



Medicare Advantage in 2016

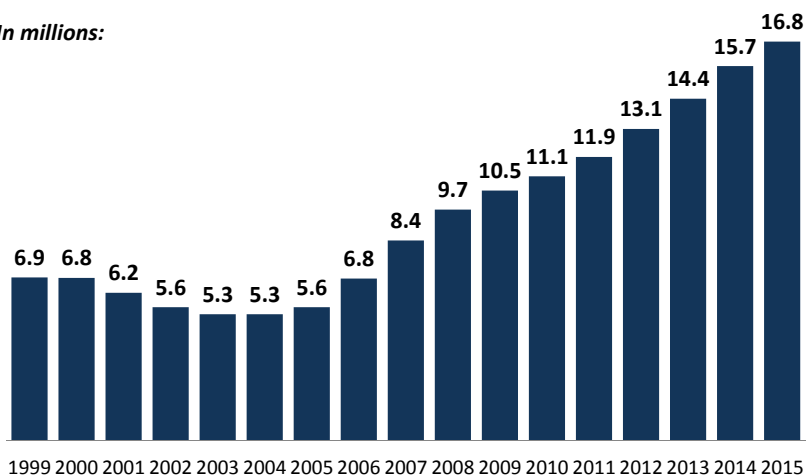
October 14, 2015
Alliance for Health Reform

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Exhibit 1

Total Medicare Private Health Plan Enrollment, 1999-2015

In millions:



Year	Enrollment (in millions)	% of Medicare Beneficiaries
1999	6.9	18%
2000	6.8	17%
2001	6.2	15%
2002	5.6	14%
2003	5.3	13%
2004	5.3	13%
2005	5.6	13%
2006	6.8	16%
2007	8.4	19%
2008	9.7	22%
2009	10.5	23%
2010	11.1	24%
2011	11.9	25%
2012	13.1	27%
2013	14.4	28%
2014	15.7	30%
2015	16.8	31%

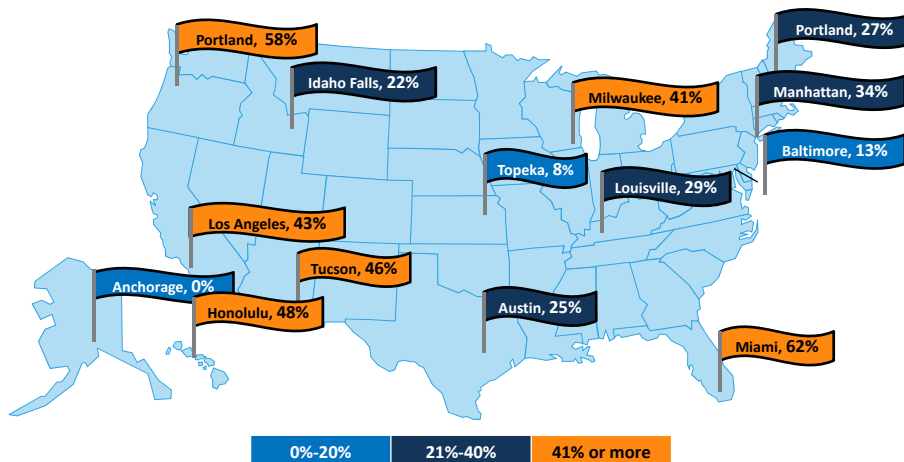
NOTE: Includes MSAs, cost plans, demonstration plans, and Special Needs Plans as well as other Medicare Advantage plans.
SOURCE: KFF analysis of CMS Medicare Advantage enrollment files, 2008-2015, and MPR, "Tracking Medicare Health and Prescription Drug Plans Monthly Report," 1999-2007; enrollment numbers from March of the respective year, with the exception of 2006, which is from April.



Exhibit 2

The share of Medicare beneficiaries in Medicare Advantage plans varies greatly across the country

U.S. Average Medicare Advantage Penetration, 2015 = 31%



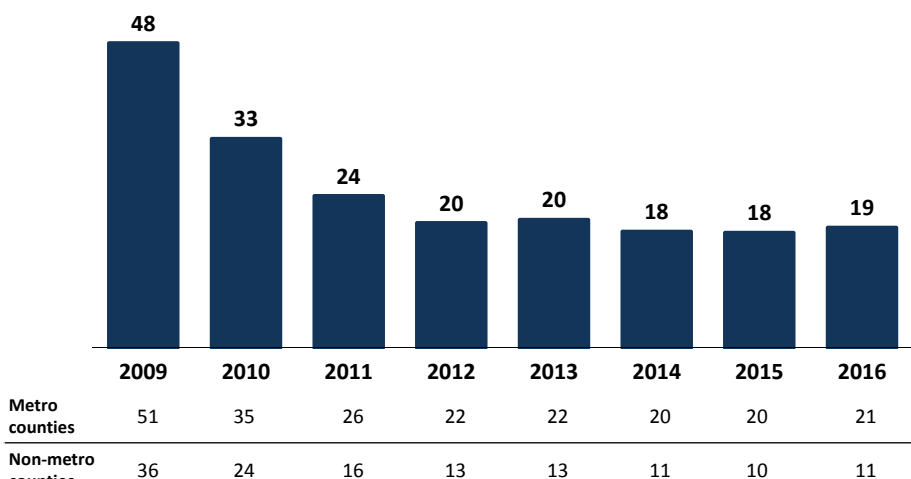
NOTE: Includes cost plans, MSAs, demonstrations, and Special Needs Plans, as well as other Medicare Advantage Plans.
SOURCE: KFF analysis of the CMS Medicare Advantage enrollment files, March 2015.



