

August 24, 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 Request for Information on Medicare Program**

Dear Administrator Brooks-LaSure:

The Missouri Insurance Coalition (MIC) is a nonprofit governmental affairs and consumer education organization, which seeks to improve the regulatory climate and promote free enterprise in the insurance industry. With more than eighty member insurance companies and affiliated organizations doing business in this state, MIC is the premier state trade association representing the insurance industry in the State of Missouri.

Many of our members are health insurers, who may offer Medicare Advantage plans under guidance from the Centers for Medicare & Medicaid Services (CMS). In response to the request for information on Medicare Advantage (*CMS-4203-NC*), I am writing today in support of Medicare Advantage.

Medicare Advantage has a proven record of success and provides affordable, high-quality health care and patient-centered care to 600,000 Missourians.<sup>1</sup> Medicare Advantage beneficiaries spend less money on out-of-pocket costs and premiums, compared to beneficiaries enrolled in traditional Medicare, and Medicare Advantage beneficiaries also have lower hospitalization rates and more follow-up care relative to Fee-for-Service Medicare beneficiaries. These improved outcomes and the additional benefits offered, such as dental and vision, help differentiate Medicare Advantage from Fee-for-Service Medicare plans.

Importantly, Missourians are satisfied with the coverage they receive, which is consistent with 94% of Medicare Advantage beneficiaries nationwide.<sup>2</sup> Medicare Advantage beneficiaries across the country report high rates of access to care, health care quality, ease of getting to the doctor, and having a source of usual care.<sup>3</sup> And, about 90% of beneficiaries enrolled in Medicare Advantage Part D (MA-PD) plans are enrolled in a plan with four or more stars, a top score for

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<sup>1</sup> [Medicare Advantage Enrollment Map - Better Medicare Alliance](#)

<sup>2</sup> Morning Consult, [Annual Seniors on Medicare Survey](#), January 2022.

<sup>3</sup> Better Medicare Alliance, [Medicare Advantage Outperforms FFS Medicare on Cost Protections for Low-Income and Diverse Populations](#), April 2022.

quality.<sup>4</sup> Medicare Advantage is working for Missouri seniors, and I urge you to protect this program.

Thank you for your consideration of these comments. Please do not hesitate to contact me at (573) 893-4241 or [brandon@moinsurancecoalition.com](mailto:brandon@moinsurancecoalition.com) if you have any questions.

Best Regards.

Sincerely,

/s/ Brandon Koch

Brandon Koch  
Executive Director

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<sup>4</sup> Centers for Medicare & Medicaid Services, [CMS Releases 2022 Premiums and Cost-Sharing Information for Medicare Advantage and Prescription Drug Plans](#), October 8, 2021.