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August 30, 2022

Administrator Brooks-LaSure
Centers for Medicare & Medicaid Services
Department of Health & Human Services
200 Independence Avenue SW
Washington, DC 20201

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

Dear Administrator Brooks-LaSure,

On behalf of the Florida Chamber of Commerce, I am writing today in response to the request for information on Medicare Advantage.

Throughout the Florida Chamber's 100+ year history, our number one goal has been to encourage a competitive, business-friendly climate that allows job creators to do what they do best – create private-sector jobs and contribute to Florida's robust economy. Over the last century, Florida's population has grown from 900,000 to over 22 million. We are home to a fast-growing population of seniors and more than 21 percent¹ of our state's population is over the age of 65.

While our focus over the last century has been on supporting Florida businesses, we're also committed to fostering Florida's unique quality of life and ensuring that all Floridians have access to affordable and quality health care options. It is imperative that the business community work together to keep health care costs low, while continuing to boost the economic prosperity of our state.

Over 2.5 million Floridians are already taking advantage of Medicare Advantage plans.² Many more retirees living in Florida are also eligible for Medicare Advantage through Employer Group Waiver Plans (EGWP). EGWPs provide an important, comprehensive option for private companies and provide continuity for retirees. In Florida, 159,060 Medicare Advantage beneficiaries, or about 8.36 percent of our state's total enrollment, are accessing the benefits of Medicare Advantage through EGWPs.³

This is because Medicare Advantage is a valuable and more affordable option for Floridians. Medicare Advantage beneficiaries spend about \$2,000 less⁴ on out-of-pocket costs and premiums compared to those covered by Medicare Fee-for-Service (FFS) plans. They also receive benefits not offered by Medicare FFS, such as prescription

¹ United States Census Bureau: Florida Quick Facts. www.census.gov/quickfacts/FL

² Better Medicare Alliance: Medicare Advantage Participation. <https://bettermedicarealliance.org/medicare-advantage/about-medicare-advantage/medicare-advantage-enrollment-map/florida/districts/>

³ Centers for Medicare & Medicaid Services: Medicare Advantage enrollment and contract data, January 2018.

⁴ Better Medicare Alliance: Medicare Advantage Outperforms FFS Medicare on Cost Protections for Low-Income and Diverse Population, April 2022. https://bettermedicarealliance.org/wp-content/uploads/2022/04/BMA-Medicare-Advantage-Cost-Protections-Data-Brief_FIN.pdf

drug coverage, vision, hearing, dental, and wellness benefits.

Floridians like the flexibility, affordability, and accessibility of Medicare Advantage plans. **We urge CMS to protect the value provided by Medicare Advantage to seniors in the Sunshine State.**

Thank you for your consideration. If you have any questions about the comments provided in this letter, please reach out to us.

Regards,

A handwritten signature in blue ink that reads "Frank C. Walker, III". The signature is fluid and cursive, with a horizontal line extending from the end.

Frank C. Walker, III
Executive Vice President

CC: Charles Bailes, Chair, Florida Chamber of Commerce
Mark Wilson, President & CEO, Florida Chamber of Commerce