

BETTER MEDICARE

ALLIANCE

February 20, 2025

Stephanie Carlton, Acting Administrator and Chief of Staff
The Centers for Medicare & Medicaid Services
Department of Health and Human Services
P.O. Box 8016
Baltimore, MD 21244-8013

Dear Acting Administrator Carlton,

Thank you for your continued leadership at the Centers for Medicare & Medicaid Services. The Better Medicare Alliance community, including our ally organizations and one million Medicare Advantage beneficiaries, looks forward to working with you and the Trump Administration team to protect the health and wellbeing of seniors and people with disabilities enrolled in Medicare Advantage.

Medicare Advantage is now the primary form of Medicare coverage in the United States. Over [55% of Medicare beneficiaries](#)¹ — more than 34 million Americans — choose Medicare Advantage for high-quality, comprehensive care at a lower cost than Fee-For-Service Medicare. Medicare Advantage beneficiaries thank President Trump for his promise to protect Medicare.

As the Trump Administration begins implementing its health policy agenda, BMA and our allies look forward to working with you to advance key priorities, including:

- **Promoting affordable health care** that delivers better health outcomes, extra benefits, and cost savings for beneficiaries.
- **Fighting chronic disease and delivering whole-person health care** through innovative supplemental benefits, increased behavioral health supports, in-home assessments, and strengthened partnerships between providers, plans, and aging organizations.
- **Reducing administrative burden** through prior authorization improvements and streamlined processes that enable providers, health plans, and stakeholders to deliver timely care.
- **Supporting program transparency and accountability** with comprehensive transparency standards, oversight, and adherence to in-home health assessment best practices.

The average Medicare Advantage beneficiary spends \$200 less per month than they would in Fee-For-Service, or more than [\\$2,500 in annual savings](#)². That is a significant difference for seniors living on fixed incomes. Medicare Advantage achieves this while setting out-of-pocket maximums for beneficiaries, ensuring seniors and people with disabilities won't be burdened with surprise health care expenses they cannot afford. Medicare Advantage also attracts a [diverse population](#)³ of beneficiaries, with Hispanic, Black, and Asian and Pacific Islander

Americans enrolling at higher rates than Fee-For-Service. Meanwhile, Special Needs Plans (SNPs) in Medicare Advantage continue to provide exceptional care to those living with complex chronic conditions, dually eligible beneficiaries, and persons residing in long-term care facilities.

Enhanced supplemental benefits in Medicare Advantage, including vision, hearing, and dental coverage, medically tailored meals, food delivery, transportation support, fitness memberships, telehealth benefits, and in-home support services are designed to keep beneficiaries healthier longer by putting preventive health first. Meanwhile, Medicare Advantage beneficiaries [receive more preventive screenings](#)⁴ on average, resulting in earlier detection and more effective interventions for many health conditions.

Fully 95% of Medicare Advantage beneficiaries are satisfied with the quality of health care they receive. But, after two years of Medicare Advantage cuts, millions of beneficiaries are [facing coverage disruptions](#)⁵, including higher costs and reduced benefits. The CY2026 Medicare Advantage and Part D Advance Notice, released on January 10, fails to reverse the damage done by these reductions. The proposed update falls short of rising medical costs, and plan withdrawals, higher costs, and reduced benefits could continue without appropriate revisions in the final Rate Notice, which is expected this April. We ask that moving forward, you engage Medicare Advantage stakeholders, including health plans, providers, aging agencies, and senior-serving organizations when considering key changes to the program, such as risk adjustment model updates.

During President Trump's first term, Medicare Advantage saw important positive changes, including a [broad expansion of supplemental benefits](#)⁶ and a [34% reduction](#)⁷ in the average plan premium. These achievements marked significant milestones in Medicare Advantage, and beneficiaries today have access to better care as a result.

BMA allies represent a diverse coalition of providers, community organizations, health plans, businesses, and health advocates who serve Medicare beneficiaries every day. We offer our community's research and expertise as a resource to the Administration as you make policy decisions that impact Medicare Advantage beneficiaries.

We would appreciate meeting with you and the incoming leadership team to introduce the Better Medicare Alliance community and speak further on the importance of protecting Medicare Advantage. We look forward to working together in the years ahead to promote a stable, affordable Medicare Advantage program for beneficiaries.

