

# State of Medicare Advantage 2025 Key Facts

**35.1 MILLION**

35.1 million seniors and people with disabilities choose Medicare Advantage. Almost 56% of the Medicare population chooses Medicare Advantage.<sup>1</sup>

**5.3M**

There are 5.3 million full duals and 2.7 million partial duals enrolled in Medicare Advantage, making up 15.2% and 7.7% of the Medicare Advantage population respectively.<sup>2</sup>

**2X**

Enrollment in Medicare Advantage has doubled over the last decade.<sup>4</sup>

**10%**

Enrollment in Special Needs Plans increased 10% between 2024 and 2025.<sup>5</sup>

**31%**

of Medicare Advantage beneficiaries identify as Black, Latino, or Asian, compared to 18.8% in Fee-for-Service Medicare.<sup>3</sup>

**42%**

of the Medicare population in rural counties are enrolled in Medicare Advantage, almost four times the share in 2010.<sup>6</sup>

## MEDICARE ADVANTAGE ACCESS IS NEARLY UNIVERSAL

**99%**

of beneficiaries have access to a Medicare Advantage plan.<sup>7</sup>

**98%**

of beneficiaries are enrolled in a Medicare Advantage plan that includes prescription drug coverage (MA-PD).<sup>9</sup>

**99%**

of beneficiaries have access to a \$0 premium MA-PD plan.<sup>8</sup>

**97%**

of individual plans offer a telehealth benefit.<sup>10</sup>

## AFFORDABILITY AND VALUE

**\$3,486**

Medicare Advantage beneficiaries report spending, on average, \$3,486 less on out-of-pocket costs and premiums annually than those in Fee-for-Service Medicare.<sup>11</sup>

**\$17**

The average Medicare Advantage monthly premium is \$17.00 in 2025.<sup>12</sup>

**\$59.9 BILLION**

Medicare Advantage provides \$59.9 billion annually in additional value to beneficiaries and the federal government.<sup>13</sup>

## BETTER OUTCOMES

- Medicare Advantage beneficiaries with certain chronic conditions, including diabetes, hyperlipidemia, and hypertension, have **lower rates of inpatient utilization and emergency room visits** compared to Fee-for-Service beneficiaries.<sup>14</sup>
- Individuals in Fee-for-Service are 71% more likely to have preventable hospitalizations, have 126% higher 30-day readmissions, have 30% more hospital days, and 11% higher total costs compared to individuals in Medicare Advantage with similar risk levels.<sup>15</sup>
- Medicare Advantage beneficiaries with prediabetes who develop Type 2 diabetes are **diagnosed nearly five months earlier on average** than similar Fee-for-Service beneficiaries.<sup>16</sup>
- Medicare Advantage beneficiaries with chronic diabetes are **more likely** than Fee-for-Service beneficiaries **to receive preventative care,<sup>17</sup> an eye exam, and statin therapy.<sup>18</sup>**
- Individuals in Medicare Advantage are **more than twice as likely to receive a colorectal cancer screening.<sup>19</sup>**

95% of beneficiaries report being satisfied with their health care quality.<sup>20</sup>

1. Analysis of the Centers for Medicare & Medicaid Services Monthly Enrollment Files, March 2025.
2. Id.
3. Id.
4. Kaiser Family Foundation, 10 Reasons Why Medicare Advantage Enrollment is Growing and Why It Matters, January 30, 2024. Available at: [https://www.kff.org/medicare/issue-brief/10-reasons-why-medicare-advantage-enrollment-is-growing-and-why-it-matters/#:~:text=Medicare%20Advantage%20enrollment%20has%20more,this%20decade%20\(Figure%201\)](https://www.kff.org/medicare/issue-brief/10-reasons-why-medicare-advantage-enrollment-is-growing-and-why-it-matters/#:~:text=Medicare%20Advantage%20enrollment%20has%20more,this%20decade%20(Figure%201).).
5. Kaiser Family Foundation, Medicare Advantage Enrollment, Plan Availability and Premiums in Rural Areas, September 7, 2023. Available at: <https://www.kff.org/medicare/issue-brief/medicare-advantage-enrollment-plan-availability-and-premiums-in-rural-areas/>
6. Kaiser Family Foundation, Medicare Advantage Enrollment, Plan Availability and Premiums in Rural Areas, September 7, 2023. Available at: <https://www.kff.org/medicare/issue-brief/medicare-advantage-enrollment-plan-availability-and-premiums-in-rural-areas/>; Kaiser Family Foundation, Key Facts About Medicare Beneficiaries in Rural Areas, June 11, 2025. Available at: <https://www.kff.org/medicare/issue-brief/key-facts-about-medicare-beneficiaries-in-rural-areas/>
7. Kaiser Family Foundation, Medicare Advantage 2025 Spotlight: A First Look at Plan Offerings, November 15, 2024. Available at: <https://www.kff.org/medicare/medicare-advantage-2025-spotlight-a-first-look-at-plan-offerings/>
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10. Analysis of the Centers for Medicare & Medicaid Services Monthly Enrollment Files, March 2025.
11. Better Medicare Alliance, Medicare Beneficiary Spending 2025, June 2025. Available at: <https://bettermedicarealliance.org/wp-content/uploads/2025/06/2025-Beneficiary-Spending-Report-2.pdf>
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