

# 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 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  
**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](#)