Medicare Open Enrollment Preview

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MA Plan Benefits

- MA plans must cover all Part A and Part B benefits but typically provide much more, including:
  - Annual maximum out-of-pocket (MOOP) limit
  - SNF coverage without 3 day inpatient stay, other types of enhanced coverage
  - Vision, hearing, dental, and fitness benefits
  - Cost sharing often lower than the FFS program
  - Part D coverage

- Case management services
- Disease management programs
- Coordinated care programs
- Tools to address disparities in care for minorities
- Prescription drug management tools integrated with medical benefits
- Nurse help hotlines
Part D Plan Benefits

- Part D plans must cover a basic benefit but can offer enhanced coverage and other benefits for consumers, including:
  - Low cost generics
  - Subsidies for low income beneficiaries
  - Robust pharmacy networks
  - Exceptions process for off-formulary drugs
  - Quality assurance measures and systems to reduce medication errors and adverse drug interactions and improve medication use
  - MTM
  - High satisfaction

MA Plan Quality

- Research on MA plan quality of care
  - A 2013 *Health Affairs* study found MA plans' performance on measures for breast cancer screening, diabetes care, and cholesterol testing for cardiovascular disease were consistently better compared to the Medicare FFS program
  - An *American Journal of Managed Care (AJMC)* study found MA plans had a readmission rate about 13 percent to 20 percent lower than in the FFS program
  - An AJMC article concluded MA plans outperformed the FFS program in 9 out of 11 clinical quality measures

- MA and Part D plan performance is measured and compared, including through accreditation and CMS Star Ratings system, unlike the FFS program
  - Almost 71% of MA enrollees in plans earning at least 4 stars in 2016
MA and Part D Plan Challenges

- Rising drug prices
- Challenge of star ratings for low income beneficiaries
- Health Insurance Tax
- ACA cuts