Exhibit 3

Beneficiaries can choose from among 19 plans in 2016

Average Number of Medicare Advantage Plans Available to Beneficiaries, 2009-2016



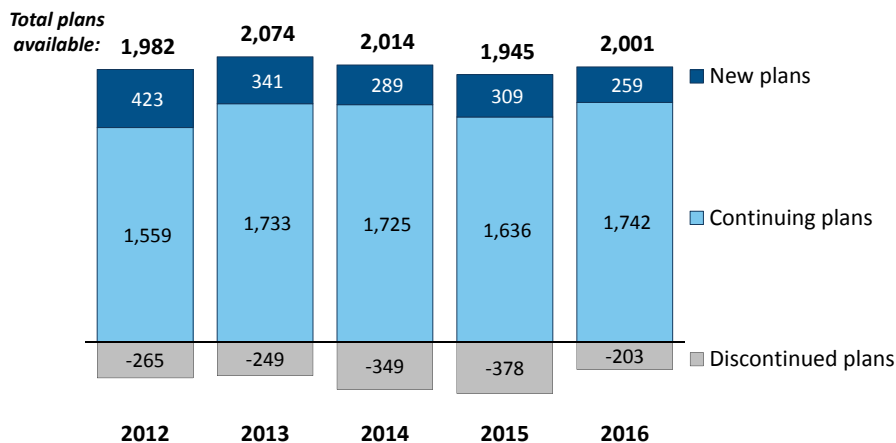
NOTE: Excludes SNPs, employer-sponsored (i.e., group) plans, demonstrations, HCPPs, PACE plans, and plans for special populations.
SOURCE: KFF analysis of CMS's Landscape and Penetration Files for 2009 - 2016.



Exhibit 4

The Medicare Advantage marketplace has been relatively stable in terms of plan participation

Total Number of Medicare Advantage Plans Nationwide, For Plan Years 2012-2016



NOTE: Excludes SNPs, employer-sponsored (i.e., group) plans, demonstrations, HCPPs, PACE plans, and plans for special populations.
 SOURCE: KFF analysis of CMS's Landscape Files for 2011 – 2016.

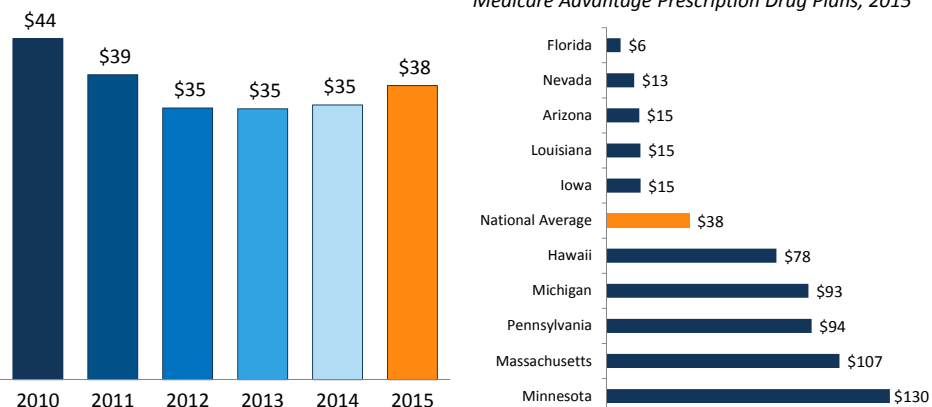


Exhibit 5

Average premiums have remained relatively stable since 2010, with significant variation across states

National Average Monthly Premiums for Medicare Advantage Prescription Drug Plans, 2010-2015

Five States with the Lowest and Five States with the Highest Average Monthly Premiums for Medicare Advantage Prescription Drug Plans, 2015



NOTE: Excludes SNPs, employer-sponsored (i.e., group) plans, demonstrations, HCPPs, PACE plans, and plans for special populations. Includes only Medicare Advantage plans that offer Part D benefits. The total includes cost plans (not shown separately), as well as plans with zero premiums. The premiums for a subset of sanctioned plans were not available in 2011; these plans were excluded from this analysis.
 SOURCE: KFF analysis of CMS's Landscape Files for 2010–2015 and March Enrollment files for 2010-2015.



