

Group Medicare Insights: Industry news and trends

Older adults face unique challenges— Group Medicare Advantage provides solutions

A growing Medicare-eligible population must grapple with complex issues, like managing chronic diseases and affording costly medications. Thankfully, Group Medicare Advantage addresses these concerns—and much more.



The challenge:

Chronic disease

95%

of older adults have at least one chronic condition¹

40%

of employers say cardiovascular conditions are a top cost driver²

2 out 5

Americans aged 65+ are obese, increasing chronic disease risk³



The solution:

Preventive care focus

10 of 11

The number of preventive care measures on which MA performs better than Original Medicare (OM)⁴

73.3%

of MA enrollees were screened for breast cancer in 2023 vs. 69.9% of those in OM⁵

49%

higher rate of pneumonia vaccination among MA enrollees compared with those enrolled in OM⁶



Older adults face unique challenges—Group Medicare Advantage provides solutions



The challenge:

Geographic barriers to care

of rural America is medically underserved7

as many physicians in urban areas vs. rural areas (per 100,000 people)8

23.9 miles:

median distance rural residents needed to travel for care in 2021, up from 3.4 miles in 20108



The solution:

Better access to remote care

2.9%

How much more likely MA beneficiaries are to have a provider offering telehealth services compared with Original Medicare beneficiaries9

Percentage of MA plans offering telehealth benefit¹⁰

Percentage of MA plans providing mental health telehealth coverage¹¹



Older adults face unique challenges—Group Medicare Advantage provides solutions



The challenge: **Medication costs**

76%

of older adults feel prescription drug costs are unreasonable12

23%

of seniors have difficulty affording their medications12

21%

of older adults do not take their medication as prescribed due to cost¹²



The solution: MAPD cost advantage

88%

Percentage of Medicare Advantage plans covering Part D prescription drug benefits13

143%

Increase in number of Medicare Advantage Prescription Drug (MAPD) plans over the past 10 years13

How much higher monthly premiums are for drug coverage in stand-alone prescription drug plans versus MAPDs13



Older adults face unique challenges—Group Medicare Advantage provides solutions

- "Get the facts on chronic disease self-management," National Council on Aging, June 1, 2024, last accessed May 6, 2025, https://www.ncoa.org/article/get-the-facts-on-chronic-disease-self-management.
- "2025 Employer Health Care Strategy Survey," Business Group on Health, August 20, 2024, last accessed May 6, 2025, https://www.businessgrouphealth.org/resources/2025-employer-health-care-strategy-survey-executive-summary#:~:text=Beyond%20 cancer%2C%20employers%20continue%20to,up%20from%2030%25%20in%202023.
- 3. Mark Mather and Paola Scommegna, "Rising Obesity in an Aging America: Policy and Program Implications," Today's Research on Aging, 2022, last accessed May 6, 2025, https://www.prb.org/resources/tra-rising-obesity-in-an-aging-america/.
- 4. "New Study Demonstrates Higher Quality of Care in Medicare Advantage when Compared to Original Medicare," AHIP, Dec. 13, 2023, last accessed May 6, 2025, https://www.ahip.org/news/press-releases/new-study-demonstrates-higher-quality-of-care-in-medicare-advantage-when-compared-to-original-medicare.
- 5. "Here's how Medicare Advantage is Outperforming on Preventive Care," AHIP, Dec. 14, 2023, last accessed June 11, 2025, https://www.ahip.org/news/articles/heres-how-medicare-advantage-is-outperforming-on-preventive-care.
- 6. Allyson Y. Schwartz, "Study shows improved outcomes in Medicare Advantage as Compared to Traditional fee-for-service Medicare," Health Affairs, Jan. 5, 2021, last accessed June 11, 2025, https://www.healthaffairs.org/sponsored-content/value-of-medicare-advantage-5.
- 7. "Rural Health: Addressing Barriers to Care," NIHCM Foundation, Oct. 25, 2023, last accessed June 11, 2025, https://nihcm.org/publications/rural-health-addressing-barriers-to-care?x-craft-preview=500l2VTUmx&token=Mh_dUNRmnLD5mkklxDAy6p0X0Sw8zip-.
- 8. Kendal Orgera, Siena Senn, and Atul Grover, "Rethinking Rural Health," Association of American Medical Colleges, Sept. 27, 2023, last accessed June 11, 2025, https://www.aamcresearchinstitute.org/our-work/issue-brief/rethinking-rural-health.
- 9. Sungchul Park, Hye-Young Jung, Jiani Yu, "Telehealth availability and use among beneficiaries in Traditional Medicare and Medicare Advantage," National Library of Medicine, Journal of the American Geriatrics Society (Feb 2025), last accessed May 6, 2025, https://pubmed.ncbi.nlm.nih.gov/39239886/.
- 10. Meredith Freed et al., "Medicare Advantage 2024 Spotlight: First Look," KFF, Nov. 15, 2023, last accessed May 6, 2025, https://www.kff.org/medicare/issue-brief/medicare-advantage-2024-spotlight-first-look/.
- 11. New Analysis Highlights Innovative Approaches to Behavioral Health Coverage in Medicare Advantage, Better Medicare Alliance, Nov. 1, 2022, last accessed May 6, 2025, https://bettermedicarealliance.org/news/new-analysis-highlights-innovative-approaches-to-behavioral-health-coverage-in-medicare-advantage/.
- 12. "Data Note: Prescription Drugs and Older Adults," KFF, last accessed May 6, 2025, https://www.kff.org/affordable-care-act/issue-brief/data-note-prescription-drugs-and-older-adults/#:~:text=Prescription%20Drug%20Use%20and%20Affordability%20Issues&text=More%20than%20 half%20of%20adults,18%2D29%20(7%25).
- 13. Meredith Freed et al., "Medicare Advantage 2025 Spotlight: First Look," KFF, November 15, 2024, last accessed May 6, 2025, https://www.kff.org/medicare/issue-brief/medicare-advantage-2025-spotlight-a-first-look-at-plan-premiums-and-benefits/.

To learn more, visit Humana Group Medicare