

Medicare Advantage in MARYLAND: A Regional Comparison

The lack of a strong Medicare Advantage market in Maryland affects all beneficiaries and is a missed opportunity to advance health equity.

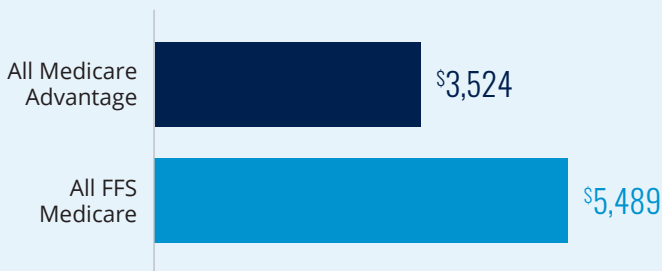
The Maryland Medicare Advantage (MA) market needs support to better serve our Medicare-eligible community. Maryland MA plans continue to offer less robust products than in other states.

This means that Maryland residents eligible for Medicare are missing out on the value of MA. They deserve affordable coverage. They deserve benefits that meet (or even exceed) those offered in neighboring states. And Marylanders are currently paying more for their coverage, but getting less for their money. Policy intervention is needed to drive change and ensure Maryland Medicare beneficiaries reap the benefits of MA.

Maryland has the **third lowest MA penetration rate** in the country.

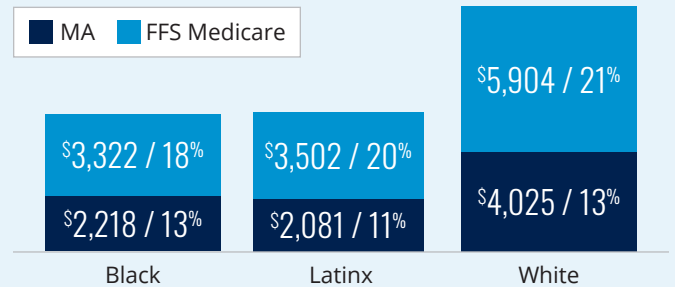
MA beneficiaries get more and spend less than those in Fee-For-Service (FFS) Medicare.

Average Total Spending*



Consumer savings in MA exist across race and ethnicity.

Average Total Spending* / Percentage of Beneficiaries With Excessive OOP Costs**



Charts attributed to Better Medicare Alliance April 2022 Data Brief: *Medicare Advantage Outperforms Fee-For-Service Medicare on Cost Protections for Low-Income and Diverse Populations.*
 *Average Total Spending = Out-of-Pocket and Premium. | **Excessive Out-of-Pocket (OOP) Costs = Spending over 20% of income on health care costs

Why is MA penetration low in Maryland?

Finances for MA plans make it difficult to offer low-premium plans and supplemental benefits at the robust levels seen in other states.

Average Medicare Advantage Monthly Premium in 2022



An increase in MA penetration would create savings in the Total Cost of Care Model. 



Nationally, **42%** of ... Medicare beneficiaries are enrolled in MA plans.



Only **16%** of Maryland's 1,080,941 Medicare beneficiaries are enrolled in MA plans, ranking it **third lowest** in the country and the lowest in the region.

Maryland MA enrollees pay more for coverage but receive less than beneficiaries in neighboring states.

VALUE OF SUPPLEMENTAL BENEFITS

Select regional HMO plans selected for comparison purposes—these are not CareFirst products.

DENTAL

Preventive and comprehensive services

= No coverage
 = No max plan coverage amount

Baltimore	
Philadelphia	
Wilmington	

VISION

Eye wear

= No coverage
 = \$100

Baltimore	
Philadelphia	
Wilmington	

HEARING

Hearing aids per ear per device every three years

= No coverage
 = \$100

Baltimore	
Philadelphia	
Wilmington	

TRANSPORTATION

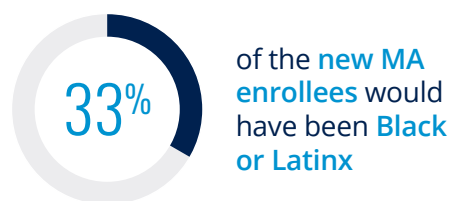
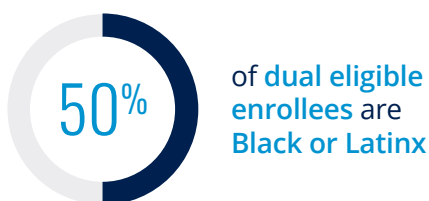
\$0 for one-way trips annually

= No coverage
 = 2 rides

Baltimore	
Philadelphia	
Wilmington	

Improving payment rates would better serve Maryland MA beneficiaries.

The current low MA penetration rate in Maryland directly impacts all Medicare beneficiaries, but is especially limiting for low-income and vulnerable residents, including dual eligible enrollees (people eligible for both Medicare and Medicaid).



More equitable payment rates would increase the value of supplemental benefits in Maryland, giving vulnerable beneficiaries access to high-quality benefits and advancing health equity in our communities.