Maine Medicare Advantage Beneficiaries Receive Better Value and Spend 46% Less than Beneficiaries in Medicare FFS

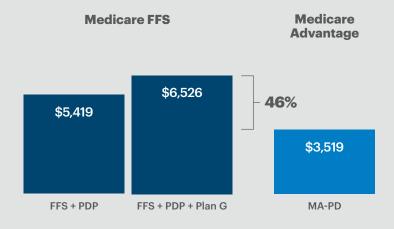
55% (200,000) of Medicare beneficiaries in Maine were enrolled in Medicare Advantage in 2023.

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



46% less (\$3,519 vs. \$6,526 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 Maine, 2023^{*}



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

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

\$1,664 Less

than a FFS + PDP beneficiary

\$3,180 Less

than a FFS + PDP + Plan G beneficiary



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

\$2,372 Less

than a FFS + PDP beneficiary

\$2,616 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 Maine receives \$169 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

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[†] Centers for Medicare & Medicaid Services, "Medicare Monthly Enrollment," February 2023. Accessed March 22, 2023.

 $[\]underline{\text{https://data.cms.gov/summary-statistics-on-beneficiary-enrollment/medicare-and-medicaid-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