



Medicare Advantage (MA) is a form of Medicare administered by private health insurance companies. MA offers comprehensive insurance coverage beyond traditional Medicare by combining hospital and medical coverage into a single plan with protections on out-of-pocket costs for beneficiaries. More than 33 million seniors have enrolled in MA given the wide-ranging benefits inclusive of comprehensive prescription drug coverage, dental, and vision.

As policymakers and the Biden-Harris Administration consider changes to seniors' coverage, MA beneficiaries called for CMS to protect and strengthen the coverage that they rely on for their health.



Jorge M.
California

When Jorge celebrated his recent birthday, a milestone of 65 years, he felt like he was in great physical shape. As a military veteran, maintaining his physical fitness was always important, and he made sure to keep himself active—running 3+ hours at a time several days a week in order to maintain his mobility.

However, right before Christmas last year, he had a heart attack, an event that was unexpected, jarring, and came with a plethora of associated medical charges. Because of the influx of medical bills associated with his follow-up care and recovery, Medicare Advantage was recommended as a supplemental coverage option to protect him and his family from having to pay substantial out-of-pocket costs.

His Medicare Advantage coverage played an even more important role as Jorge navigated follow-up hospital and doctors' visits across a range of specialists—a very different dynamic after receiving care for many years through the VA.

Now, on the path to recovery and regaining his health, Jorge is utilizing a full range of MA programs and support options designed to make it easier for seniors to proactively manage their health and get care earlier with the support of clinical care teams. He credits the program with saving his life.

“ *I wish there was more awareness about Medicare Advantage among seniors like me. A friend at the doctor told me about the kind of programs and support that can help me stay healthy, and I've found that MA can help me pay for my bills and help me save my life in that context. If policymakers made MA more expensive, that would be hard for me...I need this coverage. It'd be pretty sad if there were changes to the program that helps people.* ”





Donna T.
Atlanta

Since making the decision to enroll in a Medicare Advantage plan in 2020, Donna has experienced a positive shift in her health care journey with a real appreciation for her MA plan's cost-savings benefits. Prior to enrolling in Medicare Advantage, Donna recalled the experience of managing her out-of-pocket costs for important tests and treatments. The switch to Medicare Advantage allowed Donna to transition to a more affordable plan, with no additional premium and caps on her out-of-pocket costs that make accessing her care far easier for managing her health and finances.

On top of the financial protection that her MA plan provides, Donna also relies on her plan's dental coverage—one of her favorite features. The integrated dental coverage saves her the unexpected dental costs throughout the year. In addition, the combined coverage for her prescription medicines and with her pharmacy a mere two miles away, Donna finds that accessing medications is an effortless and convenient process.

“ I love my Advantage plan! It has very low co pays and a large network of providers. My pharmacy is also in-network and just 2 miles away from my home. The MA plans are very important to those of us on Medicare—this is better than traditional Medicare. ”

T. Phillips
Utah

T. Phillips relocated from northern Virginia to Utah four years ago. His move prompted a reevaluation of his health care options, leading him to explore the landscape of Medicare Advantage plans available in his new home.

In Utah, Phillips researched various coverage options before selecting one that aligned with his needs. The MA plan he chose had zero premium and comprehensive benefits, including coverage for dental care. Phillips has taken advantage of its offerings, utilizing programs like Silver Sneakers and accessing care conveniently located near his residence.

Phillips' wife has also benefited from their chosen Medicare Advantage plan. When she fell ill with bronchitis, they found solace in the ability to access affordable, quality care nearby. As they navigate their health care decisions together, they both appreciate the peace of mind that comes with their Medicare Advantage plan, knowing that it supports their health and well-being in both expected and unexpected circumstances.

With over half of seniors enrolled in Medicare Advantage, Phillips underscores the importance of allowing individuals to exercise autonomy in selecting the plan that best suits their needs and remains confident in choosing Medicare Advantage.

“ When choosing a health care plan, older Americans should be able to make the choice for themselves. They're smart enough to make the right decision. When I'm evaluating my insurance options every year, MA ends up being the plan that works best for me. The benefits make it a program that gives it the best support for my way of life. ”