



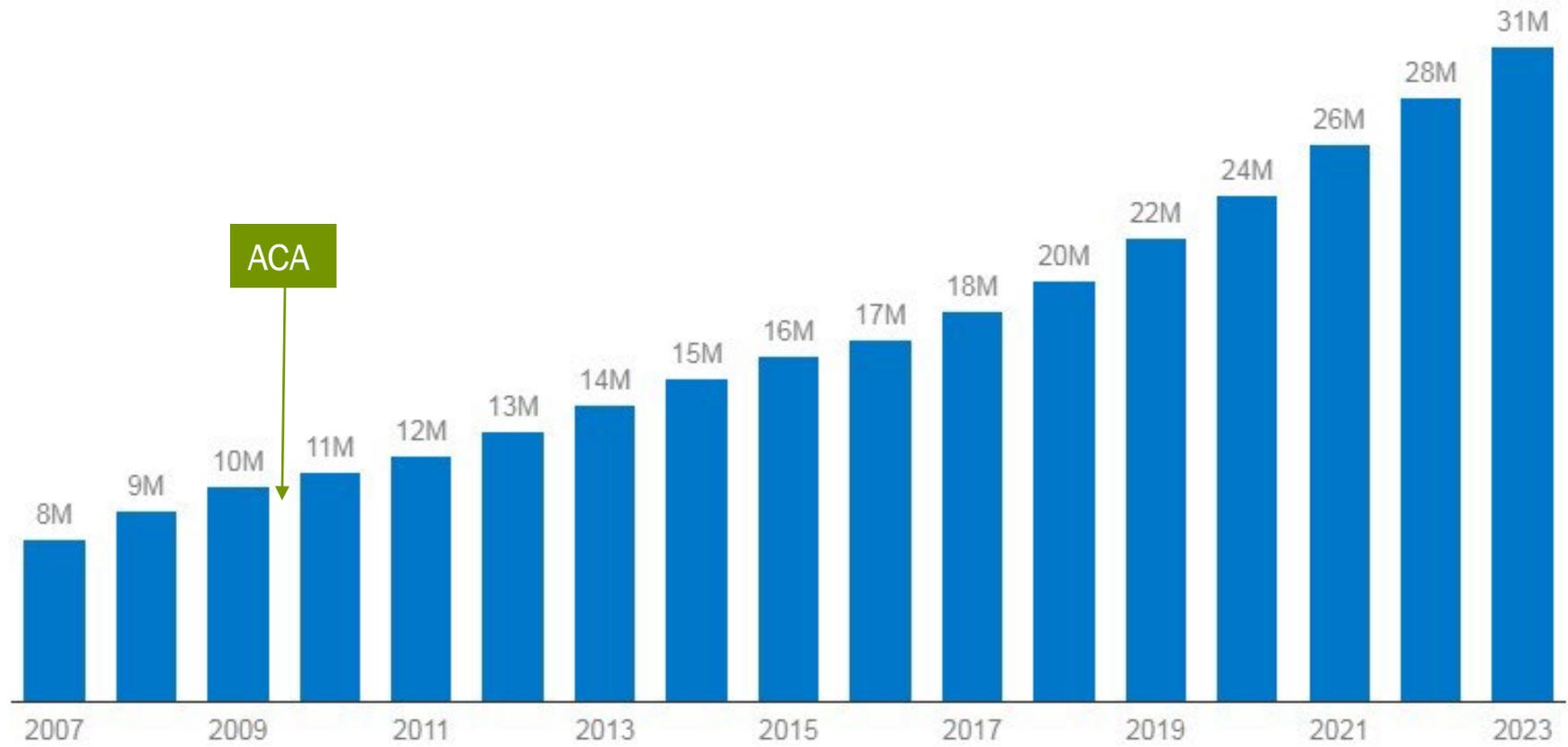
Medicare Advantage 2023

Medicare Advantage Enrollment

Figure 1

Total Medicare Advantage Enrollment, 2007-2023

Medicare Advantage Penetration **Medicare Advantage Enrollment**

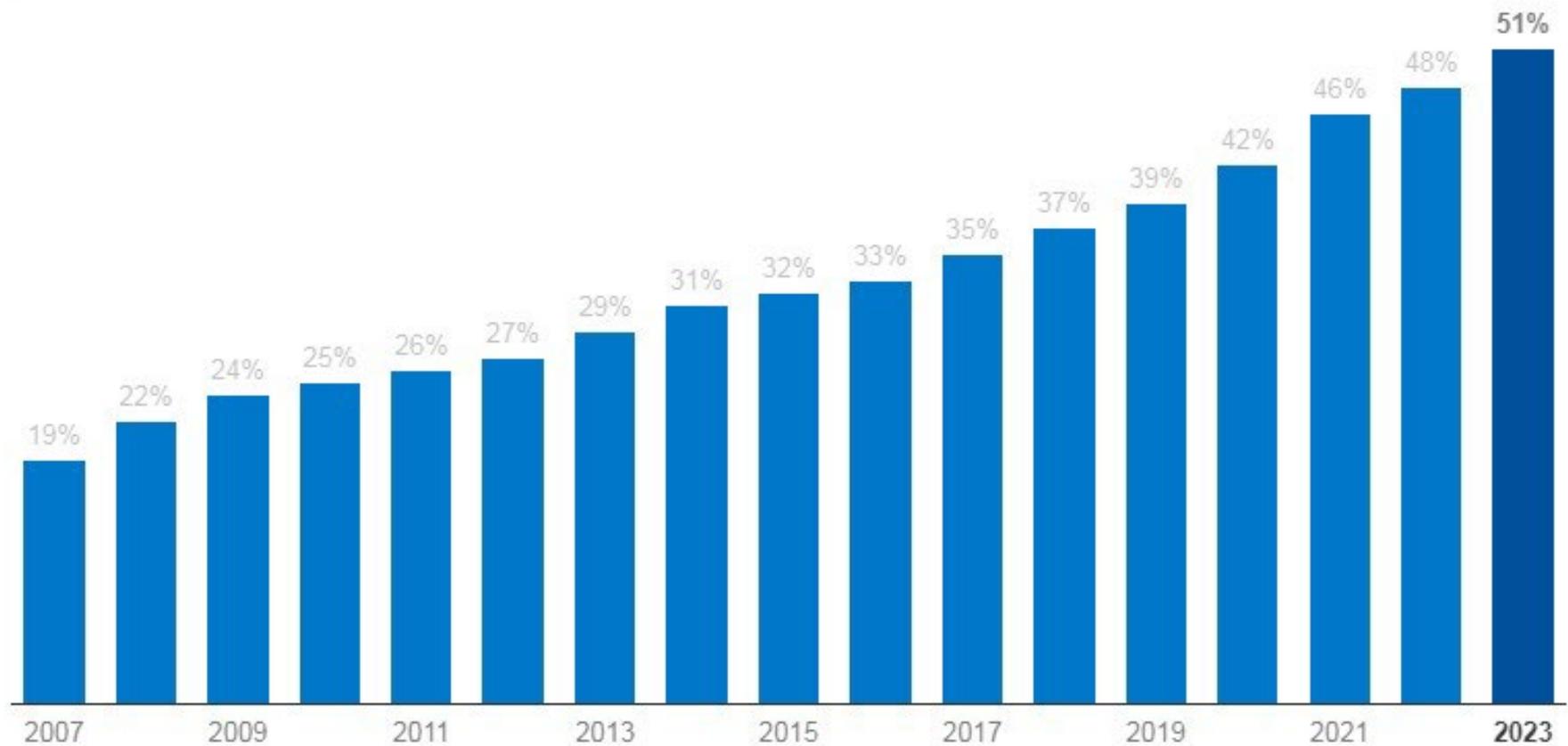


Medicare Advantage Penetration

Figure 1

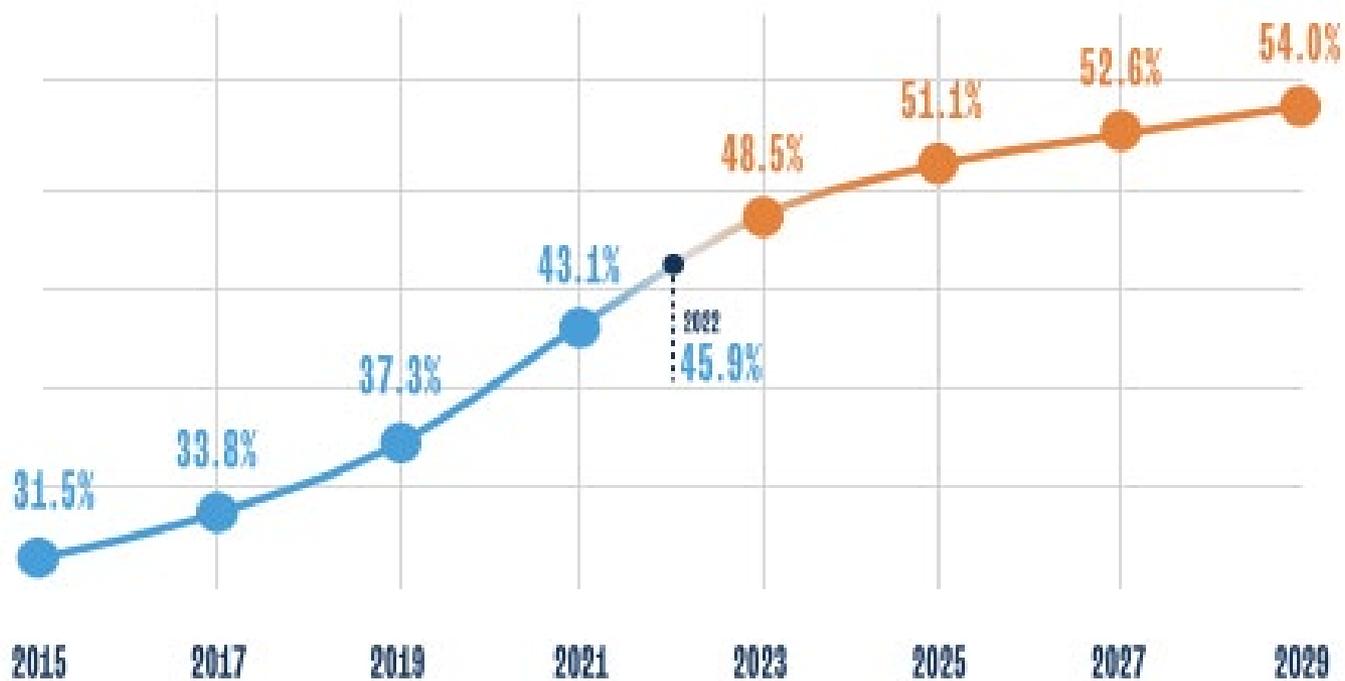
Total Medicare Advantage Enrollment, 2007-2023

Medicare Advantage Penetration Medicare Advantage Enrollment



