BETTER MEDICARE ALLIANCE

MEDICARE ADVANTAGE
POLICY ROADMAP · SEPT 2026

Ten reforms to keep Medicare Advantage affordable, stable, and accountable for seniors

35M+
seniors and people with disabilities enrolled

55%+
of all Medicare beneficiaries choose MA

95%
beneficiary satisfaction rate

▲ 3.1M
MA enrollees losing their plans for 2027 (KFF)

BMA RECOMMENDATIONS

01 Streamline prior authorization
Cut expedited decisions from 72 to 24 hours; ban AI-only denials without clinician review; real-time approval for routine services.

02 Modernize risk adjustment
Phase in an encounter data–calibrated model, with regional impact analyses and updates no more than every three years.

03 Supplemental benefit transparency
Standardize benefit language; add detail to Medicare Plan Finder; publish stratified utilization data and flag high-value benefits.

04 Strengthen in-home assessments
Require follow-up and a PCP connection after every in-home HRA; publish HRA metrics; extend social-risk screening to all plans.

05 Predictable Star Ratings
Hold-harmless stability now; legislation to replace the 3.5/4.0-star bonus cliff with quarter-point increments.

06 Promote program integrity
Annual RADV audits of all plans with an FFS adjuster; payment suspension authority for MA and Part D; tighter provider enrollment.

07 Stop deceptive marketing
Ban resale of beneficiary data by marketing firms; a TPMO code of conduct; CPI-indexed broker pay; protect SHIP funding.

08 Accurate provider directories
Implement the REAL Health Providers Act; independent public directory audits; build toward a national interoperable directory.

09 Align MA and VA payments
Build plan–VA data exchange and adjust benchmarks for VA-furnished care — settled with evidence, not a single rate change.

10 Support value-based care
Keep Star Ratings and risk adjustment stable so multi-year contracts hold; preserve flexibility to tailor arrangements.

LEGISLATION BMA SUPPORTS

H.R. 9393 · Lower Costs, More Transparency Act of 2026 — Energy & Commerce package that carries:

H.R. 3514 / S. 1816 Timely Access to Care Act
H.R. 5243 Supplemental Benefits Data Transparency
H.R. 9392 MA Cost Transparency Act
H.R. 9396 Prior Authorization Accountability Act
H.R. 9397 Premium Transparency Act

Also: H.R. 4093 / S. 3848 Apples to Apples Comparison Act; the reporting intent of H.R. 9395, Agent and Broker Compensation Transparency. In implementation, BMA asks Congress and CMS to build on existing CMS rules rather than add a second reporting stream.

To secure affordable healthcare for seniors.
Full roadmap: bettermedicarealliance.org

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