Sincerely,

Better Medicare Alliance
Academy of Managed Care Pharmacy
Academy of Nutrition and Dietetics
Alliance for Aging Research
American Association on Health and Disability
American Medical Group Association
American Telemedicine Association

America's Physician Groups
Amplifon Hearing Health Care
Albemarle YMCA (NC)
Arizona Nurses Association
Association for Behavioral Health and Wellness
Associated Industries of Missouri
Association for Community Affiliated Plans
ATA Action
A-Team Wisconsin
A-Team USA
Austin Regional Clinic (TX)
Better Health (CA)
Blue Cross and Blue Shield of Minnesota
BlueGenes (AZ)
Cambria Chamber of Commerce (PA)
ChenMed
Claris Health Care
Coalition of Wisconsin Aging Groups
Coalition of Texans with Disabilities
Colorado Latino Leadership, Advocacy, and Research Organization
Commonwealth Care Alliance
Council for Affordable Health Coverage
El Paso Health (TX)
EvolveMD (AZ)
Family Health and Wellness Chiropractic (IL)
Go East Medical Services (NV)
Harvard Pilgrim Health Care
Healthcare Leadership Council
HealthCAWS
HealthPartners (MN)
Health Plan Partnership of Minnesota
Healthy Places by Design
Hearing Loss Association of America
Insurance Federation of Pennsylvania
International Council on Active Aging

Jacobs and Crabtree Optometry (IL)
JustWell Health (FL)
Kansas Employers for Affordable Health Care
Kansas Independent Business Association
Kentucky Association of Health Plans
Lakeshore Foundation (AL)
Las Vegas Asian Chamber of Commerce (NV)
Latin Chamber of Commerce (NV)
Louisiana Association of Health Plans
MapHabit
Matrix Medical Network
Meals on Wheels America
Meals on Wheels of Hillsborough County (NH)
Medica
Medicare A to Z
MediGold
Missouri Retail Association
National Adult Day Services Association
National Association of Dental Plans
National Association of Nutrition and Aging Services Programs
National Hispanic Council on Aging
National Hispanic Health Foundation
National Hispanic Medical Association
National Medical Association
National MLTSS Health Plan Association
National Patient Advocate Foundation
New Jersey State Nurses Association
North East Medical Services (CA)
Northern Nevada Network
North Raleigh Chamber of Commerce (NC)
Partners in Care Foundation
Partnership to Fight Chronic Disease
Pennsylvania Chamber of Business and Industry
Philadelphia Corporation for Aging (PA)
Podimetrics

Point32 Health
Population Health Alliance
Primetime Partners
Public Sector Healthcare Roundtable
Q&A Insurance Group
Reno + Sparks Chamber of Commerce (NV)
Schmidt Chiropractic (IL)
Senior Health Insurance Specialists
Senior Helpers of Tempe (AZ)
SNP Alliance
Stanly Senior Services Center (NC)
SummaCare (OH)
Teachers Retirement System of Kentucky
The American College of Nurse Midwives
The Medicare Specialists
The Midwest Council
Thrive Peer Support
Tufts Health Plan
UCare (MN)
Vancouver Clinic
VillageMD
VNS Health (NY)
Vivo
Well Fed (AR)
WomenHeart
YMCA of Southern Nevada
YMCA of the USA

¹ Better Medicare Alliance, Key Facts: State of Medicare Advantage 2025. Available at: https://bettermedicarealliance.org/wp-content/uploads/2025/01/SOMA-Key-Facts-2025_.pdf

² Better Medicare Alliance and ATI Advisory, Medicare Beneficiary Spending 2024. Available at: <https://bettermedicarealliance.org/wp-content/uploads/2024/06/BMA-Medicare-Beneficiary-Spending-2024-FIN.pdf>

³ Better Medicare Alliance, State of Medicare Advantage 2024. Available at: <https://bettermedicarealliance.org/wp-content/uploads/2024/09/BMA-State-of-Medicare-Advantage-2024-FIN.pdf>

⁴ Better Medicare Alliance, Primary Care Strategies and Outcomes in Medicare Advantage, 2023. Available at: https://bettermedicarealliance.org/wp-content/uploads/2023/12/BMA_Primary-Care-Strategies_Dec2023.pdf

⁵ Better Medicare Alliance and Avalere Health, Analysis of CMS Landscape and Plan Benefit Package Files, 2024-2025. Available at: <https://bettermedicarealliance.org/wp-content/uploads/2024/10/Analysis-of-the-2025-Medicare-Advantage-Plan-Landscape.pdf>
landscape/

⁶ Centers for Medicare & Medicaid Services, CMS finalizes Medicare Advantage and Part D payment and policy updates to maximize competition and coverage, 2019. Available at: <https://www.cms.gov/newsroom/press-releases/cms-finalizes-medicare-advantage-and-part-d-payment-and-policy-updates-maximize-competition-and>

⁷ Centers for Medicare & Medicaid Services, CMS, Trump Administration Announces Historically Low Medicare Advantage Premiums and New Payment Model to Make Insulin Affordable Again for Seniors, 2020. Available at: <https://www.cms.gov/newsroom/press-releases/trump-administration-announces-historically-low-medicare-advantage-premiums-and-new-payment-model>