Medicare Advantage Penetration

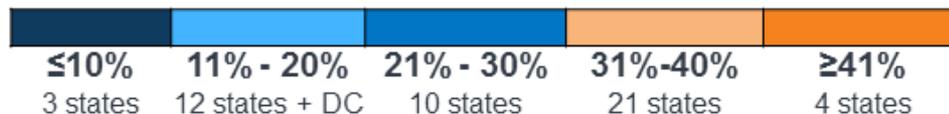
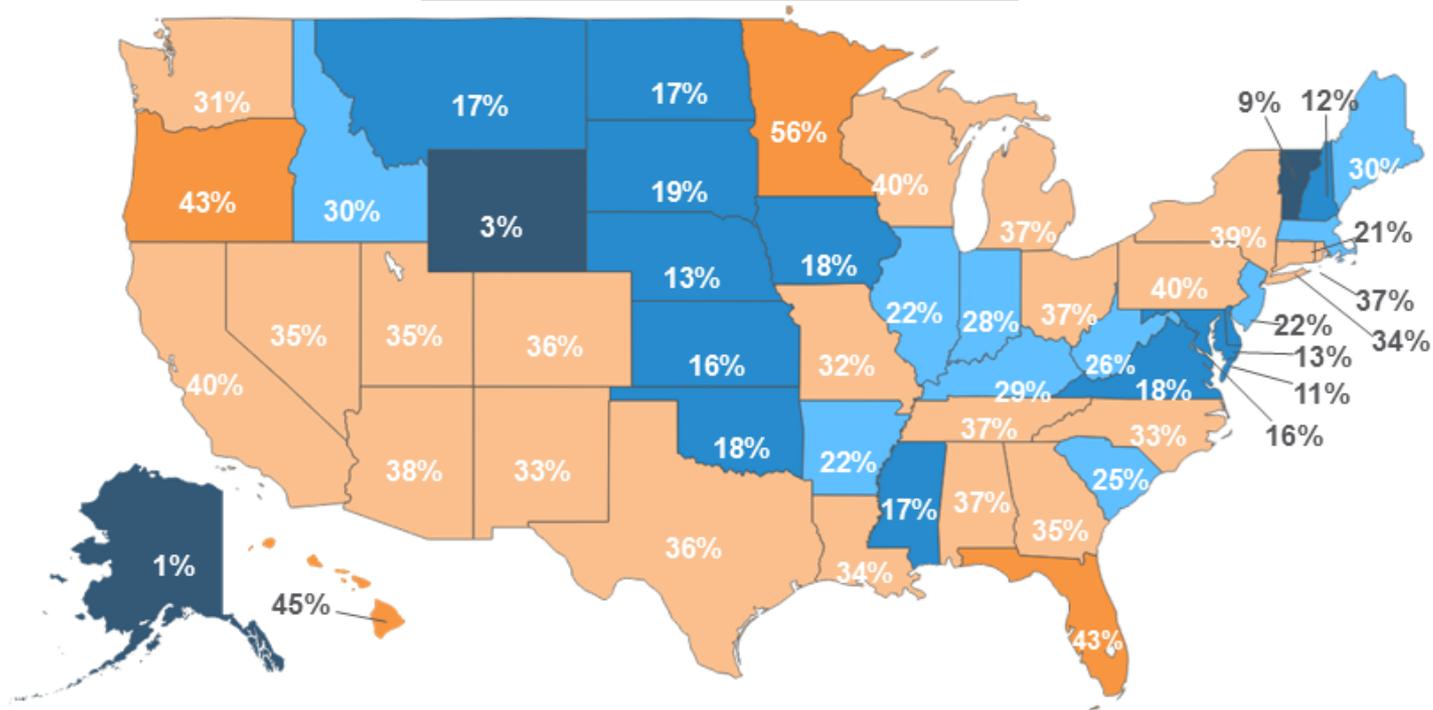
MEDICARE ADVANTAGE ENROLLMENT AND GROWTH PROJECTIONS ⁷
2015 to 2029



Medicare Advantage Penetration 2018

Medicare Advantage Penetration, by State, 2018

National Average, 2018 = 34%



NOTE: Includes cost plans, which comprise the majority of enrollment in MN, ND, and SD, as well as other Medicare Advantage plans. Excludes beneficiaries with unknown county addresses.



