


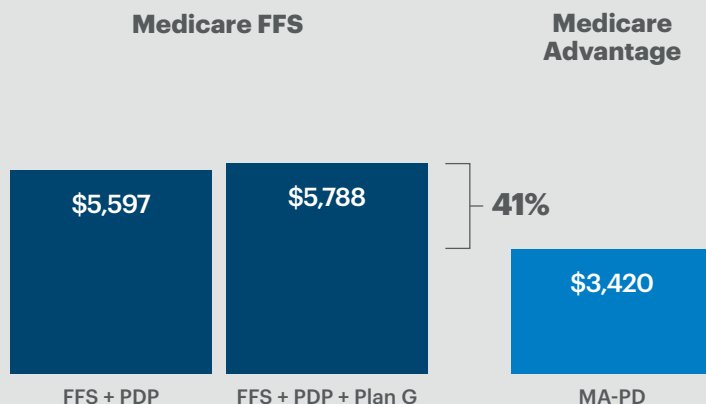
# Tennessee Medicare Advantage Beneficiaries Receive Better Value and Spend 41% Less than Beneficiaries in Medicare FFS

**51% (720,000)** of Medicare beneficiaries in Tennessee were enrolled in Medicare Advantage in 2023.<sup>†</sup>

In Tennessee, a Medicare Advantage-Prescription Drug (MA-PD) plan beneficiary of average age (73 years old) and average health spends:

 **41% less (\$3,420 vs. \$5,788 annually)** than a comparable beneficiary in Medicare Fee-for-Service (FFS) with a prescription drug plan (PDP) and Medigap Plan G.\*

## Estimated Annual Health Care Spending by Comparable Beneficiaries in Tennessee, 2023\*



## Across age groups in Tennessee, MA-PD beneficiaries spend less than those in Medicare FFS.\*

A **65-year-old** MA-PD beneficiary in average health spends:

**\$1,865 Less**  
than a FFS + PDP beneficiary

**\$2,216 Less**  
than a FFS + PDP + Plan G beneficiary



An **85-year-old** MA-PD beneficiary in average health spends:

**\$2,813 Less**  
than a FFS + PDP beneficiary

**\$2,941 Less**  
than a FFS + PDP + Plan G beneficiary

In addition to the dental, vision, and hearing benefits typically offered, **the average MA-PD beneficiary in Tennessee receives \$192 each year in additional services** that are not covered by Medicare FFS,\* such as:



In-home health visits



Over-the-counter drug cards



Transportation to provider visits



Nutrition and meal delivery

<sup>†</sup> Centers for Medicare & Medicaid Services, "Medicare Monthly Enrollment," February 2023. Accessed March 22, 2023.  
<https://data.cms.gov/summary-statistics-on-beneficiary-enrollment/medicare-and-medicare-reports/medicare-monthly-enrollment>

\* Milliman, "Average Annual Beneficiary Health Care Costs for Various Medicare Coverage Options," September 2023.  
<https://www.milliman.com/en/insight/average-annual-beneficiary-health-care-costs-for-various-medicare-coverage-options-2023>