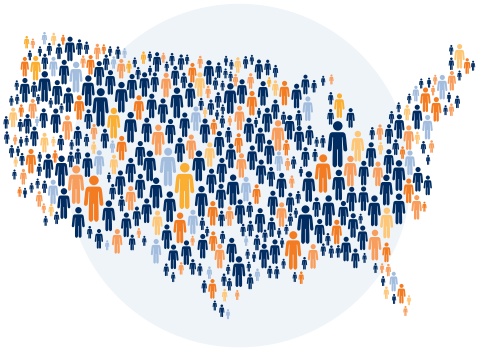
February 2024

MEDICARE ADVANTAGE

The Choice of America's Seniors

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



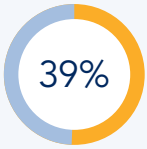
Medicare Advantage (MA) provides America's seniors a convenient, coordinated option for their health coverage and drives greater value and accountability in the Medicare program. The evidence is clear: MA works, providing exceptional coverage and care for **more than 30 million seniors and growing**.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



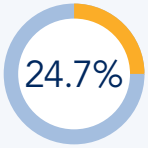
Enrollment in traditional Medicare is slowing; in 2023, fee-for-service Medicare enrollment dropped by more than 1 million people, even as MA enrollment grew by more than 2 million people.[1]

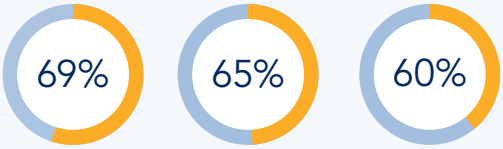
MA is the choice of low-income Medicare beneficiaries.



More than 39% of seniors in MA have annual incomes of less than $25,000.[2]

Only 27% of MA seniors earn $50,000 or more.[2]





Hispanic Americans | African Americans | Asian Americans

Choose MA over traditional Medicare[5]



Seniors are choosing MA in record numbers.

In 2023, more than 51 percent of all Medicare beneficiaries are enrolled in MA.[6]

Since 2014, Medicare Advantage enrollment has doubled.

More for Every Health Care Dollar

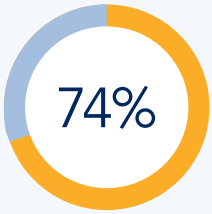
MA costs U.S. taxpayers 17% less per enrollee than traditional Medicare—while offering additional benefits and services.[3]



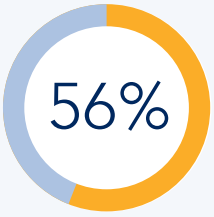
MA enrollees spend **$2,434 less** in total annual health spending than fee-for-service Medicare.[4]

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.





74% of seniors pay no premium for MA and the program caps out-of-pocket expenses, giving seniors predictability and **REAL control over costs**.[3]



Seniors enrolled in MA pay **56% less than seniors enrolled in traditional Medicare**.[7]

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

Additional MA Benefit Prevalence, 2023 [8]

Dental	98%
Vision	100%
Telehealth	98%
Hearing	99%
Over-the-Counter Benefits	90%
Fitness	99%

ACHP
ALLIANCE OF COMMUNITY HEALTH PLANS

Higher Standards, Quality Coverage

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

24% fewer avoidable hospitalizations.[9]

13% fewer visits to emergency rooms for the same chronic conditions than traditional Medicare beneficiaries.[10]

59% lower rate of acute hospitalizations.[9]

Severity of diabetes complications was 21% lower in Medicare Advantage than traditional Medicare.[11]

MA plans outperform fee-for-service Medicare on all 16 clinical quality measures, including prescription drug adherence and access to medications.[12]

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.[12]

DID YOU KNOW?

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

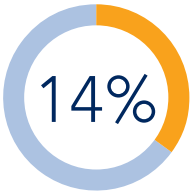
MA utilizes the CMS Star Ratings system to measure and publicly report plan performance – providing complete transparency.

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



The ACHP Difference[13]

ACHP Member companies cover more than 14% 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-fifth of all 5-star plans** were offered by ACHP member companies.

ACHP plans, on average, performed better on **35 out of 42 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**.

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13. Based on ACHP internal data and 2024 CMS Star Ratings.