Medicare Advantage Penetration 2023

Figure 6

Share of Beneficiaries Enrolled in Medicare Advantage in 2023, by State

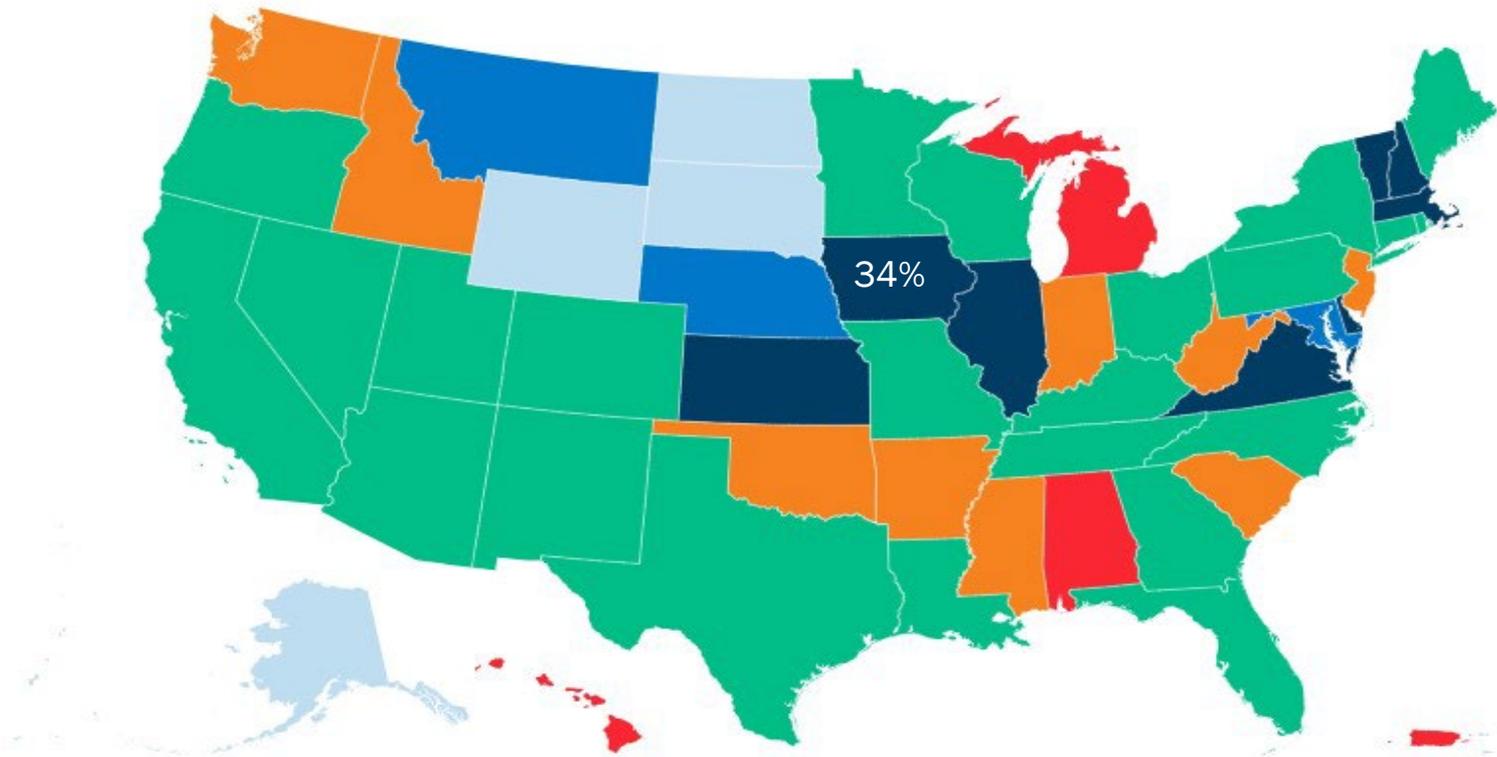
Click on the buttons below to see enrollment data for 2013 and 2023:

2013

2023

National Average, 2023: 42.91%

< 20% 20%–30% 30%–40% 40%–50% 50%–60% ≥ 60%



NOTE: Includes only Medicare beneficiaries with Part A and B coverage.

SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files and March Medicare Enrollment Dashboard, 2013 and 2023. • PNG

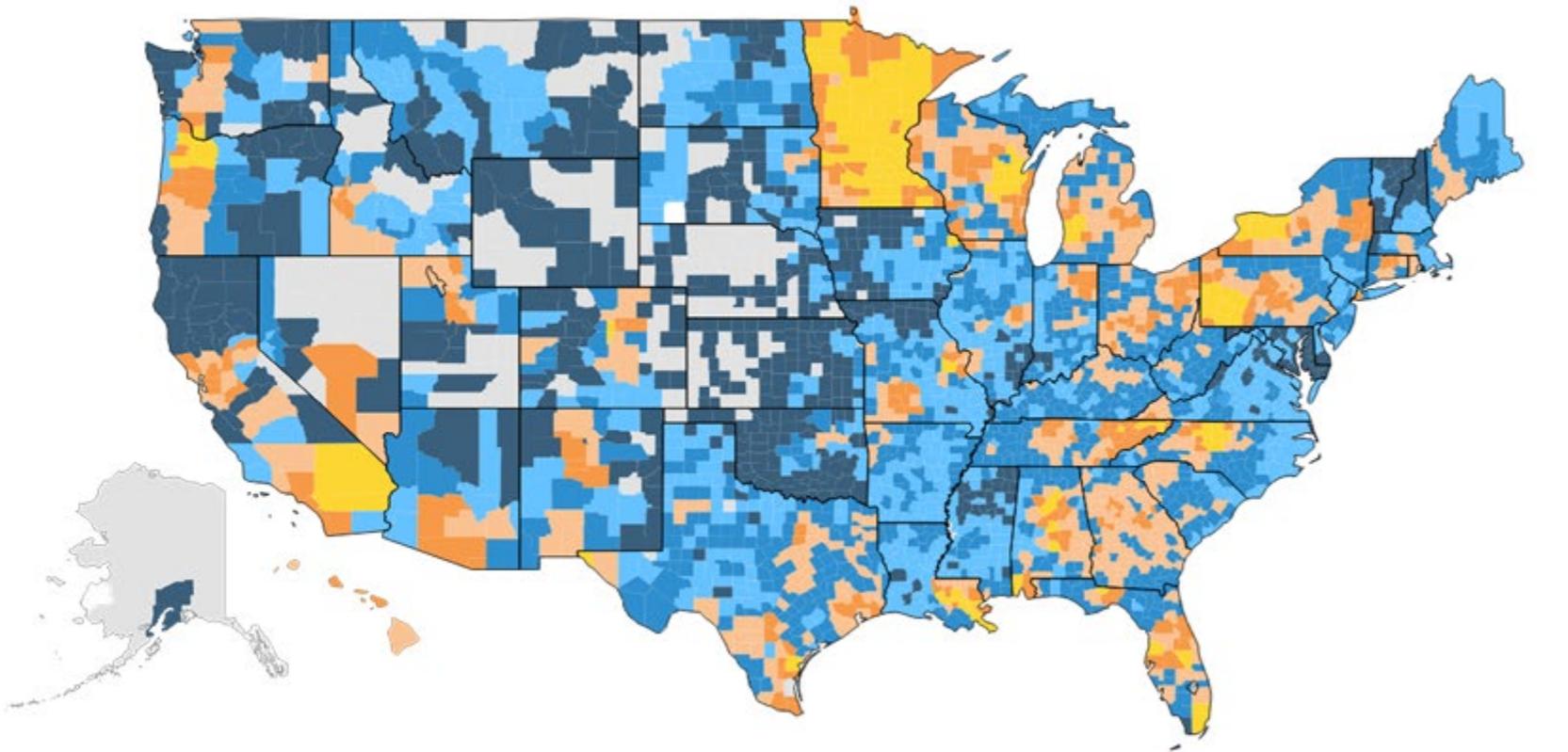
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Medicare Advantage by County 2018

