



Medicare Advantage: Criticizing programs, not people

Together we are reaching out to people nationwide to discuss Medicare Advantage (MA) and its exploitative, dangerous and deadly practices. At this stage in our campaign, we are taking the time to have conversations about folks' experiences with Medicare Advantage or Traditional Medicare - from both beneficiaries' and providers' perspectives. When approaching people, we need to remember that there is a **HIGH** likelihood that folks will be on Medicare Advantage programs - and not necessarily unhappy with them. Here are some points to keep in mind when talking to this group.

We are not trying to convince people to leave their Medicare Advantage programs.

*It's important to remember that currently over 50% of Medicare beneficiaries are on Advantage plans - and that considering their individual situations they likely made the best decisions for themselves they could. We do **NOT** want to fault them for making these decisions. What are some talking points that we can use with this group?*

- Let folks know that Medicare Advantage \neq Traditional Medicare, despite using the same funding source! Medicare Advantage plans are **run by corporations**, while Medicare is a public program.
- Administrative costs of Medicare are 2% of the budget - for Medicare Advantage those costs are 15%.
- MA companies are overbilling the federal government up to \$140Bn per year - money that could reform traditional Medicare plans to include dental, vision, and hearing, and to create a spending cap.
- The overbilling plus the administrative costs are en route to bankrupting the Medicare Trust Fund, leaving many vulnerable.
- Discuss issues regarding delays and denials (13% of those denials were inappropriate [according to the Office of the Inspector General](#)), or prior authorizations.
- **Make space to LISTEN to their experiences.**

OUR GOALS

- Explain that we would like Traditional Medicare to provide the same benefits folks on MA receive - minus the restrictions, delays, and outright denials of cares.
- We are hoping to hold exploitative companies accountable to protect beneficiaries.

REMINDERS

- Always **ASK** them to sign the [petition](#). But if they say no - accept it and move on!
- **You do NOT need to debate those who disagree!** If someone vehemently disagrees with our position or responds aggressively, you are not required to debate them. At best, explore their history and experience with Medicare, clarify if it really was Traditional Medicare or Medicare Advantage (many don't know!), ask probing questions, and show genuine empathy. You are there to engage people who want to learn more and join the fight, don't let negativity distract you.
- **The most important thing to keep in mind is that we are NOT trying to guilt and/or panic people for being on MA plans.**