

# MEDICARE PART C

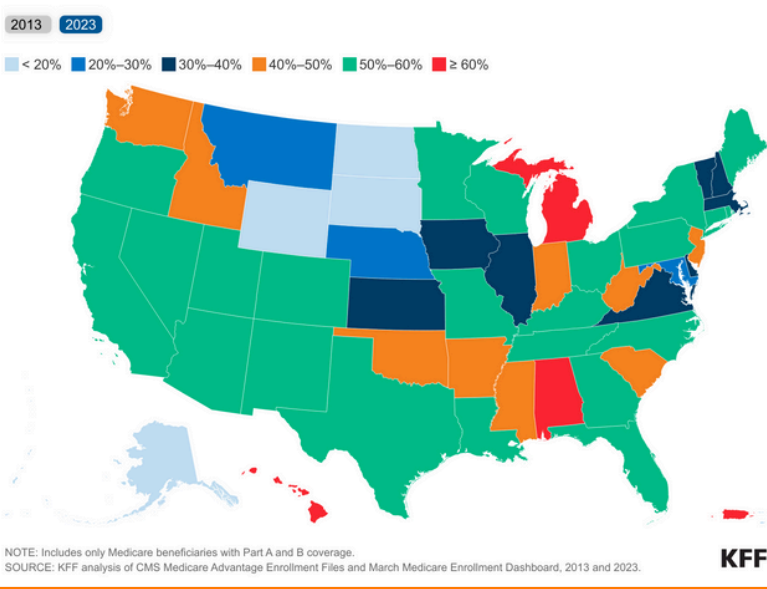
**MEDICARE PART C (MEDICARE ADVANTAGE) INCLUDES:**

- **PART A (HOSPITAL INSURANCE COVERAGE)**
- **PART B (MEDICAL INSURANCE COVERAGE).**
- **MAY OFFER EXTRA COVERAGE, SUCH AS VISION, HEARING, DENTAL, AND/OR HEALTH AND WELLNESS PROGRAMS**
- **MOST INCLUDE MEDICARE PRESCRIPTION DRUG COVERAGE (PART D)**

## MEDICARE ADVANTAGE ENROLLMENT BY STATE

## TYPES OF PLANS

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:



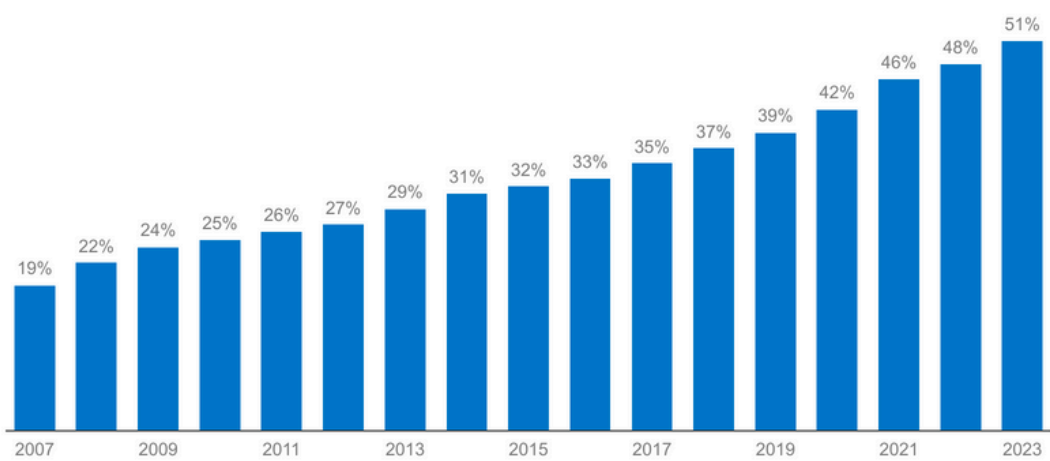
- HMO
- PPO
- Private Fee for Service (PFFS)
- Group Retiree Plans
- Special Needs Plans (SNP) – include dually eligible for Medicaid and Medicare, those with disabling chronic conditions or those in nursing homes or who require skilled nursing care at home.

## HOW DOES MEDICARE PART C WORK?

- The federal government, through CMS, pays Medicare Advantage plans (insurers) a fixed (or capitated) monthly amount per beneficiary to provide health benefits to an enrolled individual.
- Revenue per beneficiary depends on individual’s complexity (HCC coding) and quality outcomes (STARs)
- Health plan responsible for all medical expenses.

## TOTAL MEDICARE ADVANTAGE ENROLLMENT

Figure 1  
Total Medicare Advantage Enrollment, 2007-2023



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; Medicare Chronic Conditions (CCW) Data Warehouse from 5 percent of beneficiaries, 2010-2016; CCW data from 20 percent of beneficiaries, 2017-2020; and Medicare Enrollment Dashboard 2021-2023.

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## POLICY IMPLICATIONS

**Congress continues to discuss Medicare, costs and quality, yet no policies have been published. A report on Medicare sustainability was published in 2023.**

<https://bipartisanpolicy.org/report/sustaining-and-improving-medicare/>