Medicare Advantage Penetration, by County, 2018

National Average, 2018 = 34%



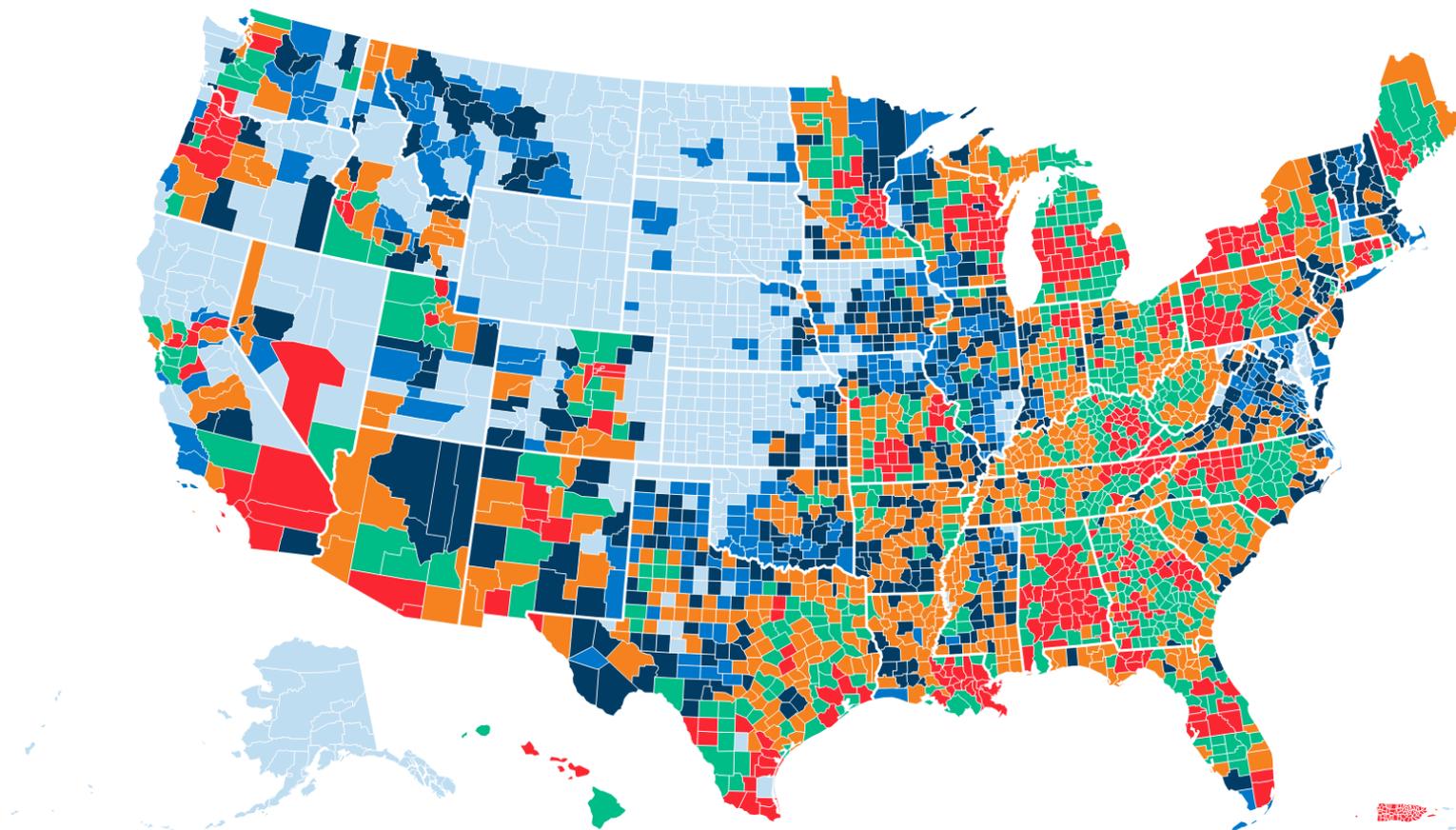
Medicare Advantage by County 2023

Figure 7

National Average, 2023- 42.91%

Medicare Advantage Penetration, by County, 2023

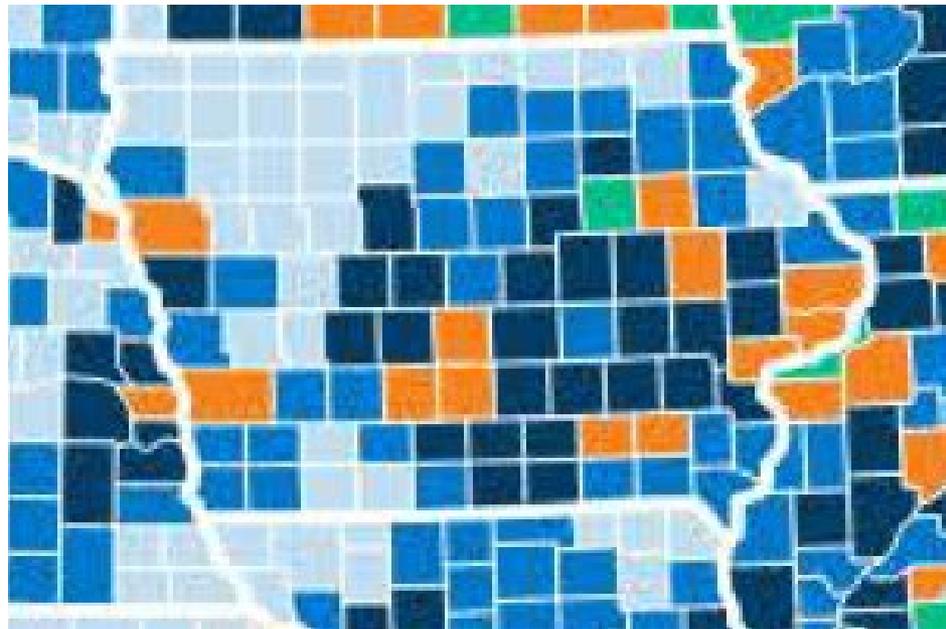
< 20% 20%–30% 30%–40% 40%–50% 50%–60% ≥ 60%



NOTE: Includes only Medicare beneficiaries with Part A and B coverage.

SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files, 2023 and March Medicare Enrollment Dashboard, 2023.

Medicare Advantage by county 2023



■ < 20% ■ 20%–30% ■ 30%–40% ■ 40%–50% ■ 50%–60% ■ ≥ 60%

Iowa vs. National Average

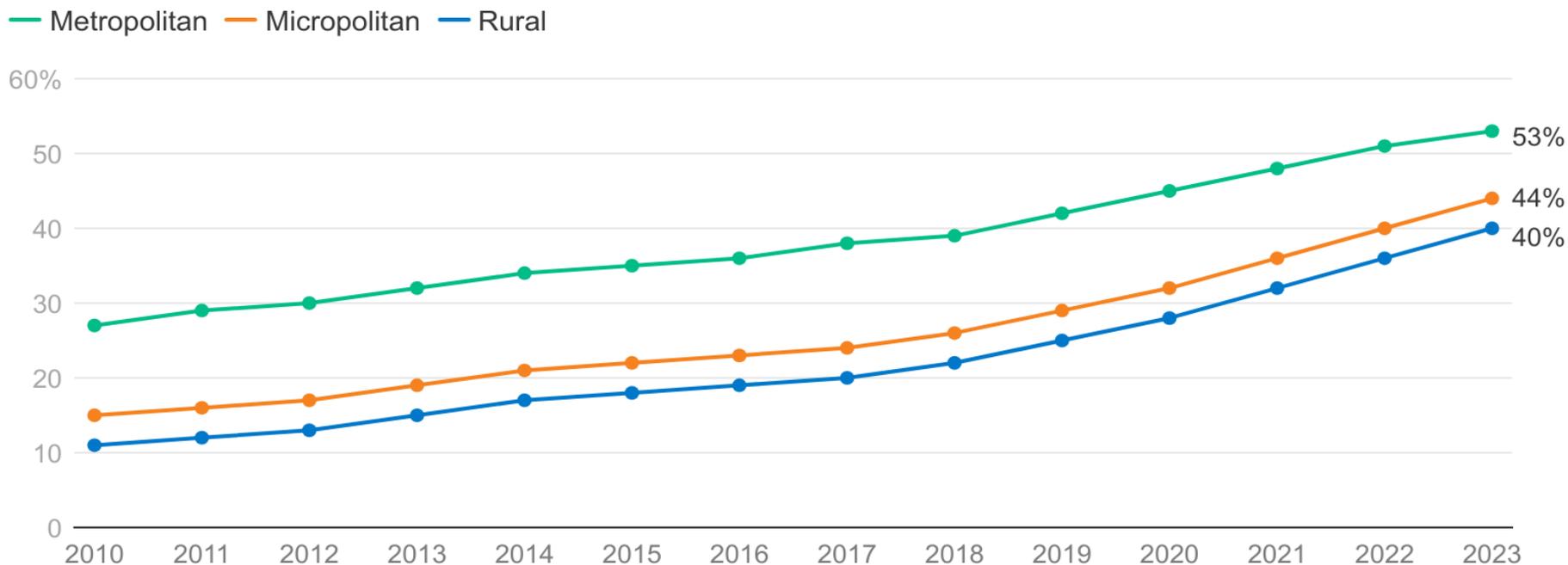
Medicare Advantage Enrollees	9/2018	9/2023	Percent Change
Iowa	111,899	223,768	99.97%
National Average	370,536	568,709	53.48%

Medicare Advantage 2023

Figure 1

Enrollment in Medicare Advantage has Grown Faster in Rural and Micropolitan Areas than in Metropolitan Areas Since 2010

Share of Eligible Beneficiaries Enrolled in Medicare Advantage in Metropolitan, Micropolitan, and Rural Areas, 2010-2023



NOTE: Enrollment data are from March of each year. Includes Medicare Advantage plans: HMOs, PPOs (local and regional), PFFS, and MSAs. About 60.0 million people are enrolled in Medicare Parts A and B in 2023.

SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files, 2010-2023.

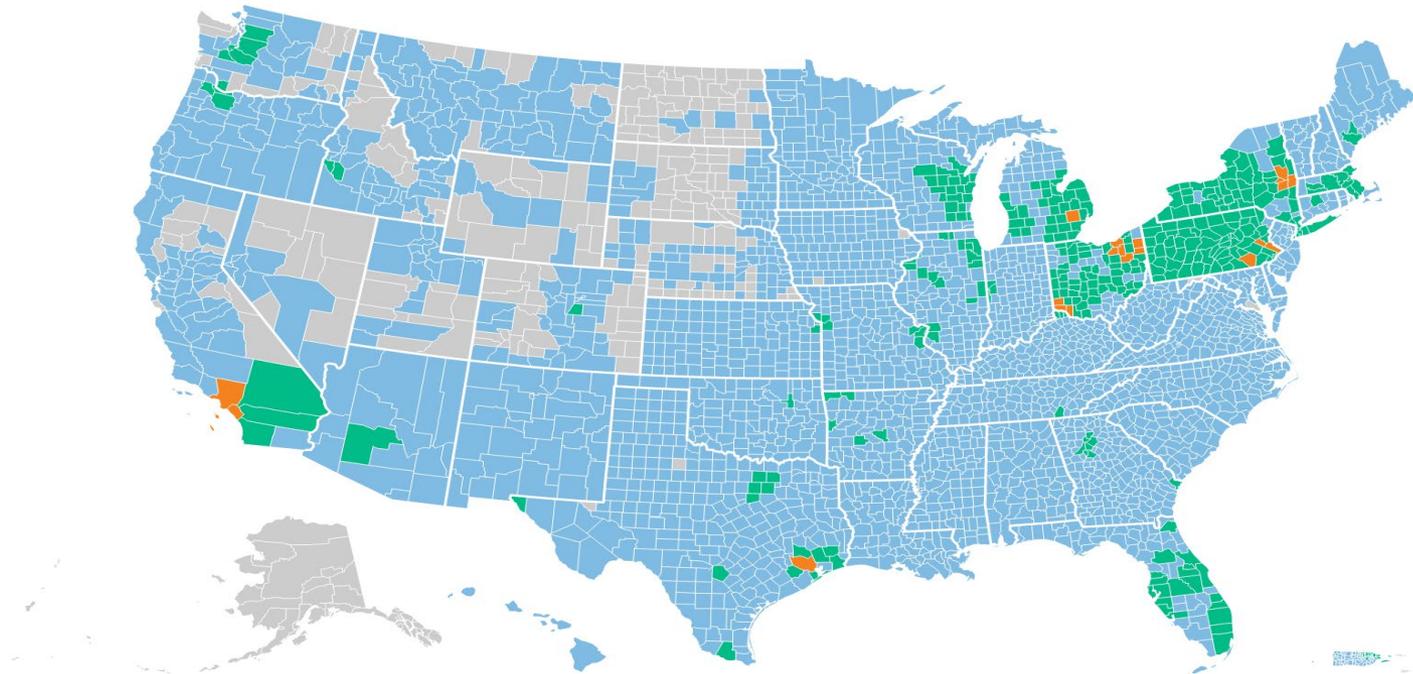
2018 Medicare Advantage

Fewer than 1 in 10 of all Medicare beneficiaries (in less than 1 percent of counties) have more than 40 Medicare Advantage plans available where they live in 2018

Click on the buttons below to see number of Medicare Advantage plans across years:

2018 2023

0 plans (262 counties) 1-20 plans (2601 counties) 21-40 plans (340 counties) 41 or more plans (20 counties)



NOTE: Excludes SNPs, EGHPs, HCPPs, PACE plans, cost plans, and MMPs.
SOURCE: KFF analysis of CMS Landscape files for 2018.

