



Medicare Advantage Plan Challenges – Media Spotlight

Medicare Advantage (MA) Plan enrollment has surged in recent years, accompanied by several challenges, including denials in coverage to medically necessary care and deceptive enrollment marketing strategies.¹ Media outlets have shed light on arising operational issues and associated impacts on vulnerable senior populations.¹ Media reports indicate that misleading marketing practices for commercial insurance are most prevalent with MA plans.¹ As a result, senior beneficiaries continue to enroll in MA plans and providers must address the shift to private plan enrollment as growth continues.²

Recent media outlet coverage indicates:

- Medicare Advantage predatory marketing strategies are on the rise across all forms of communication, targeting and persuading senior beneficiaries to enroll in plans with limited coverage.³
- MA Plan marketing schemes and related enrollment growth raises concerns as beneficiaries experience coverage issues due to fraudulent advertising and deceiving marketing tactics.³
- Private insurance plans use the trusted Medicare title to target beneficiaries into enrollment, profiting from denying coverage in necessary care.⁴
- There is a high need for increased enforcement against deceptive advertising practices in addition to increased monitoring of Medicare Advantage plans.⁵

The open enrollment period for Medicare leaves senior beneficiaries overwhelmed due to aggressive Medicare Advantage marketing strategies.⁵ Beneficiaries lack protection from third-party marketers, highlighting the need for unbiased sources for enrollment information.¹ Medicare Advantage plans continue to avoid plan regulations, leading to significant overcharges and increased stress for both providers and beneficiaries.⁶ The wide array of Medicare Advantage obstacles has led to widespread scrutiny, with a focus on protecting beneficiaries from misleading marketing schemes and ensuring seniors are able to receive accurate information about their health care plan options.⁵

What the Media is Saying

Reuters

on misleading marketing practices utilized to sell Medicare Advantage plans:
“CMS, which runs Medicare, received 39,617 complaints about the marketing of Medicare Advantage and Part D drug plans in 2021 – a dramatic increase of 155% compared to 2020.”

Kaiser Health News

on Medicare Advantage plans bypassing regulations:
“Auditors uncovered millions of dollars in improper payments – citing overcharges of more than \$1,000 per patient a year on average,” indicating a need for increased plan oversight to curb fraud.⁶

McKnight’s LTC News

on CMS targeting Medicare Advantage scam advertising:
“A proposed rule would ban ads that have confusing words, imagery or logos, or that don’t specifically mention a health plan by name,” protecting beneficiaries from inaccurate health coverage information.⁷

Increased CMS regulation is needed to ensure stronger protection measures for senior beneficiaries as they navigate the health plan marketplace.⁵

¹ Miller M. [Column: Warnings of Medicare Fraud Mount; Here is how to avoid it. Reuters.](#) Published November 2022.

² [Medicare Advantage Enrollment Continues to Surge in an Increasingly Complex and Competitive Landscape | The Chartis Group.](#) Published February 2022.

³ [Those Medicare Ads Face Crackdown. Newser.](#) Published December 2022.

⁴ Wilkins B. [As Scandals Mount, So Do Calls to Abolish Private Medicare Advantage Plans. Common Dreams.](#) Published December 2022.

⁵ Khanna R & Pocan M. [It's Time to End the Medicare Advantage Scam. The Nation.](#) Published December 2022.

⁶ Schulte F & Hacker H. [How Medicare Advantage Plans Dodged Auditors and Overcharged Taxpayers by Millions. Kaiser Health News.](#) Published December 2022.

⁷ Gaivin K. [Feds target Medicare Advantage Scam Advertising.](#) Published December 2022.