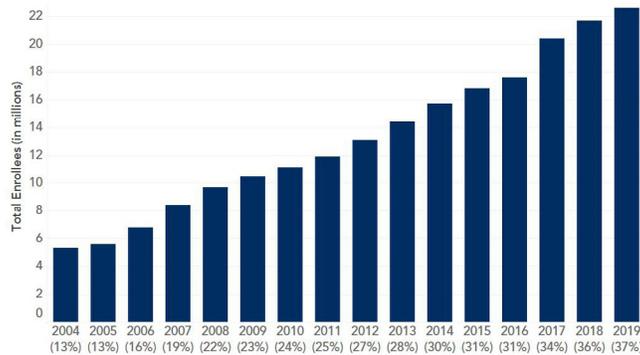


The Value of Medicare Advantage

Medicare Advantage (MA) offers quality, affordability and ease, with enhanced benefits to more than 22 million Medicare beneficiaries across the country.

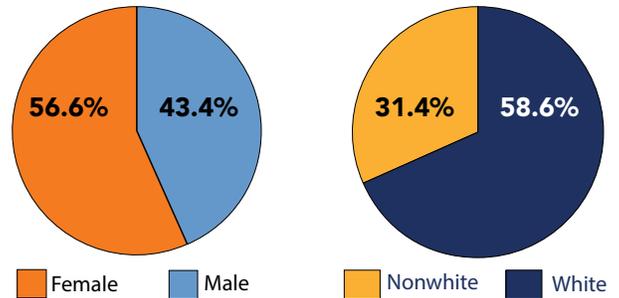
More than 1/3 of all Medicare beneficiaries choose MA

Since 2004, the number of MA enrollees has more than quadrupled from 5.3 million (13%) to 22.6 million in February, 2019 (37%).¹



By 2025, the CBO predicts 30 million Americans will be enrolled in MA.²

Serves a wide population with diverse health care needs³



More for every health care dollar

More than 97% of MA plans offer at least a vision, hearing, or dental benefit—and half offer all three.⁴



These and other benefits are included in the premium. MA plans coordinate care and focus on keeping seniors healthy.

Easy to navigate

Enrollees pay one premium for access to hospitals, physicians and other services. Combined MA/Part D plans cover Rx drugs, too.



Lower out-of-pocket costs



MA plans are required to limit out-of-pocket spending for services covered under Medicare Parts A and B to no more than \$6,700. In 2017, the average out-of-pocket limit for MA enrollees was \$5,219.⁵

Sources

1. "Medicare Enrollment Dashboard." CMS. March, 2019. Includes MSAs, cost plans, demonstration plans, and Special Needs Plans as well as other Medicare Advantage plans. <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Dashboard/Medicare-Enrollment/Enrollment%20Dashboard.html>
2. Congressional Budget Office, March 2015 Baseline. March 9, 2015.
3. "2016 CMS Statistics." CMS. March, 2017. P 6
4. CMS data, 2015.
5. Jacobson, et al. P 4

The Value of Medicare Advantage

Higher standards for better care

The CMS Star Ratings system incentivizes high quality, effective care by measuring and publicly reporting plan performance.



Star Ratings in MA are driving improvements in quality:

- 73% of enrollees are in plans earning at least 4 (out of 5) Stars⁶
- 91% of beneficiaries are satisfied with their coverage⁷

Transforming health care

MA Plans work with doctors and health systems to create new payment models, improve outcomes and care delivery, generating savings.



ACHP's nonprofit, community-based health plans provide the highest quality MA coverage to seniors nationwide.

Leading the way on quality

ACHP plans are focused on getting the right care to the right patient at the right time. That's why ACHP plans top national rankings year after year, improving outcomes and providing a superior patient experience.

5 of 16
5-Star contracts
nationwide were
operated by ACHP plans⁸

35
ACHP Medicare
Advantage contracts
received 5, 4.5 and 4 Stars⁹

Tops in customer experience

ACHP MA plans have some of the highest retention rates, with many plans retaining **more than 90%** of beneficiaries from year to year.

Driving innovation

Through benefit design, telehealth, and home-based care, ACHP plans are creating innovative approaches that encourage high-value treatment and patient experience.



6. CMS 2016 Star Rating data, 2015.

7. "Recent Survey on Medicare Advantage." Better Medicare Alliance, The Winston Group. February 24-28, 2015.

8. "Community Health Plans Again Top CMS Quality Ratings." Alliance of Community Health Plans. September 27, 2018. <https://www.achp.org/achp-plans-again-top-ncqa-quality-ratings/>

9. Ibid.