2023 Medicare Advantage

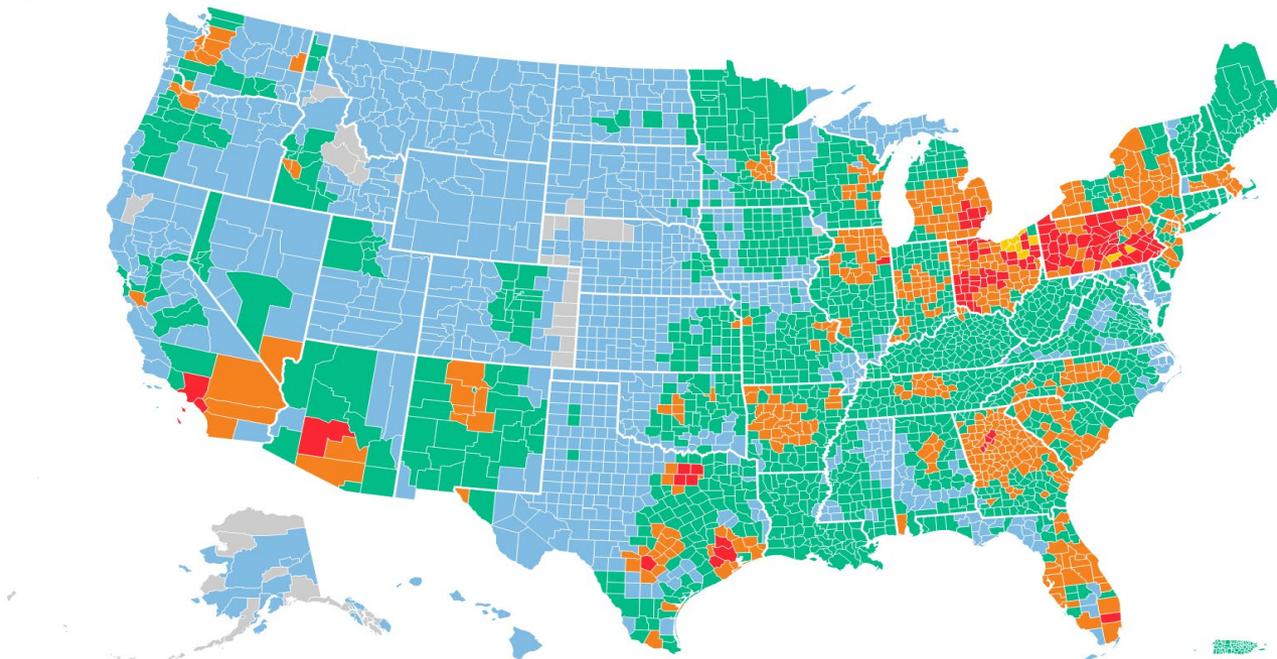
Figure 5

About half of all Medicare beneficiaries (in 19 percent of counties) have more than 40 Medicare Advantage plans available where they live in 2023

Click on the buttons below to see number of Medicare Advantage plans across years:

2018 2023

0 plans (40 counties) 1-20 plans (986 counties) 21-40 plans (1572 counties) 41-60 plans (511 counties)
61-80 plans (104 counties) 81 or more plans (9 counties)



NOTE: Excludes SNPs, EGHPs, HCPPs, PACE plans, cost plans, and MMPs.
SOURCE: KFF analysis of CMS Landscape files for 2023.

2018 MA Enrollment #s & % of Medicare Population (by County)

Dubuque	10,764	53.64%	Monroe	347	19.28%	Plymouth	774	15.05%
Black Hawk	8,435	32.53%	Cedar	772	19.27%	Greene	359	15.00%
Jackson	1,395	28.75%	Madison	617	19.19%	Wayne	241	14.94%
Linn	11,594	28.54%	Dallas	2,228	18.88%	Mahaska	688	14.67%
Buchanan	1,174	27.46%	Clinton	2,008	18.73%	Winneshiek	636	14.03%
Scott	8,522	26.24%	Appanoose	623	18.66%	Van Buren	259	13.82%
Pottawattamie	4,971	25.29%	Monona	449	18.52%	Story	1,821	13.81%
Woodbury	4,559	24.53%	Butler	659	17.59%	Mills	445	13.41%
Polk	17,371	23.45%	Guthrie	501	17.58%	Jefferson	567	13.07%
Delaware	838	23.33%	Marshall	1,486	17.01%	Marion	911	12.89%
Muscatine	1,944	23.00%	Iowa	595	16.65%	Allamakee	442	12.81%
Wapello	1,758	22.10%	Fayette	839	16.64%	Poweshiek	535	12.72%
Clayton	1,032	22.06%	Jasper	1,349	16.35%	Washington	634	12.58%
Benton	1,165	21.60%	Johnson	3,209	16.32%	Webster	999	12.11%
Warren	1,957	21.60%	Lucas	336	16.08%	Decatur	207	11.63%
Bremer	1,151	21.57%	Keokuk	398	16.06%	Harrison	388	11.54%
Jones	975	21.23%	Boone	961	16.04%	Hamilton	359	10.29%
Grundy 14	583	20.24%	Louisa	369	15.88%	Fremont	185	10.13%
Tama	776	19.49%	Davis	270	15.57%			

2023 MA Enrollment #s & % of Medicare Population (by County)

Dubuque	12,531	56.54%	Dallas	5,501	37.38%	Decatur	574	31.70%
Black Hawk	13,532	48.87%	Mahaska	1,763	36.84%	Guthrie	981	31.61%
Linn	20,379	45.39%	Benton	2,064	35.78%	Marion	2,358	31.21%
Scott	16,061	45.35%	Monona	853	35.45%	Van Buren	592	31.16%
Jackson	2,303	44.88%	Tama	1,430	35.33%	Mills	1,041	30.95%
Woodbury	8,610	44.19%	Cedar	1,487	34.69%	Iowa	1,198	30.76%
Pottawattamie	9,186	43.88%	Delaware	1,427	34.69%	Davis	535	29.90%
Wapello	3,375	43.38%	Louisa	831	33.82%	Washington	1,559	29.50%
Polk	35,122	41.95%	Lucas	732	33.72%	Fayette	1,527	29.43%
Clinton	4,595	40.85%	Grundy	1,020	33.67%	Butler	1,127	29.23%
Madison	1,425	40.71%	Bremer	1,913	33.51%	Poweshiek	1,274	28.99%
Warren	4,237	40.71%	Monroe	616	33.46%	Des Moines	2,851	28.90%
Jones	1,988	40.29%	Clayton	1,624	33.29%	Harrison	985	28.39%
Muscatine	3,561	39.48%	Greene	803	33.15%	Adair	504	28.30%
Clarke	841	39.06%	Johnson	7,667	32.31%	Plymouth	1,581	28.07%
Appanoose	1,325	38.99%	Keokuk	815	32.09%	Montgomery	726	26.39%
Buchanan	1,796	38.60%	Webster	2,637	31.98%	Union	791	26.16%
Jasper ¹⁵	3,310	38.15%	Wayne	530	31.89%	Hardin	1,119	26.07%
Marshall	3,321	38.07%	Boone	1,996	31.87%			

