



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

August 26, 2022

**RE: CMS-4203-NC; Request for Information on Medicare (Medicare Advantage)**

Dear Administrator Brooks-LaSure,

I am writing today on behalf of the Missouri Chamber of Commerce and Industry to share comments on Medicare Advantage to the Centers for Medicare and Medicaid Services.

For a century, the Missouri Chamber of Commerce and Industry has been committed to serving the Missouri business community and we are passionate about bringing together members from all corners of the state to make Missouri a better place to live and work.

On behalf of our members, we advocate to improve access to quality health care for all Missourians, ensure our health care system is prepared in times of crisis, embrace innovation and meaningful transparency initiatives, limit government-mandated health insurance benefits, and maximize health care funding. We also speak on behalf of our members to signal our support for programs, like Medicare Advantage, that provide affordable and high-quality care to more than half a million Missourians.

Our members care about their employees' health and well-being now and in the future. Through Employer Group Waiver Plans (EGWPs), our members can continue providing retired employees health insurance and access to the many benefits of the Medicare Advantage program. EGWPs provide a comprehensive option for private companies and are an example of a successful public-private partnership that addresses the needs of our retiree population. Up to 19%<sup>1</sup> of Medicare Advantage beneficiaries in Missouri are enrolled through their former employer's EGWP.

Retired Missourians have worked hard for their savings, and for those living on fixed incomes every dollar spent matters. Medicare Advantage beneficiaries spend about \$2,000 less<sup>2</sup> on out-of-pocket costs and premiums compared to those covered by Medicare Fee-for-Service plans. Missourians enrolled in Medicare Advantage also receive more benefits, such as vision and dental and coverage of prescription drugs, for less money out-of-pocket, than those enrolled in Medicare Fee-for-Service.

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<sup>1</sup> Centers for Medicare and Medicaid Services, Medicare Advantage enrollment and contract data, January 2018

<sup>2</sup> Better Medicare Alliance, [Medicare Advantage Outperforms FFS Medicare on Cost Protections for Low-Income and Diverse Populations](#), April 2022

I appreciate the opportunity to provide the Missouri Chamber's perspective on the value and benefits of Medicare Advantage. Please feel free to contact us at [dpmehan@mochamber.com](mailto:dpmehan@mochamber.com) should you have any questions about the information shared in this letter.

Sincerely,

A handwritten signature in black ink, appearing to read "Daniel Mehan". The signature is fluid and cursive, with a prominent initial "D" and "M".

Daniel Mehan  
President & CEO  
Missouri Chamber of Commerce and Industry