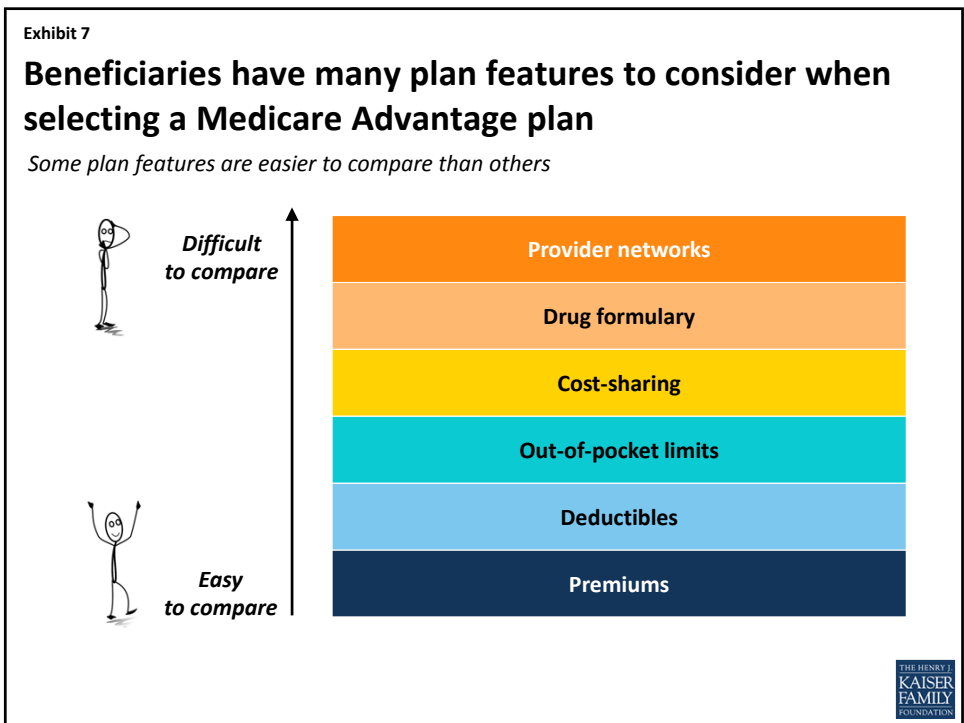
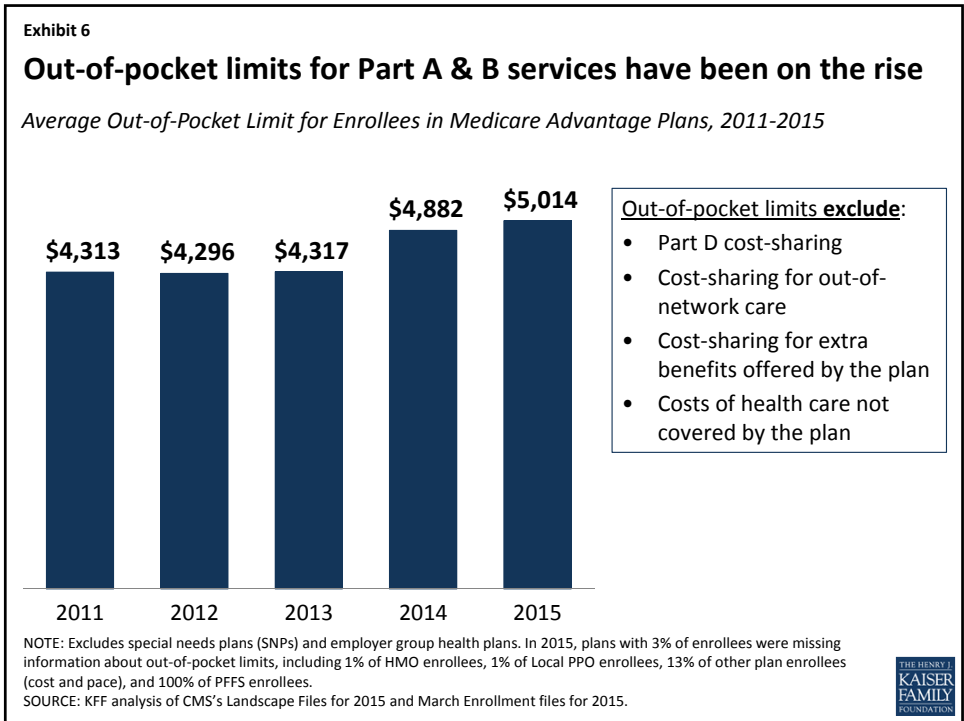


Exhibit 8

Open enrollment provides people the opportunity to change plans, but most people never do so

Quotes from Focus Groups with Seniors

- *I've reached the age of 78 and I'm saying to myself, "I'm too goddamn tired to investigate this."*
- *At our age, as we get older we learned that **the grass is not really greener on the other side**. We're very cautious about changing to something else that is unfamiliar when we have that [which is] known in front of us.*
- *And because I feel that **I did my homework to the hilt initially**, that should remain good for me.*
- *That's what gets me, **they wait until we retire to make it complicated**. [...] now all of the sudden I have all of these Advantage programs and I have to do a spreadsheet.*
- *I went online. I had papers taped together, **it was six feet wide**, of the different companies and circles and arrows.*

SOURCE: Kaiser Family Foundation, "How Are Seniors Choosing and Changing Health Insurance Plans? Findings from Focus Groups with Medicare Beneficiaries," May 2014.

