

Centers for Medicare & Medicaid Services  
Department of Health and Human Services  
Attention: CMS-4203-NC  
P.O. Box 8013, Baltimore, MD 21244-8013

To Whom It May Concern,

As a volunteer with the National Alliance on Mental Health (NAMI), I frequently speak with seniors struggling with mental health. Older adults experience significant life changes that [impact](#) their mental well-being – in fact, approximately [20 percent](#) of adults who are eligible for Medicare suffer from mental and behavioral health issues. Effective health care programming that addresses this is imperative for our seniors. I write to ask the Centers for Medicare & Medicaid Services (CMS) to preserve and expand a program that does just that: Medicare Advantage.

It is clear that Medicare Advantage is popular: 94% of seniors [approve](#) of their Medicare Advantage plans. In my home state of Washington, over [600,000 seniors](#) benefit from specially-tailored Medicare Advantage plans. From saving an average of [\\$2,000 annually](#) to receiving continuity of care from trusted providers, seniors and fixed-income retirees rely on Medicare Advantage for peace of mind when it comes to aging.

Medicare Advantage meets the mental health needs of seniors through its person-centered approach to each beneficiary. A cornerstone of its treatment strategy, Medicare Advantage partners with local providers to build networks of care that allow providers to see the whole picture of a beneficiary's health – in contrast to Traditional Medicare, which requires providers to treat the problem rather than the patient. Medicare Advantage's model leads to better health outcomes and a greater support system for older adults navigating mental and physical health challenges.

Further, some Medicare Advantage plans offer creative and personalized supplemental benefits to meet beneficiary needs, including services such as meal delivery and transportation to appointments. Beneficiaries have the freedom to choose plans that support their individual needs, giving them power over their healthcare. The services available through Medicare Advantage help seniors manage their mental and behavioral health and improve their quality of life.

In order to ensure that Washington seniors are able to find and utilize the supplemental services and benefits, like mental health benefits or telehealth services, found in many Medicare Advantage plans, CMS should enhance the Medicare Plan Finder by standardizing the format and language used to discuss supplemental benefits in Medicare Advantage plans.

Seniors are more than just their age or malady. They should be treated as such – and Medicare Advantage rises to the challenge. The well-being of older adults in our communities depends on person-centered care that meets their specific mental and physical needs. As a volunteer with NAMI, an advocate for my community, and a beneficiary of Medicare Advantage myself, I hope that CMS will continue working to protect these invaluable services for our seniors to support their mental health as they navigate aging.

I appreciate your consideration and attention to this important matter. Sincerely,

Gretchen Saari 