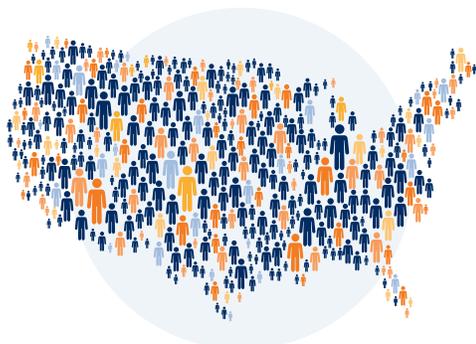


MEDICARE ADVANTAGE

The Choice of America's Seniors



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



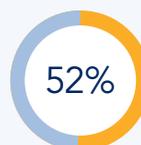
Medicare Advantage (MA) provides America's seniors a convenient, coordinated option for their health coverage and drives greater value and accountability in the Medicare program. The evidence is clear: MA works, providing exceptional coverage and care for **more than 30 million seniors and growing**.¹ 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



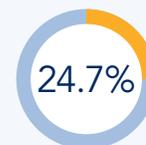
Enrollment in traditional Medicare is slowing; in 2022, fee-for-service Medicare enrollment dropped by more than 2 million people, even as MA enrollment grew by more than 2 million people.¹

MA is the choice of low-income Medicare beneficiaries.

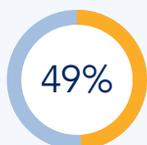


More than 52% of seniors in MA have annual incomes of less than \$25,000.²

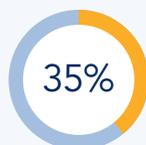
Only 24.7% of MA seniors earn \$50,000 or more.²



Hispanic Americans



African Americans



Asian Americans



Seniors are choosing MA in record numbers — in fact, more than half of all enrollees will be on MA in 2024.

In 2023, More than 48 percent all Medicare beneficiaries are enrolled in MA.⁴

Choose MA over traditional Medicare ³



Since 2014, Medicare Advantage enrollment has doubled.⁵

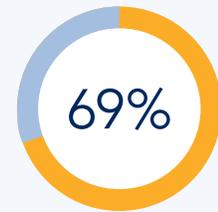
More for Every Health Care Dollar

MA costs U.S. taxpayers 24% less per enrollee than traditional Medicare—while offering additional benefits and services.²

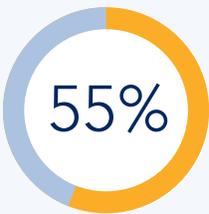


MA enrollees spend **\$1,965 less** in total annual health spending than fee-for-service Medicare.²

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.**⁶



Seniors enrolled in MA pay **55% less than seniors enrolled in traditional Medicare.**⁵

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

Additional MA Benefit Prevalence, 2022 ⁷

| | |
|---------------------------|-----|
| Dental | 96% |
| Vision | 99% |
| Telehealth | 98% |
| Hearing | 98% |
| Over-the-Counter Benefits | 84% |
| Fitness | 98% |

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.⁸



21% higher rate of seeing a physician within 14 days of a hospital discharge.⁸



43% lower rate of avoidable hospitalizations for any condition.⁸



Severity of diabetes complications was **21% lower** in Medicare Advantage than traditional Medicare.⁹



MA plans outperform fee-for-service Medicare on all 16 clinical quality measures, including prescription drug adherence and access to medications.¹⁰



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.¹⁰

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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The ACHP Difference¹¹

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.**



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

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



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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3 "Medicare Beneficiary Enrollment Trends and Demographic Characteristics," CMS. March 2, 2022. <https://achp.pub/2022-MA-Trends>.

4 "The Average Medicare Beneficiary Has a Choice of 43 Medicare Advantage Plans and 24 Part D Stand-Alone Plans for Coverage in 2023," KFF, November 10, 2022, <https://achp.pub/2023-MA-Choices>.

5 Calculated with data from 2022 Medicare Trustees Report and September 2022 Medicare Monthly Enrollment (source 1). "2022 Medicare Trustees Report," Aug. 2021, <https://achp.pub/2022-Trustee-Report>.

6 "The Medicare Advantage Program: Status Report and Mandated Report on Dual-eligible Special Needs Plans" (MedPac), accessed March 2022, <https://achp.pub/MedPac-2022>.

7 Meredith Freed, et al. "Medicare Advantage in 2022: Premiums, out-of-Pocket Limits, Cost Sharing, Supplemental Benefits, Prior Authorization, and Star Ratings." KFF, December 8, 2022. <https://achp.pub/MA-Benefits-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 "Comparing Detection, Treatment, Outcomes, and Spending for Patients with Type 2 Diabetes Between Medicare Advantage and Fee-for-Service Medicare." Avalere. January, 2023. <https://achp.pub/Diabetes-in-Medicare-23>.

10 Ochieng, Nancy. "Beneficiary Experience, Affordability, Utilization, and Quality in Medicare Advantage and Traditional Medicare: A Review of the Literature." KFF, September 16, 2022. <https://achp.pub/MA-Experience-2022>.

11 Based on ACHP internal data and 2022 CMS Star Ratings.