2023 Medicare Advantage

- Enrollment in Medicare Advantage has doubled over the last decade
- In 2023, 30.8 million people are enrolled in a Medicare Advantage plan, 51 percent of the eligible Medicare population.
- This accounts for \$454 billion (or 54%) of total federal Medicare spending (net of premiums).
- The average Medicare beneficiary in 2023 has access to 43 Medicare Advantage plans, more than twice the number available in 2018

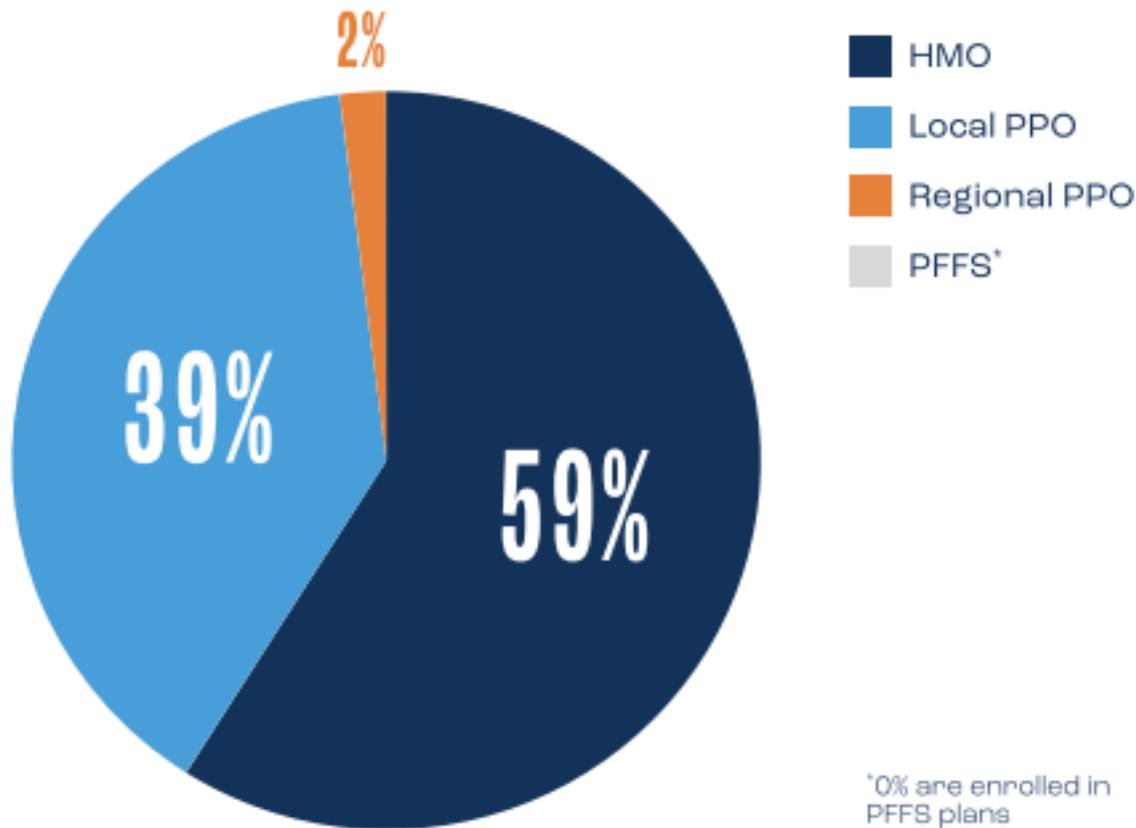
2023 Medicare Advantage

- ∞ In 2023, nearly one third (31%) of Medicare beneficiaries live in a county where at least 60% of all Medicare beneficiaries are enrolled in Medicare Advantage plans, while 10% live in a county where less than one third of all Medicare beneficiaries are enrolled in Medicare Advantage plans.
- ∞ UnitedHealthcare and Humana account for nearly half (47%) of all Medicare Advantage enrollees nationwide, and in nearly a third of counties (32%, or 1,013 counties), these two firms account for at least 75% of Medicare Advantage enrollment.
- ∞ MA Beneficiaries report spending 44% less on out-of-pocket costs and premiums annually
- ∞ The average monthly premium in 2023 is \$18, a 16-year low

