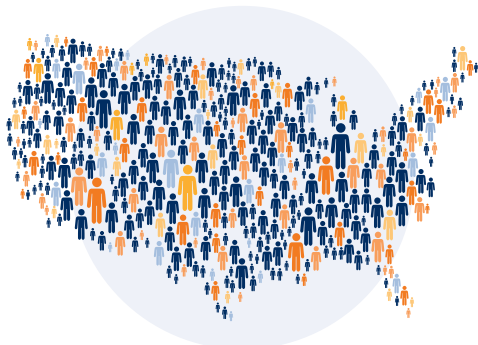


MEDICARE ADVANTAGE

The Choice of America's Seniors



For more information please contact Tricia Guay at tguy@achp.org.



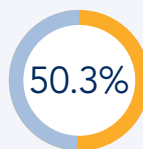
Medicare Advantage (MA) provides America's seniors a convenient, coordinated option for their health coverage and drives greater value and accountability in the Medicare program. The evidence is clear: MA works, providing exceptional coverage and care for **more than 29 million seniors and growing**.¹ The program provides all the benefits of traditional Medicare, plus enhanced benefits, high value coverage, better health outcomes, greater transparency and superior customer experience—all at a lower price.

Serving a Diverse, Rapidly Growing Population



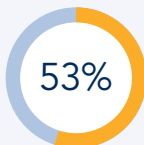
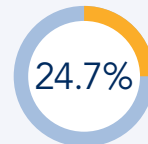
Enrollment in traditional Medicare is slowing; in 2021, fee-for-service Medicare enrollment dropped by more than 2 million people, even as MA enrollment grew by more than 2 million people.¹

MA is the choice of low-income Medicare beneficiaries.

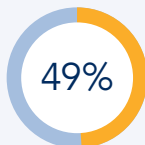


A majority (50.3%) of seniors in MA have annual incomes of less than \$30,000.²

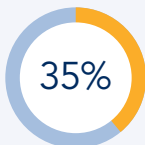
Only 24.7% of MA seniors earn \$50,000 or more.²



Hispanic Americans



African Americans



Asian Americans

Choose MA over traditional Medicare ³



Seniors are choosing MA in record numbers.

By the year 2030, more than half of all seniors will be enrolled in an MA plan.⁴



Since 2014, MA enrollment has grown by more than 69%.⁵

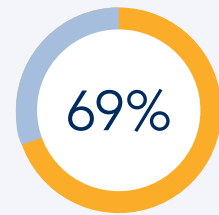
More for Every Health Care Dollar

MA costs U.S. taxpayers **24% less per enrollee than traditional Medicare**—while offering additional benefits and services.⁶

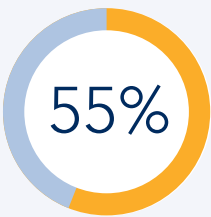


MA enrollees spend **\$1,598 less a year** on out-of-pocket expenses than people enrolled in fee-for-service Medicare.²

MA incentivizes health plans, providers and health systems to closely coordinate care to improve health outcomes and reduce costs. In areas where MA is prevalent, doctors employ those innovations learned with MA when caring for patients in traditional Medicare – creating efficiencies and providing higher quality care.



69% of seniors pay no premium for MA and the program caps out-of-pocket expenses, giving seniors predictability and **REAL control over costs**.⁷



Seniors enrolled in MA pay **55% less than seniors enrolled in traditional Medicare**.⁶

MA plans offer additional benefits to enrollees that are not offered under traditional Medicare.

Additional MA Benefit Prevalence, 2022⁸

Comprehensive Dental	82%
Preventative Dental	93%
Vision Exams	99%
Vision Hardware	92%
Hearing Exams	92%
Hearing Hardware	94%

Higher Standards, Quality Coverage

MA outperforms traditional Medicare on health outcomes and keeps seniors healthy.



