



Medicare Advantage Plan Challenges – Media Spotlight

Recently, major media outlets have noted significant growth Medicare Advantage (MA) Plan enrollment and highlighted notable challenges with MA Plan operations. Medicare Advantage enrollment has expanded in every state, ranging from 5 to 59%, representing a total enrollment increase of 2.3 million beneficiaries.² On average, eleven states have approximately 50 percent or more of their Medicare eligible population enrolled in MA Plans, indicating rapid growth from only 3 states meeting this benchmark in 2021.²

Recent media outlet coverage indicates:

- Medicare Advantage plans comprise 45 percent of all Medicare enrollment, indicating a shift from traditional Medicare.²
- MA Plan enrollment growth raises health care access concerns rise as beneficiaries experience preventable delays, increased obstacles, and increased administrative burdens fostered by inappropriate health plan decisions.⁴
- There is a high need for increased enforcement against denials in coverage for medically necessary care and untimely processing of appeals.⁵
- Reimbursement rates continue to decline, adding more pressure on skilled nursing providers as Medicare Advantage enrollment continues to increase.¹

With this growth of MA enrollment, skilled nursing providers are subject to an ever-changing health plan landscape.² Providers and beneficiaries alike lack efficient avenues for communicating Medicare Advantage coverage and operation challenges with federal officials. The abundance of Medicare Advantage obstacles faced by providers has led to increased congressional scrutiny, with a focus on improving prior authorization and ensuring patients are able to access critical care when needed.⁶

CMS oversight and supervision are needed to ensure stronger protection measures for Medicare beneficiaries and the providers delivering critical care.¹

What the Media is Saying

The New York Times on significant problems with beneficiary denials and challenges with appeals:
“About 8 percent of payments were denied despite meeting Medicare coverage rules, an estimated 1.5 million payments for all of 2019.”

Kaiser Health News on the impact of Medicare Advantage coverage discrepancies:
“As Medicare Advantage enrollment has spiked in recent years, disagreements between insurers and nursing home medical teams have increased,” placing stress on beneficiaries and the providers who support them.

McKnight’s LTC News on the rising issues faced by SNFs resulting from decreased MA payments:
“Payments to providers have diminished over the past 5-10 years, even as enrollment in MA has grown.”

- ¹ Marselas K. [I-SNP explosion may be bright spot in Medicare Advantage 5-year trends. McKnight's Long-Term Care News.](#) Published August 2022.
- ² [Medicare Advantage Enrollment Continues to Surge in an Increasingly Complex and Competitive Landscape | The Chartis Group.](#) Published February 2022.
- ³ Damico A, 2022. [Medicare Advantage in 2022: Enrollment Update and Key Trends. Kaiser Family Foundation.](#) Published August 2022.
- ⁴ [OIG: Medicare Advantage coverage denials raise health care access concerns | AHA News.](#) www.aha.org. Published April 2022.
- ⁵ Abelson R. [Medicare Advantage Plans Often Deny Needed Care, Federal Report Finds. The New York Times.](#) Published April 28, 2022.
- ⁶ Bush J. [Projected Medicare Advantage growth to bring more provider headaches, more congressional scrutiny. McKnight's Long-Term Care News.](#) Published October 5, 2022.
- ⁷ Jaffe, S. [Nursing Home Surprise: Advantage Plans May Shorten Stays to Less Time Than Medicare Covers.](#) Published October 4, 2022.