2023 Medicare Advantage Market

MEDICARE ADVANTAGE ENROLLMENT BY TYPE OF PLAN¹²

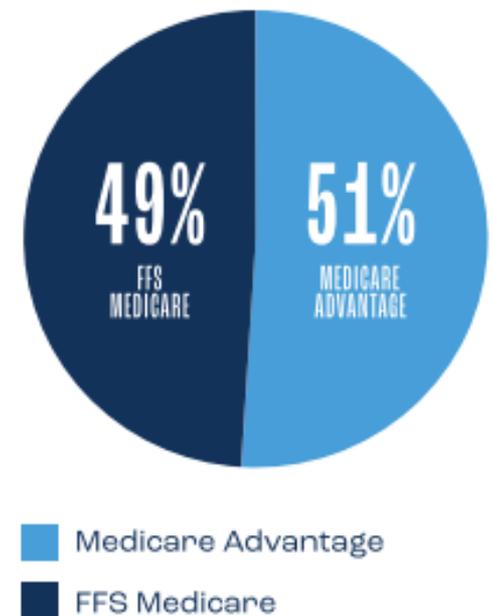
In 2022



*0% are enrolled in PFFS plans

MEDICARE ENROLLMENT⁶

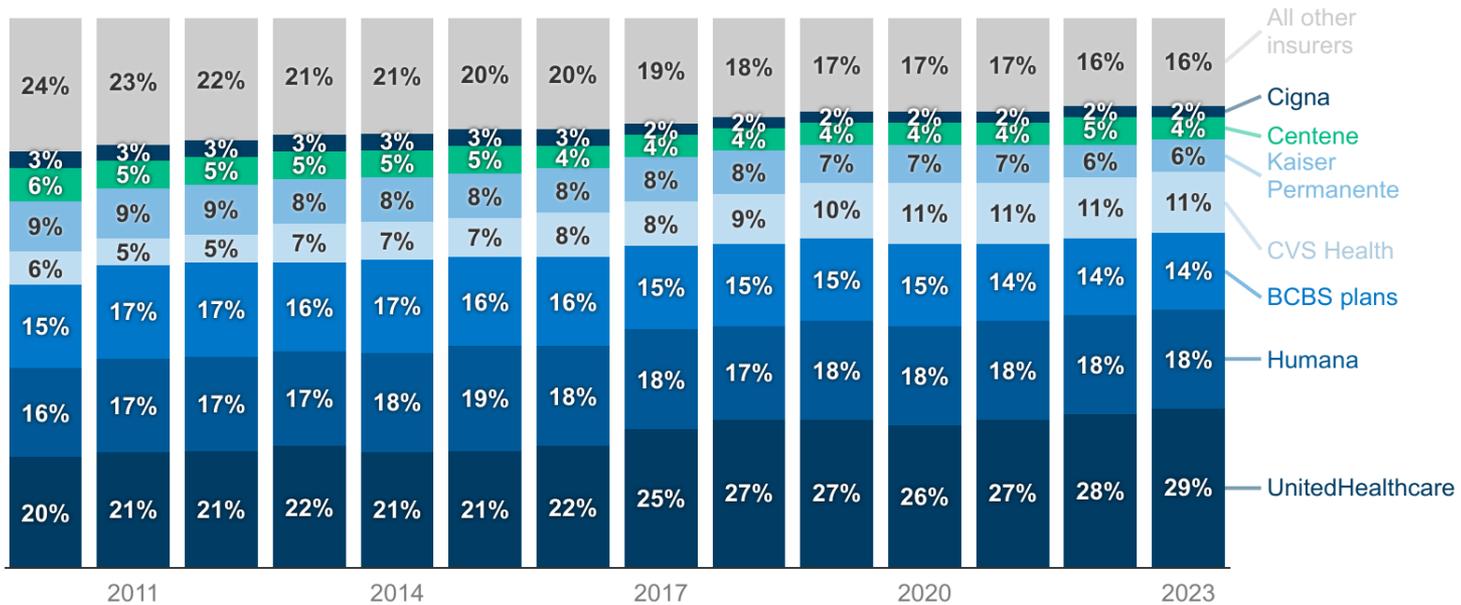
By program, 2023



2023 Medicare Advantage Market

Figure 9

Medicare Advantage Enrollment by Firm or Affiliate, 2010-2023



NOTE: All other insurers includes firms with less than 2% of total enrollment. BCBS are BlueCross and BlueShield affiliates and includes Anthem BCBS plans (Elevance). Non-BCBS Elevance plans are 2% of total enrollment. Percentages may not sum to 100% due to rounding.

SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files, 2010-2023.

KFF

2023 Medicare Advantage Market

- ☞ UnitedHealthcare has had the largest share of Medicare Advantage enrollment and largest growth in enrollment since 2010, increasing from 20% of all Medicare Advantage enrollment in 2010 to 29% in 2023.
- ☞ Humana has grown more slowly, from 16% in 2010 to 18% in 2023.
- ☞ CVS Health, which purchased Aetna in 2018, has seen its share of enrollment nearly double from 6% in 2010 to 11% in 2023.
- ☞ According to the Better Medicare Alliance, 95% of beneficiaries report being satisfied with their coverage

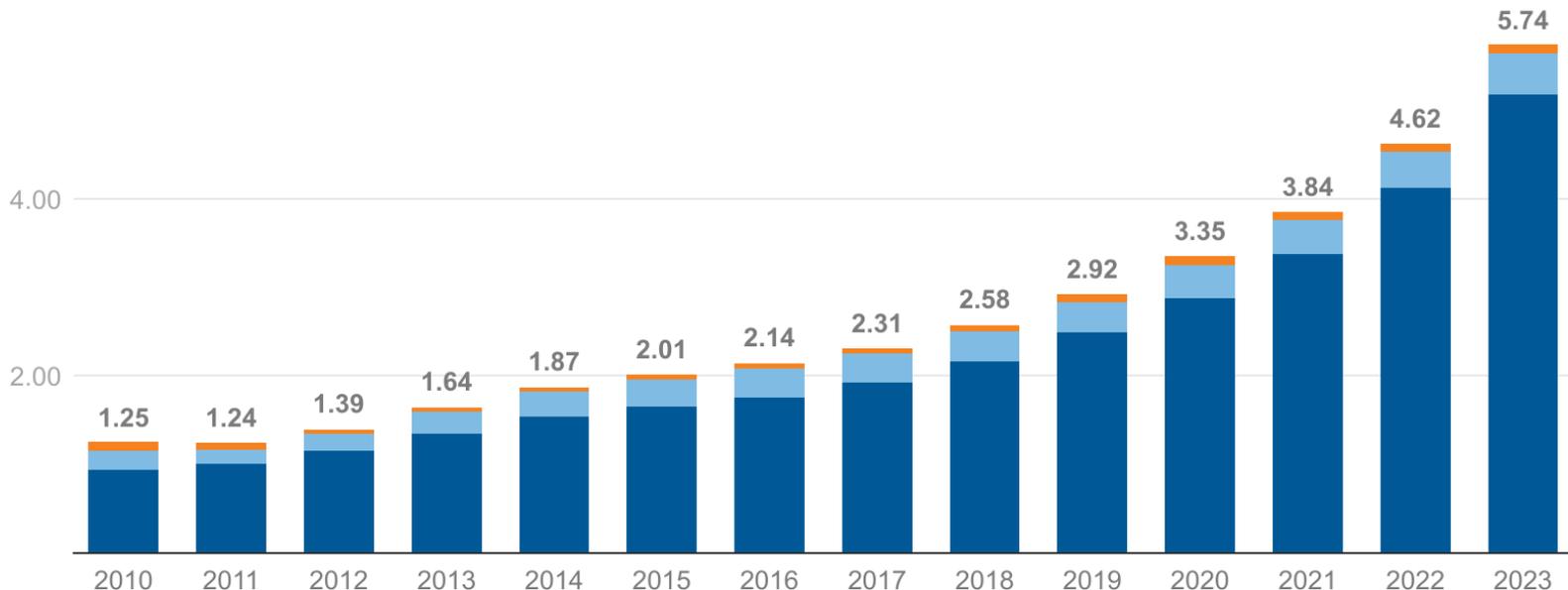
2023 Special Needs Plans

Figure 5

Number of Beneficiaries in Special Needs Plans, 2010-2023

In millions

■ Dual Eligible Special Needs Plans (D-SNPs) ■ Chronic or Disabling Conditions (C-SNPs) ■ Institutional (I-SNPs)



NOTE: Numbers may not sum to the total due to rounding.

SOURCE: KFF analysis of CMS Medicare Advantage Enrollment Files, 2010-2023.

KFF

Healthcare
Iowa

2023 Special Needs Plans

- More than 5.7 million Medicare beneficiaries are enrolled in special needs plans (SNPs).
- Enrollment in SNPs increased by 24% between 2022 and 2023, and accounts for 19% of total Medicare Advantage enrollment in 2023.
- Since 2018, SNP enrollment has doubled from 2.58 million to 5.74 million
- Most SNP enrollees (89%) are in plans for beneficiaries dually enrolled in both Medicare and Medicaid (D-SNPs). Another 9% of SNP enrollees are in plans for people with severe chronic or disabling conditions (C-SNPs) and 2% are in plans for beneficiaries requiring a nursing home or institutional level of care (I-SNPs).

2023 Special Needs Plans

- ∞ Access to SNPs grew almost 11% between 2022 and 2023, with 1,284 SNPs being offered in 2023
 - Beneficiaries enrolling in D-SNPs have tripled since 2014
 - Beneficiaries enrolling in C-SNPs have steadily increased since 2014, with at 18% increase between 2022 and 2023
 - Beneficiaries enrolling in I-SNPs reached an all-time high in 2023, and the number of I-SNPs offered has doubled since 2021

Questions?

Sam Heibel

(515) 440-4630

ssheibel@leadingageiowa.org

www.leadingageiowa.org