

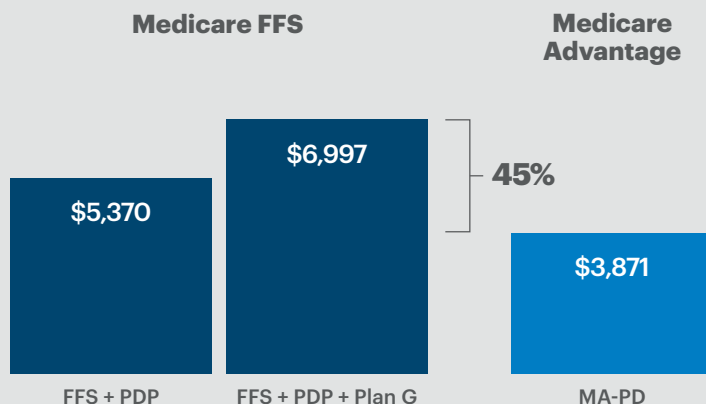
Vermont Medicare Advantage Beneficiaries Receive Better Value and Spend 45% Less than Beneficiaries in Medicare FFS

30% (50,000) of Medicare beneficiaries in Vermont were enrolled in Medicare Advantage in 2023.[†]

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

 **45% less (\$3,871 vs. \$6,997 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 Vermont, 2023*



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

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

\$1,329 Less
than a FFS + PDP beneficiary

\$3,402 Less
than a FFS + PDP + Plan G beneficiary



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

\$1,764 Less
than a FFS + PDP beneficiary

\$2,542 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 Vermont receives \$149 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

[†] 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>