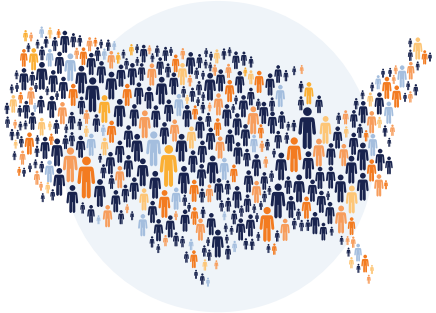
MEDICARE ADVANTAGE

Serving a Diverse, Rapidly Growing Population

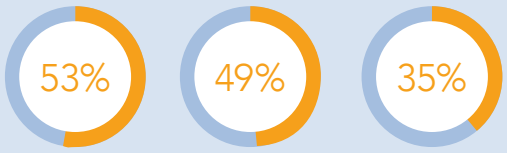
Congress created Medicare Advantage (MA) in 2003 to provide America's seniors a convenient, coordinated option for their health coverage and to drive greater value and accountability in the Medicare program. Today, the evidence is clear: MA is working, providing exceptional coverage and care for **nearly 28 million seniors**.[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.



MA Enrollment Reflects the Population

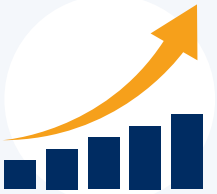
MA serves a diverse population, covering the majority of Hispanic American seniors and nearly half of all Asian American seniors. In addition, nearly 49% of African Americans choose MA when they turn 65.[2]

Choose MA over traditional Medicare



Hispanic Americans | African Americans | Asian Americans

MA enrolls a higher percentage of people of color than traditional Medicare. Between 2013 and 2018, **MA enrollment among people of color grew by more than 37%**.[2]



Women prefer MA, comprising nearly 6 out of 10 MA enrollees in 2020.[3]

MA enrolls a **greater percentage of seniors age 70-84** compared to FFS (**52%** vs. **46%**, respectively).[3]

MA | Medicare

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1. "Medicare Monthly Enrollment – October, 2021," CMS Data, Oct. 2021, https://achp.pub/Medicare-Enrollment-Oct-21.
2. Based on calculations using 2018 data from "Medicare Current Beneficiary Survey Public Use File." CMS Data, https://achp.pub/MCBS-2018-Data.
3. Catherine Murphy-Barron, et al. Comparing the Demographics of Enrollees in Medicare Advantage and Fee-For-Service Medicare. Milliman, on behalf of Better Medicare Alliance., 2020.

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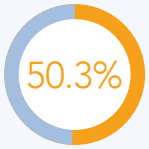
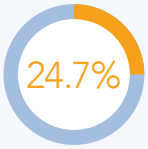
High Value, Affordable Benefits

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. Only 24.7% of MA seniors earn $50,000 or more.[4]

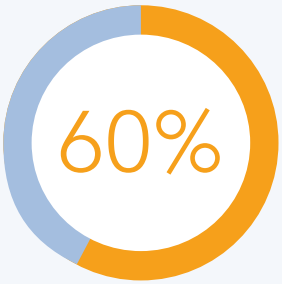


< $30,000/year



> $50,000/year

MA enrollees spend $1,598 less a year on out-of-pocket expenses than people enrolled in fee-for-service Medicare.[4]

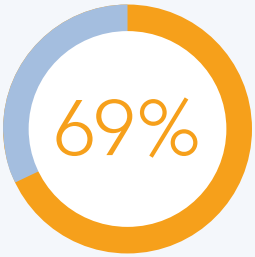


60% of seniors pay no premium for MA and unlike fee-for-service Medicare, the program caps out-of-pocket expenses, giving seniors predictability and real control over costs.[5]

Accessible, Reliable Coverage Options

More than 99% of Medicare-eligible seniors have access to an MA plan.[6]

MA enrollment has increased by more than



from 2014 to 2021.[7]

In 2021, **96 percent** of Medicare beneficiaries had access to at least one non-employer, non SNP MA plan that includes Part D drug coverage and that charges No Part C or Part D Premium.[8]

For more information about Medicare Advantage, please contact Tricia Guay at **tguay@achp.org**.

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4. "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
5. "Do Medicare Advantage Rebates Reduce Enrollees' Out-of-Pocket Spending?" Medical Care Research and Review, (November 2018). http://bit.ly/2zuCp2w
6. "Report to Congress," MedPac, March 2021, https://achp.pub/MedPac-03-2021.
7. "2021 Medicare Trustees Report," Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds Boards of Trustees, Aug. 2021, https://achp.pub/2021-Trustees-Report.
8. A Data Book: Health Care Spending and the Medicare Program, MedPac. June, 2019. http://bit.ly/2ZxDFR8.