

Better Medicare Alliance: The Leading Voice for Medicare Advantage

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BETTER MEDICARE
ALLIANCE

Who is the Better Medicare Alliance?

Better Medicare Alliance (BMA) is a community of **over 140 Ally organizations, along with 460,000 beneficiaries**, who value Medicare Advantage.

Together, our alliance of health plans, provider groups, aging service organizations, and beneficiaries share a commitment to ensuring the future of Medicare Advantage as a high-quality, cost-effective option for Medicare beneficiaries. As a unique coalition of stakeholders, we provide policy commentary, research, and advocacy supporting Medicare Advantage.

What is Medicare Advantage?

Medicare beneficiaries can elect to receive their Medicare benefits through either Traditional Fee-for-Service (FFS) Medicare administered by the federal government, or the public-private partnership known as Medicare Advantage where the government contracts with private health plans to provide coverage. Beneficiaries can change how they receive benefits annually. Currently, Medicare Advantage provides coverage for over 24 million individuals over 65 and individuals eligible for Medicare due to disability, almost 40% of all people with Medicare.

Medicare Advantage is paid through a prospective, capitated system in which health plans have responsibility for the provision of all traditional Medicare benefits, including hospital and medical services. Payment to Medicare Advantage plans is based on Traditional FFS Medicare and is on parity with public spending on Traditional FFS Medicare. Plans take full financial risk for the cost of care for each beneficiary enrolled in their plan.

In addition, without increased payment, **Medicare Advantage plans are allowed to provide extra benefits not offered under Traditional FFS Medicare**, known as supplemental benefits, such as hearing, dental, vision care, and wellness programs.



Why does Medicare Advantage Work?

The integrated system of payment and care, as well as the greater flexibility, enables and incentivizes Medicare Advantage health plans and providers to focus on primary care and early interventions, risk identification, and care management.

Medicare Advantage is regulated by the federal government and plans are held accountable for the quality of care provided. The five-star measurement system that measures health outcomes and consumer experience, has resulted in over 80% of beneficiaries being enrolled in high quality 4- and 5-Star plans.

In addition, Medicare Advantage has consumer cost protections and lower out-of-pocket costs not available in Traditional FFS Medicare which is meaningful for all beneficiaries, particularly those living on fixed incomes and those with low- and modest-incomes.

Medicare Advantage has been shown to encourage more use of preventive care by

reducing
emergency room visits
and hospitalizations

and
improving
outcomes.

In a recent study, consumers reported an **annual savings of \$1,598** over those in Traditional FFS Medicare. By focusing on value-based payment arrangements, tailored benefit design, and care coordination, Medicare Advantage delivers a higher value at an affordable cost for beneficiaries.

How Do We Advocate for Medicare Advantage?

At Better Medicare Alliance, we believe that seniors and individuals with disabilities eligible for Medicare deserve value-driven, affordable, and quality health care available in Medicare Advantage. Through value-based provider networks and care management systems that result in quality care, improved health outcomes, extra benefits, and lower costs for consumers, Medicare Advantage is addressing the needs of today's beneficiaries. With growing enrollment and high consumer satisfaction, Medicare Advantage is building the future of Medicare.

Better Medicare Alliance works to inform policymakers through		
Policy Analyses	Thought-leader Discussions	Dissemination of Facts on Medicare Advantage
Commentary	Briefings	Recommendations for Action
Research	Congressional Meetings	Reports on Timely Issues
Communications	Public Events	Government Affairs

Alongside policymakers, Better Medicare Alliance works to ensure that policies support and strengthen Medicare Advantage for current and future beneficiaries.