

# BETTER MEDICARE

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## ALLIANCE

With Medicare’s Annual Enrollment Period underway, seniors and people with disabilities across the country are facing important decisions about their health care. Ultimately, a record number of Americans will choose Medicare Advantage for the affordable, high-quality care it provides. But millions of seniors will also experience significant changes to their coverage on a scale not seen in recent years.

Medicare Advantage is now the preferred choice of the majority of Medicare beneficiaries, [representing nearly 55% of Medicare enrollees](#)<sup>1</sup>. It serves an increasingly diverse population, with the largest recent enrollment increases among historically underserved populations, including Black, Latino, Asian American, Native Hawaiian, Pacific Islander, dual eligible, low-income, and rural communities.

Fully 95% [of beneficiaries are satisfied](#)<sup>2</sup> with the quality of care they receive through Medicare Advantage. But the program faces significant external pressures, with legislative and regulatory changes including insufficient rate-setting, changes with the implementation of the Inflation Reduction Act, and higher medical utilization rates all creating challenges. Now seniors will begin to feel the impacts in their 2025 coverage. Despite consistent premiums for most beneficiaries, many will face [higher out-of-pocket costs, fewer benefits, and fewer plans to choose from](#)<sup>3</sup>.

Of top concern is the erosion in supplemental benefit coverage facing beneficiaries. An analysis of CMS data shows that while vision, dental, and hearing benefits remain consistent across both individual and Special Needs Plans, the percentage of plans offering key supplemental benefits will decline in 2025, including<sup>4</sup>:

- Over-the-counter benefits declining from 88% to 78%
- Nutrition support declining from 41% to 30%

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<sup>1</sup> Better Medicare Alliance and Avalere Health, Analysis of CMS Landscape and Plan Benefit Package Files, 2024-2025. Available at: <https://bettermedicarealliance.org/publication/analysis-of-the-2025-medicare-advantage-plan-landscape/>

<sup>2</sup> Better Medicare Alliance, Key Facts: State of Medicare Advantage 2024. Available at: <https://bettermedicarealliance.org/publication/key-facts-state-of-medicare-advantage-2024/>

<sup>3</sup> Better Medicare Alliance and Avalere Health, Analysis of CMS Landscape and Plan Benefit Package Files, 2024-2025. Available at: <https://bettermedicarealliance.org/publication/analysis-of-the-2025-medicare-advantage-plan-landscape/>

<sup>4</sup> Better Medicare Alliance and Avalere Health, Analysis of CMS Landscape and Plan Benefit Package Files, 2024-2025. Available at: <https://bettermedicarealliance.org/publication/analysis-of-the-2025-medicare-advantage-plan-landscape/>

- Transportation declining from 49% to 43%
- Meals declining from 73% to 68%
- Fitness benefits declining from 95% to 92%
- In-home support services declining from 13% to 9%

Meanwhile, around [two million beneficiaries](#)<sup>5</sup> will be forced to shift their coverage due to plan closures; in recent years, that number has been closer to 100,000.

These coverage disruptions come at a time when seniors are already struggling. According to the [University of Michigan National Poll on Healthy Aging](#)<sup>6</sup>, over half of older adults (52%) reported cutting back on at least one everyday expense in the past year. For seniors living on fixed incomes, every dollar counts—and they cannot afford policy decisions that increase their health care costs or strip away benefits they rely on.

We are health care advocates, providers, senior service organizations, and others who see the value of Medicare Advantage firsthand in our work and our communities. Medicare Advantage delivers on its promise of whole-person care while [saving enrollees on average \\$2,541 annually on health care expenses](#)<sup>7</sup> compared to Fee-For-Service Medicare.

That's health care worth protecting.

Now is the time for a measured, cautious approach to Medicare Advantage policymaking. Seniors need stability. They need Washington to stand up for their affordable health care and protect Medicare Advantage.

Sincerely,

Better Medicare Alliance

Academy of Managed Care Pharmacy

agilon health

American Medical Group Association

ArchWell Health (NV)

America's Physician Groups

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<sup>5</sup> ATI Advisory, Analysis of CMS Plan Crosswalk files, PY2021-2025; CMS MA CPSC Enrollment Files for September, PY2020-2024; and CMS Landscape Files, MMCO Integration Status Files, and CMS Plan Benefit Package Data for PY2020-2025. Excludes PDPs, MMPs, EGWPs, PACE, and Cost plans, October 2024.

<sup>6</sup> University of Michigan National Poll on Healthy Aging, Making Ends Meet: Financial Strain and Well-Being Among Older Adults. Available at: <https://www.healthyagingpoll.org/reports-more/report/making-ends-meet-financial-strain-and-well-being-among-older-adults>

<sup>7</sup> Better Medicare Alliance, Medicare Advantage Beneficiaries Spend Over \$2,500 Less Per Year Than Fee-For-Service Beneficiaries on Out-of-Pocket Costs. Available at: <https://bettermedicarealliance.org/news/better-medicare-alliance-medicare-advantage-beneficiaries-spend-over-2500-less/>

Association of Behavioral Health and Wellness  
Austin Regional Clinic (TX)  
ChenMed  
El Paso Health (TX)  
Go East Medical Services (NV)  
Healthcare Leadership Council  
HealthCAWS  
Healthy Places by Design  
Kent County Labor/Educator Caucus (MI)  
Latin Chamber of Commerce (NV)  
National Adult Day Services Association  
National Athletic Trainers Association  
National Hispanic Council on Aging  
National Hispanic Health Foundation  
National Hispanic Medical Association  
Matrix Medical Network  
Northwell Health (NY)  
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