



August 30, 2022

Ms. Chiquita Brooks-LaSure
Administrator
Centers for Medicare & Medicaid Services
Department of Health & Human Services
200 Independence Avenue SW
Washington, D.C. 20201

RE: CMS-4203-NC – Centers for Medicare and Medicaid Services (CMS) Medicare Program: Request for Information on Medicare Advantage

Dear Administrator Brooks-LaSure:

The Association of California Life and Health Insurance Companies appreciates the opportunity to comment on the Centers for Medicare and Medicaid Services' (CMS) request for information specifically on Medicare Advantage.

We represent more than 40 health and life insurance companies at the forefront of helping Californians meet their financial and retirement needs. Our members provide more than \$2.5 trillion in insurance coverage across the state.

By 2060, the number of Americans over age 65 is projected to nearly double.¹ Health care coverage through Medicare and Medicare Advantage remains critically important for seniors. We believe that choice in Medicare is important with seniors having multiple forms of coverage to choose from including traditional Medicare, Medigap, and Medicare Advantage.

There are currently more than three million California seniors relying on Medicare Advantage for high-quality, patient-centered, affordable coverage.² Through Medicare Advantage plans, California seniors have access to supplemental benefits including vision, dental, and hearing. Additionally, 95% of Medicare Advantage plans offer telehealth benefits.³

¹ Better Medicare Alliance, State of Medicare Advantage 2022. Available At: <https://bettermedicarealliance.org/publication/state-of-medicare-advantage-2022/>

² Better Medicare Alliance, Medicare Advantage Enrollment Map, 2021. Available at: <https://bettermedicarealliance.org/medicare-advantage/about-medicare-advantage/medicare-advantage-enrollment-map/california/counties/>

³ 5 Kaiser Family Foundation, Medicare Advantage 2022 Spotlight: First Look, November 2, 2021. Available at: <https://www.kff.org/medicare/issue-brief/medicare-advantage-2022-spotlight-first-look/>

This coverage comes at a great value for beneficiaries, while keeping costs down and providing sustainability to the health care system. In fact, Medicare Advantage provides \$32.5 billion in additional value to beneficiaries and the federal government each year.⁴

Thank you for the opportunity to comment. We are happy to answer any questions or provide further information.

Sincerely,



John Shirikian
President & CEO, ACLHIC

⁴ Milliman, Value to the Federal Government of Medicare Advantage, October 2021. Available at: <https://www.milliman.com/-/media/milliman/pdfs/2021-articles/10-20-21-value-federal-government-of-medicare-advantage.ashx>