

United States Senate

WASHINGTON, DC 20510

January XX, 2024

Chiquita Brooks-LaSure
Administrator
Centers for Medicare & Medicaid Services
Department of Health and Human Services
200 Independence Avenue, SW, Room 445-G
Washington, DC 20201

Dear Administrator Brooks-LaSure:

We write to express our bipartisan support for the Medicare Advantage program and the health care coverage it provides to over 32 million seniors and individuals with disabilities.¹ The number of Americans who choose Medicare Advantage continues to grow each year, and Medicare Advantage now serves over half of all individuals eligible for Medicare.² We appreciate your ongoing commitment to ensuring that the Medicare Advantage program meets the health care needs of all beneficiaries while improving the quality and long-term stability of the Medicare program. Further, we recognize recent efforts by the Centers for Medicare and Medicaid Services (CMS) to address quality, payment, marketing practices, and access to care, and appreciate the Agency's decision to phase in certain policy changes finalized in the 2024 Announcement.³ As the Administration considers updates for plan year 2025, we request that you ensure payment and policy stability for the Medicare Advantage program, to protect and strengthen this critical choice for current and future Medicare beneficiaries.

Medicare Advantage plans offer enrollees a cap on out-of-pocket expenses and extra benefits not available under traditional Medicare, including vision, hearing, and dental coverage. Enrollees often choose Medicare Advantage for savings on premiums and cost-sharing. In 2023, nearly 75 percent of seniors enrolled in a Medicare Advantage plan with Part D prescription drug coverage paid no additional premium.⁴ Compared with traditional Medicare beneficiaries, Medicare Advantage enrollees are more likely to live on less than \$20,000 per year. That is why seniors and individuals with disabilities must continue to have stable access to the extra benefits and out-of-pocket protections only available in Medicare Advantage.⁵

¹ Centers for Medicare & Medicaid Services, [Monthly Contract and Enrollment Summary Report](#), December 2023

² KFF, [Half of All Eligible Medicare Beneficiaries Are Now Enrolled in Private Medicare Advantage Plans](#), May 2023

³ Centers for Medicare & Medicaid Services, [Announcement of CY 2024 MA Capitation Rates and Part C and Part D Payment Policies](#), March 2023

⁴ KFF, [Medicare Advantage in 2023: Premiums, Out-of-Pocket Limits, Cost Sharing, Supplemental Benefits, Prior Authorization, and Star Ratings](#), August 2023

⁵ KFF, [A Snapshot of Sources of Coverage Among Medicare Beneficiaries](#), December 2023

The Medicare Advantage program allows plans to focus on prevention and care coordination, resulting in better health outcomes. Additionally, the program supports an increasingly diverse population with varied health and socioeconomic backgrounds, including a growing number of Americans in minority⁶ and rural communities.⁷ In addition, the design of the Medicare Advantage program enables plans to address health-related social needs of such populations like food insecurity or lack of transportation, enhance the focus on primary care, and provide access to telehealth services and in-home care.

Looking to the future, we believe that every American eligible for Medicare should receive clear, accurate, and timely information about the cost and quality of their coverage options. We look forward to working with you to combat predatory and deceptive marketing practices, improve the accuracy of provider directories, and increase transparency of plan performance to help consumers and taxpayers better assess value. Collectively, these efforts will help to ensure that beneficiaries are choosing the Medicare plan that best fits their health and budget needs. We urge CMS to look at meaningful ways to continue to sustain and strengthen Medicare Advantage to protect beneficiaries' affordability and access while improving transparency and building on the unique attributes of this important program.

We are committed to our more than 32 million constituents across the United States who choose Medicare Advantage. We ask that the Administration consider the ongoing implementation of program reforms finalized last year and provide stability for the Medicare Advantage program in 2025. We look forward to partnering with you to ensure that, through Medicare Advantage, tens of millions of older and disabled Americans have access to comprehensive, affordable Medicare coverage choices.

Sincerely,

⁶ KFF, [Disparities in Health Measures By Race and Ethnicity Among Beneficiaries in Medicare Advantage: A Review of the Literature](#), December 2023

⁷ KFF, [Medicare Advantage Enrollment, Plan Availability and Premiums in Rural Areas](#), September 2023