%	136	18%

<i>Seniors should be able to choose from Medicare Advantage and other private plan options</i>	1,451	48%	454	60%
<i>The government should enforce one standard Medicare plan for all seniors</i>	427	14%	92	12%
<i>Don't know / No opinion</i>	561	19%	80	11%

HUM 34: How much do you agree or disagree with each of the following statements? (% Strongly + Somewhat agree)

	<i>Florida Statewide (n = 3,010)</i>		<i>Florida Seniors 65+ (n = 761)</i>	
<i>Health insurance should focus on keeping people healthy, not just treating them when they get sick</i>	2,532	84%	707	93%
<i>The best healthcare system is one that helps people avoid getting sick in the first place</i>	2,456	82%	694	91%
<i>A health plan's emphasis on prevention and staying healthy influences my choice of coverage</i>	2,415	80%	650	85%

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