

Dual-Eligible Beneficiaries Choose Medicare Advantage over Fee-for-Service

Dual-eligible Medicare beneficiaries are more likely to choose Medicare Advantage plans over traditional fee-for-service (FFS) Medicare.

[A recent study from the Better Medicare Alliance](#) found that 44% of Medicare beneficiaries who also qualify for Medicaid are enrolled in Medicare Advantage, versus just 35% enrolled in FFS Medicare.

Additionally, Medicare Advantage enrollees are more likely to be dual-eligible, 23% compared to 17%, according to the study.

Why? For this population, which is more likely to have chronic illnesses, more complex medical needs or cognitive disorders, Medicare Advantage usually offers better access to care than FFS Medicare, at a lower cost.

Dual-eligible Medicare Advantage beneficiaries are more likely to have a usual care provider compared to FFS Medicare patients. Medicare Advantage enrollees are also more likely to have accessed preventive care. For example:

- 42% of dual-eligible Medicare Advantage beneficiaries received a mammogram in the previous 12 months, compared to 34% of those in traditional Medicare.
- 68% of dual-eligible Medicare Advantage enrollees got an influenza vaccination in the previous year, compared to 62% for dual-eligibles in FFS Medicare.
- 92% of dual-eligibles in Medicare Advantage got a blood cholesterol screening in the previous year, compared to 84% of dual-eligible FFS Medicare enrollees.
- Only 6% of dual-eligible Medicare Advantage beneficiaries report being unsatisfied with the ease of seeing a doctor, compared to 13% for Medicare FFS beneficiaries.
- In a separate University of Chicago study, researchers found that [18% of dual-eligible Medicare FFS enrollees say they were unable to get urgent care](#) for an accident or illness, compared to 5% of Medicare Advantage enrollees.

Medicare Advantage vs Traditional Medicare

By law, all Medicare Advantage plans must offer the same basic services as Original Medicare. But Medicare Advantage plans can offer additional benefits, including:

- Vision, hearing and dental
- Gym memberships
- Medical transportation
- Meal and nutrition benefits
- Pest control
- Service dog support
- Structural home modification.

Cost savings

Medicare Advantage offers significant cost savings compared to FFS Medicare. According to a recent report from UnitedHealth Group (UHG), [Medicare Advantage plans cost 40% less than Medicare FFS plans.](#)

The Better Medicare Alliance [also recently found](#) that Medicare Advantage had 9% to 23% lower inpatient hospital costs, 38% to 44% lower prescription drug costs, and combined pharmacy and medical care costs that were 8% to 18% lower compared to FFS Medicare.

All told, dual-eligibles in Medicare Advantage special needs plans saw average out-of-pocket health care costs of \$1,960 last year, while those in special needs plans had average out-of-pocket costs of \$1,112.

In contrast, FFS dual-eligible beneficiaries paid an average of \$2,647 in out-of-pocket costs, according to the Better Medicare Alliance.

Choosing a Medicare plan

There are many Medicare options to choose from. But the decision doesn't need to be intimidating. Call us today.

We can help you analyze your situation and determine the best solution for your individual needs "at no cost to you."

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