Congress created Medicare Advantage (MA) in 2003 to provide America’s seniors a convenient, coordinated option for their health coverage and to drive greater value in the Medicare program. Today, the evidence is clear: MA is working, providing exceptionally high value care for nearly 23 million seniors. The program provides all the benefits of traditional Medicare, plus enhanced benefits, high-value coverage, better health outcomes, greater transparency and superior customer experience – all at a lower price.

MA Enrollment Reflects the Population

- MA serves a diverse population, covering the majority of Hispanic American seniors and nearly half of all Asian-American seniors. In addition, nearly 40% of African Americans choose MA when they turn 65.¹

- Choose MA over traditional Medicare:
  - Hispanic Americans: 55%
  - Asian Americans: 45%
  - African Americans: 39%

- Women prefer MA, comprising nearly 6 out of 10 MA enrollees in 2018.¹

- MA enrolls more people of color than traditional Medicare. Over the past five years, minority enrollment in MA has grown by nearly 25%.¹

- Seniors age 75+ choose MA over traditional Medicare. 38% compared to 34% for traditional Medicare.¹

High Value, Affordable Benefits

MA is the choice of low-income Medicare beneficiaries.

A majority (50.6%) of seniors in MA have annual incomes of less than $30,000. Only 28% of MA seniors earn $50,000 or more.¹

50.6% < $30,000/year  
28% > $50,000/year

MA enrollees spend nearly $1,000 less a year on out-of-pocket expenses than people enrolled in fee-for-service Medicare.²

56% of seniors pay no premium for MA and unlike fee-for-service Medicare, the program caps out-of-pocket expenses, giving seniors predictability and real control over costs.³

Accessible, Reliable Coverage Options

More than 99% of Medicare-eligible seniors have access to an MA plan.⁴

MA enrollment has increased by more than 40% from 2014 to 2019.⁵

Seniors can secure the coverage that best fits their needs: in 2019, seniors have access to an average of 23 different MA plans, a 21.5% increase in choice over the last 7 years.⁴

For more information about Medicare Advantage, please contact Tricia Guay at tguay@achp.org.