



August 30, 2022

The Honorable 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 Kentucky Association of Health Plans (KAHP) appreciates the opportunity to respond to the Centers for Medicare and Medicaid Services (CMS) request for information on the Medicare Advantage program.

KAHP is the trade organization representing the Kentucky health insurance industry. Our focus is ensuring all Kentuckians have superior access and choice in a health system that delivers high-quality, affordable care.

There are currently 440,000 Kentucky seniors enrolled in Medicare Advantage, and hundreds of thousands more who are eligible to receive coverage through these high quality, high value plans.<sup>1</sup> On behalf of our members, **we strongly urge CMS to protect Medicare Advantage**, which provides beneficiaries in Kentucky and across the country with affordable, high-quality, patient-centered coverage.

Medicare Advantage provides greater affordability for seniors. For example, Medicare Advantage beneficiaries spend almost 36 percent less than Medicare Fee for Service beneficiaries in out-of-pocket costs and premiums each year.<sup>2</sup> Medicare Advantage plans also go beyond what traditional Medicare plans offer. These plans include comprehensive health

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<sup>1</sup> Better Medicare Alliance, Medicare Advantage Enrollment Map, <https://bettermedicarealliance.org/medicare-advantage/about-medicare-advantage/medicare-advantage-enrollment-map/kentucky/counties/>

<sup>2</sup> Better Medicare Alliance, Medicare Advantage Outperforms FFS Medicare on Cost Protections for Low-Income and Diverse Populations, April 2022. Available at: [https://bettermedicarealliance.org/wp-content/uploads/2022/04/BMA-Medicare-Advantage-Cost-Protections-Data-Brief\\_FINv2.pdf](https://bettermedicarealliance.org/wp-content/uploads/2022/04/BMA-Medicare-Advantage-Cost-Protections-Data-Brief_FINv2.pdf)

coverage along with extra benefits such as Part D prescription drug coverage and benefits for dental, vision, and hearing care.

Thank you for the opportunity to share our perspectives on how Medicare Advantage delivers better services, better access to care and better value for seniors in the Commonwealth and across the country.

Sincerely,

*Thomas Stephens*

Thomas B. Stephens  
Executive Director