



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 California Association of Health Plans (CAHP) welcomes the opportunity to respond to the request for information (RFI) on the Medicare Advantage program.

CAHP represents 44 full-service health care plans that provide coverage to more than 26 million Californians. Most of our member plans provide coverage to Californians through the individual and group markets. Many of our member plans partner with the state by participating in government programs that provide health coverage to children, adults, and seniors.

Many of our members offer coverage through Medicare Advantage, as an alternative to traditional Medicare. Medicare Advantage gives eligible beneficiaries the option to enroll in a private health plan with services that go beyond medical care.

Most beneficiaries enrolled in Medicare Advantage plans have access to vision, dental, hearing and fitness benefits, as well as enhanced telehealth services and screening for social assistance like food programs and affordable housing access.

Medicare Advantage allows our members to provide the best, quality care and services to their beneficiaries at the greatest value. For example, the average monthly premium in 2022 is \$19 a month, a 15-year-low. In fact, Medicare Advantage beneficiaries spend almost 36 percent less than Medicare Fee for Service beneficiaries in out-of-pocket costs and premiums each year, while having access to critical additional benefits.<sup>1</sup>

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<sup>1</sup> Better Centers for Medicare & Medicaid Services, "CMS Releases 2022 Premiums and Cost-Sharing Information for Medicare Advantage and Prescription Drug Plans," September 30, 2021. Available at: <https://www.cms.gov/newsroom/press-releases/cms-releases-2022-premiums-and-cost-sharing-information-medicare-advantage-and-prescription-drug>

We urge CMS to strengthen and expand Medicare Advantage plans so that more seniors in California and across the country can access these crucial services at an affordable price.

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

Sincerely,

A handwritten signature in black ink that reads "Charles Bacchi". The signature is written in a cursive, flowing style.

Charles Bacchi  
President & CEO