



7 Things You Need to Know About Medicare Advantage

More than 30 million seniors and people with disabilities choose Medicare Advantage. Unlike original Medicare, Medicare Advantage delivers better services, better access to care, and better value, and continues to receive high rates of satisfaction from members who use it.



Reducing Costs for Taxpayers

Medicare Advantage helps drive down costs for taxpayers: the more people who enroll in Medicare Advantage, the slower costs grow for original Medicare.² Average payments to MA plans are 7% less than original Medicare spending – saving Americans billions of dollars every year.³

Providing Better Financial Security

Medicare Advantage protects members' health and financial security. For 2023, the average Medicare Advantage premium dropped to \$18.00, an 8% decrease from 2022. By keeping costs low, Medicare Advantage ensures those living on fixed incomes - like the 40% of Medicare Advantage members' who make less than \$25,000 a year - have access to stable, affordable health care.



Promoting Health & Peace of Mind

Medicare Advantage plans have taken action to ensure members have access to necessary services, including eliminating patient cost-sharing for diagnostic testing, treatment, and vaccines for COVID-19, expanding telehealth services, and more. Medicare Advantage also keeps seniors and people with disabilities healthier, outperforming original Medicare on 16 out of 16 clinical quality measures.⁴



Popular and Growing

Medicare Advantage plans cover more than 30 million Americans - about half of all those eligible to enroll. People are choosing Medicare Advantage plans because they deliver better services, better care, and better value.⁵

Medicare Advantage Delivers Better Services

Medicare Advantage offers the same benefits as original Medicare—and so much more. Examples include:



Care coordination and disease management



In-home support services



Wellness programs



Vision, hearing, and dental benefits



Transportation and meal delivery benefits



Prescription drug coverage, including home delivery of prescriptions



Companion care



Payments Equivalent to Original Medicare

Today, the average payment to Medicare Advantage is on par with costs for original Medicare. But because **Medicare Advantage plans deliver more benefits and better value than original Medicare,** Americans are getting more for less.⁶



Overwhelming Support for Medicare Advantage

Not only do senior voters who choose Medicare Advantage report overwhelming satisfaction (94%) with their coverage,⁷ but over 80% think it is important that the federal government protect funding for Medicare Advantage. In 2022, 409 Members of Congress signed onto bipartisan letters in support of Medicare Advantage, vowing to protect and strengthen the program as the Administration discussed its annual changes.⁸

1 Based on AHIP analysis of 2018 Medicare Current Beneficiary Survey Public Use File
 2 Johnson, Garret, Figueroa, José F, Zhou, Xiner, et al. Recent growth in Medicare Advantage enrollment associated with decreased fee-for-service spending in Johnson, US counties. *Health Affairs* 35(9): 1707-1715. September 2016
 3 <https://www.ahip.org/news/press-releases/new-study-medicare-advantage-costs-less-than-original-medicare>
 4 Timbie, Justin W., Bogart, Andy, Damberg, Cheryl et al. Medicare Advantage and fee-for-service performance on clinical quality and patient experience measures: Comparisons from three large states. *Health Services Research* 52(6), Part 1: 2038-2060. December 2017.
 5 Centers for Medicare & Medicaid Services. Medicare Advantage/Part D Contract and Enrollment Data. December 2021.
 6 https://www.medpac.gov/wp-content/uploads/import_data/scrape_files/docs/default-source/reports/mar21_medpac_report_to_the_congress_sec.pdf
 7 Morning Consult National Poll on behalf of the Coalition for Medicare Choices. December 6-9, 2022.
 8 <https://www.ahip.org/news/press-releases/more-than-60-senators-are-clear-medicare-advantage-should-be-protected>