

To: Better Medicare Alliance
From: The Winston Group
Re: Findings On Medicare Advantage

This is a summary of findings on Medicare Advantage from a national survey of 1,000 registered voters with an additional oversample of 800 seniors, March 9-13, 2026. The research addressed voter reaction to the federal government's proposed payment increase of 0.09% for the Medicare Advantage program, beliefs about the proposed rate being flat funding, and implications if the proposed rate is finalized.

Key Takeaways

- 1. Economic concerns dominate the issue set, with inflation seen as getting worse.** Consistent with the experiences many people are having, voters see health care costs increasing over the past year, making affordability the centerpiece of the midterm election environment.
- 2. Given the concerns about increasing health care costs, voters interpret the proposed payment increase of 0.09% as flat funding, connecting flat funding to consequences like benefit cuts and higher costs to seniors.** This is particularly true of seniors in Medicare Advantage.
- 3. The proposed payment increase of 0.09% is viewed as inadequate, especially among seniors in Medicare Advantage who view the proposal as inadequate by 2:1.** More than 6 out of 10 voters and 7 out of 10 seniors in Medicare Advantage believe the proposed flat funding will not be adequate to cover the growth of medical costs that have occurred over the past year.
- 4. By 2:1, voters want the proposal to be revised and increased to keep pace with rising costs.** This preference cuts across party and includes voters of all partisan affiliations. Supporting reasons are concerns about affordability, the stability of seniors' health care, and protection of health benefits.
- 5. In the 2024 election, seniors comprised a very significant share of the US electorate at the Congressional level (28%). Issues affecting seniors and putting their health plans at risk have electoral implications for mobilizing this large voter bloc in the upcoming midterm elections.** Seniors in Medicare Advantage say the federal government's decision about Medicare Advantage will be important (86%) with more than half of that group defining this as "very important" (52%).

Concerns About The Economy And Health Care Costs

Economic concerns top the issue set, with economy/jobs/inflation (40%) dwarfing other issues. Health care/RX (10%) and immigration (7%) are in a second tier of issues. The same is true among Republican voters (economy/jobs/inflation, 40%; immigration, 12%; health care/RX, 9%).

While inflation has moderated from its peak in 2022, this is still an ongoing concern given the cumulative effect of price increases. Sixty percent of the electorate views inflation as getting worse (60%) rather than better (20%) or not changing (18%). Among Republican voters, there is a somewhat more positive outlook (39-38-20 better-worse-not changing), but not a majority view that inflation has been fully conquered.

Over the past year, health care costs are seen as increasing. Forty percent say they have increased a lot, with 41% saying some and 11% saying little to none.

Views of the Proposed Payment Increase of 0.09%

As an initial reaction to the administration's proposed payment increase of 0.09%, voters see this proposal as *not adequate* (43%) rather than *adequate* (31%). This is particularly true among seniors in the Medicare Advantage program (24-53 adequate-not adequate).

There is a recognition that the proposed rate increase of 0.09% is flat funding that would not keep pace with rising costs: *The federal government's proposed rate increase of 0.09% for Medicare Advantage is flat funding of the program that experts say would not keep pace with rising costs*, 50-26 believe-do not believe. Seniors in Medicare Advantage believe this 68-15. Republicans believe this 51-27 indicating a majority of Republicans believe the proposed payment increase could be flat funding that would not keep pace with rising costs.

Voters recognize the impact of benefit cuts and higher costs: *If finalized, this proposal could result in benefit cuts and higher costs for 35 million seniors and people with disabilities when they renew their Medicare Advantage coverage in October 2026*, 58-21 believe-do not believe. Seniors in the Medicare Advantage program believe this 71-12, with Republicans believing this 54-22, independents 53-22, and Democrats 65-19.

Policy Contrast About the Proposed Funding

By 2:1, voters clearly want the federal government's flat funding for Medicare Advantage to be revised and increased to keep pace with rising costs (55%) over finalizing the proposal as is (27%). This is true among Republicans (50-32), independents (53-25), and seniors in Medicare Advantage (67-17). This preference is also true in Senate battleground states (56-25) and House battleground districts (53-30).

