

## **Medicare Advantage**

Overcoming Barriers to Good Health

## **Who Medicare Advantage Serves**

Nationwide more than 26 million Americans who are 65+ or living with disabilities choose Medicare Advantage for highquality, affordable health coverage. These 26 million Americans, who are among the most vulnerable, account for over 40% of all those eligible for Medicare. More information on who Medicare Advantage serves below:

- Nearly half of all Hispanic and African American Medicare-eligibles choose Medicare Advantage.
- Medicare Advantage covers more racially diverse populations (32%) than traditional Medicare (21%), providing stable, affordable coverage for millions of low-income and minority beneficiaries.
- 57% of Medicare Advantage enrollees are women.
- 40% of Medicare Advantage enrollees make less than \$25,000 per year, and about 9 million have income below 200% of the federal poverty level. Many of these individuals might not be able to afford the out-of-pocket costs of traditional Medicare.
- Medicare Advantage members tend to be older than those enrolled in traditional Medicare. 63% of Medicare Advantage enrollees are 70 or older, compared with 57% of traditional Medicare enrollees. Further, 24% of Medicare Advantage enrollees are between 65-69, compared with 29% of those enrolled in traditional Medicare.

## **Overcoming Barriers to Health**

A person's health is influenced by many non-medical factors, called "social determinants of health" — where a person lives, grows, learns, and works. Medicare Advantage plans are committed to creating new programs and innovative solutions that help members overcome barriers to health, improve individual and community health, and advance health equity while giving members greater peace of mind.

Medicare Advantage plans have flexibility to offer expanded access to telehealth and supplemental benefits that go beyond traditional Medicare and can address social barriers to health. Supplemental benefits have expanded in recent years, including special supplemental benefits for the chronically ill (SSBCI). In fact, the number of Medicare Advantage plans offering SSBCI tripled in 2021 and is growing.

Examples of supplemental benefits offered through Medicare Advantage that help address social barriers to health include: in-home support services, transportation to and from health care appointments, transportation for non-medical needs, and home delivery of essential supplies, including prescription drugs and groceries. Medicare Advantage plans may also offer services to eligible enrollees that address social needs, such as club memberships, family counseling, or other programs to address social isolation. Supplemental benefits can play a significant role in improving or maintaining health and overall function for chronically ill Medicare Advantage members.

Regardless of social and financial conditions, seniors and individuals with disabilities deserve to know they can count on the valuable benefits and affordable, high-quality coverage provided by Medicare Advantage. Medicare Advantage is delivering better services, better access to care, and better value to more than 26 million Americans. That's why 94% of seniors on Medicare Advantage are satisfied with their health care coverage, and why a growing number of Americans choose Medicare Advantage year over year.







