



August 29, 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 North Carolina Association of Health Plans (NCAHP) appreciates the opportunity to respond to the Centers for Medicare and Medicaid Services (CMS) request for information on the Medicare Advantage program.

NCAHP serves as the leading voice for innovative, market-oriented health care solutions in North Carolina, and has represented companies providing health insurance in the state for more than 20 years. NCAHP member companies are committed to the health and financial well-being of health care consumers throughout North Carolina.

There are currently over 1 million North Carolina seniors enrolled in Medicare Advantage plans, which is 48% of eligible beneficiaries.<sup>1</sup> On behalf of our members, **we strongly urge CMS to protect Medicare Advantage**, which provides beneficiaries in North Carolina and across the country with quality, affordable, coordinated coverage and care.

Medicare Advantage provides greater affordability to seniors. For example, Medicare Advantage beneficiaries report spending nearly \$2,000 less on out-of-pocket costs and premiums annually.<sup>2</sup> Medicare Advantage plans also provide expanded access to health care for seniors. These plans offer additional benefits, such as dental, vision, hearing, and wellness benefits, which are not available in Medicare Fee-for-Service.

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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/>

<sup>2</sup> Better Medicare Alliance, State of Medicare Advantage 2022, <https://bettermedicarealliance.org/publication/state-of-medicare-advantage-2022/>

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 North Carolina and across the country.

Sincerely,

A handwritten signature in black ink that reads "Peter T. Daniel". The signature is fluid and cursive, with a prominent initial "P" and a long, sweeping underline.

Peter T. Daniel  
Executive Director  
North Carolina Association of Health Plans, Inc.