Medicare Advantage Outperforms Fee-for-Service Medicare on Cost Protections for Low-Income and Diverse Populations

Medicare Advantage beneficiaries report spending nearly $2,000 less on out-of-pocket costs and premiums compared to FFS Medicare beneficiaries.

**Black beneficiaries** enrolled in Medicare Advantage spend an average of $1,104 less on out-of-pocket costs and premiums than Black beneficiaries enrolled in FFS Medicare.

**Latino beneficiaries** enrolled in Medicare Advantage spend an average of $1,421 less on out-of-pocket costs and premiums than Latino beneficiaries enrolled in FFS Medicare.

Medicare Advantage beneficiaries spend almost 36% less than FFS Medicare beneficiaries in out-of-pocket costs and premiums each year.

Medicare Advantage beneficiaries report a 35% lower rate of cost burden compared to FFS Medicare beneficiaries.

Medicare Advantage beneficiaries are more likely to be financially at-risk than FFS Medicare beneficiaries, with 52.7% of Medicare Advantage beneficiaries below 200% of the Federal Poverty Level compared to 38.3% of FFS Medicare beneficiaries.

Nearly 2X as many Medicare-only beneficiaries below 200% of the Federal Poverty Level experience cost burden in FFS Medicare as they do in Medicare Advantage, 47.8% and 26.8%, respectively.

Beneficiaries with 2 or more ADL limitations in Medicare Advantage spend $3,246 less than beneficiaries in FFS Medicare, despite similar functional and clinical needs.

Medicare Advantage beneficiaries report high rates of health care satisfaction and access to care – 94.9% are satisfied with health care quality, 95.6% are satisfied with ease of getting to the doctor, and 93.6% report having a usual source of care.

Source: Analysis of 2019 Medicare Current Beneficiary Survey (MCBS) data conducted by ATI Advisory. Read the full data brief here.

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