18% fewer avoidable chronic hospitalizations and higher rates of preventive tests, such as breast cancer screenings.⁹



21% higher rate of seeing a physician within 14 days of a hospital discharge.⁹



43% lower rate of avoidable hospitalizations for any condition.⁹



Medicare Advantage beneficiaries with complex diabetes experienced a **52% lower rate of any complications** and **73% lower rate of serious complications**.¹⁰



MA plans outperform fee-for-service Medicare on all 16 clinical quality measures, including prescription drug adherence and access to medications.¹¹



MA provides a better experience, outperforming fee-for-service Medicare on measures such as getting appointments and care quickly, personal rating of health care quality and personal rating of a drug plan.

DID YOU KNOW?

MA prioritizes **quality over volume of care** – encouraging more effective, coordinated and managed health care.



MA utilizes the CMS Star Ratings system to measure and publicly report plan performance – providing complete transparency.



MA is the only government health program that measures and rewards quality coverage and care.



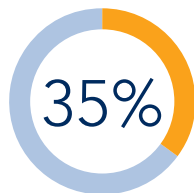
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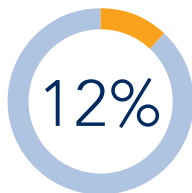
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The ACHP Difference¹²

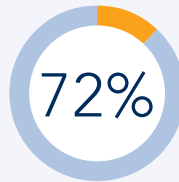
ACHP Member companies cover more than one-third of all beneficiaries in 5-Star plans—despite the fact that ACHP members represent approximately **10 percent of total Medicare Advantage** enrollees.



ACHP share of beneficiaries in 5-Star Plans



ACHP share of beneficiaries in all of MA



of seniors covered by ACHP member companies are enrolled in a **5 Star Plan.**

ACHP plans, on average, performed better on **45 out of 50 measures** than other MA Plans.



Nearly **one-third of all 5-star plans** were offered by ACHP member companies.



More than half of all ACHP member companies report **roughly 90 percent of enrollees stick with their MA plan year after year.**

Citations

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- 2 "Medicare Advantage Outperforms Traditional Medicare on Cost Protections for Low- and Modest-Income Populations," ATI Advisory on Behalf of Better Medicare Alliance, March 2020, <https://achp.pub/MA-Income-2020>
- 3 Based on calculations using 2018 data from "Medicare Current Beneficiary Survey Public Use File." CMS Data, <https://achp.pub/MCBS-2018-Data>.
- 4 Meredith Freed, "Medicare Advantage in 2022: Enrollment Update and Key Trends," Kaiser Family Foundation, August 25, 2022, <https://achp.pub/MA-2022-Enrollment-KFF>.
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- 6 Chris Gervenak and David Mike. "Value to the Federal Government of Medicare Advantage. Milliman, for Better Medicare Alliance. October 2021. <https://achp.pub/MAValue2022>
- 7 "The Medicare Advantage Program: Status Report and Mandated Report on Dual-eligible Special Needs Plans" (MedPac), accessed March 2022, <https://achp.pub/MedPac-2022>.
- 8 "Prevalence of Supplemental Benefits in the General Enrollment Medicare Advantage Marketplace: 2018 to 2022," Milliman, April 1, 2022, <https://achp.pub/MA-Supplemental-Benefits-22>.
- 9 Tom Kornfield, et al., "More Medicare Advantage Plans Will Offer Non-Medical Benefits in 2022," Avalere Health, November 9, 2021, <https://achp.pub/Avalere-MA-Insights>.
- 10 "Medicare Advantage Achieves Better Health Outcomes...," Avalere Health, July 2018, <https://achp.pub/MA-vs-FFS-2022>.
- 11 "Positive Outcomes for High- Need, High-Cost Beneficiaries in Medicare Advantage...," Avalere Health for Better Medicare Alliance, Dec. 2020. <http://achp.pub/35dI90T>
- 12 Based on ACHP internal data and 2022 CMS Star Ratings.