may 22, 2017

Seema Verma

Administrator

The Centers for Medicare & Medicaid Services

7500 Security Boulevard

Baltimore, MD 21244

Dear Administrator Verma:

Better Medicare Alliance (BMA) is pleased to submit a response to the request for comments from the Centers for Medicare & Medicaid Services (CMS) on the “Medicare & You 2018 Handbook.” BMA is a community of 85 ally organizations, as well as almost 300,000 beneficiaries, who, like the 18.5 million beneficiaries who have chosen Medicare Advantage, value the option of Medicare Advantage in Medicare. Together, we share a commitment to a strong Medicare Advantage.

We believe that Medicare Advantage is an important part of Medicare. It is a vital public-private partnership that is addressing the needs of today’s beneficiaries by enabling value-driven, high-quality care for critical population. We appreciate the opportunity to offer feedback to ensure that the Medicare-eligible population is properly informed of their Medicare coverage options. Our recommendations to improve the “Medicare & You 2018 Handbook” that is provided to seniors and people with disabilities each year is as follows:

* **CMS should provide more information on Special Needs Plans (SNPs).** Frail and chronically-ill seniors represent the health care systems highest cost and fastest growing populations. The option of specialized SNPs should be more clearly identified in the “Medicare & You 2018 Handbook.” State-specific handbooks should also be available for download on Medicare.gov site – **people who choose to receive the Medicare & You Handbook online will not have access to the Special Needs Plan information that is available in the printed books.**
* **Provide more information on care coordination and chronic disease management under Medicare Advantage.** Managed care offered under Medicare Advantage allows for earlier disease intervention, sharing of data between providers, and personalized care necessary for those with complex chronic diseases. This is a key component of Medicare Advantage and should be made clearer to beneficiaries who may achieve better health outcomes through a managed care option.
* **Explain the bills you may receive under Medicare Advantage.** 46% of surveyed BMA senior advocates said they do not understand why they receive a bill from CMS while enrolled in Medicare Advantage. It would be helpful to explain the types of bills Medicare Advantage beneficiaries may receive, where they originate from, and why.
* **Clearly state difference between Medicare Advantage in Medigap.** 48% of surveyed BMA senior advocates said they do not understand the difference between Medicare Advantage and Medigap. It would be helpful to add a section to the handbook that more clearly defines the differences between Medicare Advantage and Medigap, and to reiterate that Medicare Advantage Plans must be federally approved whereas Medigap is a private supplemental plan.
* **Expand sections on topics that beneficiaries want more information about.**  Almost 60% of BMA Advocates find information on coverage and benefits to be most useful. Consider adding a section that provides more detail on the types of unique services and enhanced benefits that are covered under Medicare Advantage.
* **Present more information in ways that are visually stimulating and easier to understand.** Some important information may be overlooked because it is presented in a way that makes it difficult to read and comprehend. Consider presenting more information in flow charts and tables.
* **All materials sent to beneficiaries should be updated and streamlined.** Beneficiaries state that outreach from CMS about Medicare can be confusing and overwhelming. CMS should revise the “Medicare & You 2018 Handbook” and other materials to include more accessible language, remove duplicative paperwork, and give more complete information on coverage options in Medicare.
* **Pilot test revised materials.** It is imperative that the “Medicare & You Handbook” is effective in communicating important enrollment options and choices for beneficiaries. We recommend pilot testing revised content with members of the target audience to determine if the updated “Medicare & You Handbook” materials are comprehensive and understandable.

Sincerely,



Allyson Y. Schwartz

President & CEO

Better Medicare Alliance