Who do you agree with more?	Overall	GOP	Indep	Medicare Advantage
Those who say that the federal government's flat funding for Medicare Advantage should be revised and increased to keep pace with rising medical costs	55	50	53	67
Those who say the federal government's proposed rate increase of 0.09% for Medicare Advantage should be finalized as is	27	32	25	17

Reasons driving this outlook on the proposed funding include stability for seniors' care, health outcomes, and savings for seniors:

- *Predictability and stability are essential so that seniors can afford their care and rely on their benefits year to year.* 77-16 compelling-not compelling as a reason to increase funding for the program; Medicare Advantage seniors, 89-7.
- *Seniors in Medicare Advantage have been shown to have better health outcomes with chronic diseases like diabetes, as they are more likely to regularly check blood sugar and blood pressure.* 69-20 compelling-not compelling; Medicare Advantage seniors, 81-8.
- *Medicare Advantage plans deliver superior quality of care and outperform original Medicare across several areas of preventive care, including cancer screenings and diabetes management.* 66-23 compelling-not compelling; Medicare Advantage seniors, 81-9.
- *Seniors in Medicare Advantage spend an average of \$3500 less per year compared to those in original Medicare.* 65-22 compelling-not compelling; Medicare Advantage seniors, 73-10.

Rising Medical Costs

Voters make the connection between rising costs and the impact of flat funding. Sixty-one percent of voters and 71% of seniors in Medicare Advantage believe that *the inflation rate for medical care and health services is higher than the overall current rate of inflation.* *The federal government's*

proposed flat funding for Medicare Advantage will not be adequate to cover the growth of medical costs that have happened over the past year. (61-20 believe-do not believe overall; 71-12 among Medicare Advantage seniors). Among Republicans, 61% believe this statement (61-22).

As a result of views about rising medical costs, there is agreement with the idea of increasing funding to at least 5% to sustain current benefits: *Some have said the federal government's proposed funding increase for Medicare Advantage should be raised to at least 5% to sustain current benefits for seniors in the program.* 52-25 agree-disagree; Medicare Advantage seniors agree 62-15.

Impact of the Rate on Sustainability and Disruption of Health Plans

The proposed flat funding is seen as hurting the sustainability of the Medicare Advantage program (43%) rather than helping (20%) or having no impact (17%). Among seniors in Medicare Advantage, 59% see this as hurting rather than helping (7%) or having no impact (13%). There is a similar outlook on the proposal's impact on the disruption of health plans, with 45% saying it will hurt rather than help (18%) or have no impact (20%). Among seniors in Medicare Advantage, 59% say it will hurt rather than help (5%) or have no impact (14%).

Benefit Cuts and Higher Costs To Seniors

Voters see flat funding as leading to benefit cuts and costs passed on to seniors:

- *If the federal government finalizes their proposed flat funding for Medicare Advantage, seniors enrolled in the program will face higher premiums and out of pocket costs.* 65-15 agree-disagree overall; Medicare Advantage seniors, 76-7.
- *If the federal government finalizes their proposed flat funding for Medicare Advantage, seniors enrolled in the program will lose important benefits they count on today.* 55-21 agree-disagree overall; Medicare Advantage seniors, 66-13.

Importance of Medicare Advantage As A Voting Issue

Seniors in Medicare Advantage say the federal government's decision about Medicare Advantage will be important (86%), with more than half of that group defining the decision as "very important" (52%). Among voters in Senate battleground states, 76% say it will be important (76-19), with 41% calling it "very important." In House battleground districts, 75% say it will be important (75-21), with 40% calling it "very important."

Impact on President Trump's Pledge To Protect Medicare

The President has said several times that he will protect Medicare. Republicans believe he will (76-15 believe-do not believe), but Medicare Advantage seniors are split on this question (44-47). If the administration does not fund the Medicare Advantage program to keep up with rising costs, this decision is seen as hurting his pledge to protect Medicare (64%) rather than helping (8%) or have no impact (15%). Among Medicare Advantage seniors, 76% say this would hurt his pledge (2% help, 12% no impact). Republican voters see underfunding of the program as unhelpful to his pledge, with 49% believing it would hurt rather than help (13%) or have no impact (23%).

Consistent with the 2025 research for BMA, there is significant agreement that *a cut to Medicare Advantage is a cut to Medicare* (66-21 agree-disagree), with seniors in Medicare Advantage agreeing with this at an even higher level at 82-11.