

## **Q: Can *MA for Tomorrow* be accomplished through regulation or does it require legislation?**

A: The majority of *MA for Tomorrow* policy recommendations can be accomplished through rulemaking, meaning the Centers for Medicare and Medicaid Services (CMS) can implement them immediately. Under CMS' current authority, policies related to quality, risk adjustment, consumer navigation and network composition can be implemented without legislative action. However Congressional support for regulatory action is key to advance *MA for Tomorrow*. Transforming MA benchmarks will need to be addressed legislatively as it will require statutory changes to the Medicare program.

## **Q: What do providers think of your *MA for Tomorrow* proposals?**

A: *MA for Tomorrow* reduces burden to allow providers to focus on care delivery, moving away from pressures to document as many diagnosis codes as possible for risk adjustment or reporting on dozens of process measures. By allowing providers to focus on what matters most – patients – *MA for Tomorrow* prioritizes care delivery and meaningful quality measurement over paperwork. Providers support focusing quality measurement on patient experience and outcomes, rather than administrative tasks of cataloguing process steps that do not reflect the actual care consumers receive.

*"We need to modernize and find a better coding system. One that focuses on caring, not coding. Our providers would welcome that."*  
Dr. Jerry Penso  
AMGA

## **Q: Will *MA for Tomorrow* strengthen the Medicare Trust Fund?**

A: Each *MA for Tomorrow* policy proposal prioritizes improving the value for every federal dollar spent in the Medicare program. Some proposals will lead to direct cost savings—such as limiting broker compensation and modernizing the current star ratings program. Other proposals, such as changes to risk adjustment and revising quality measurement, will improve the value of the Medicare program and lead to cost savings over time.

## Q: How will *MA for Tomorrow* benefit seniors?

A: *MA for Tomorrow* will improve seniors' MA experience in multiple ways. Policy recommendations will help seniors find and choose the right MA plan for their specific needs—without the confusion of misleading marketing or brokers steering them towards health plans paying the highest commission. Raising the bar on quality measurement will ensure quality ratings accurately reflect the care delivered, allowing seniors to make wise choices about their coverage. Improving risk adjustment will equip health plans with adequate financial resources to address beneficiaries' health needs and rein in outliers. Creating a MA landscape that incentivizes robust competition will provide seniors a range of options to choose for their individual, specific health needs.

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## Q: Is *MA for Tomorrow* helpful to rural areas?

A: *MA for Tomorrow* supports beneficiaries in rural and frontier areas by fostering competition, leading to greater health plan choices. The initiative will also modernize network composition to allow health plans to offer more coverage options in rural areas. Flexibilities in care delivery innovation – such as virtual care and care team collaborative models – will expand networks and increase access to clinical teams for beneficiaries living in rural and frontier areas.

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## Q: Will *MA for Tomorrow* reduce Medicare benefits and/or raise beneficiary premiums?

A: No. *MA for Tomorrow* does not alter beneficiary benefits or premiums. The initiative supports robust competition among health plans to ensure seniors have meaningful choice, innovative benefits and affordable coverage and care.

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## Q: Will *MA for Tomorrow* lead to further consolidation?

A: *MA for Tomorrow* will increase competition, leveling the playing field for all health plans to compete to serve seniors health needs. *MA for Tomorrow* reduces current incentives to spend increasing amounts of money on coding and marketing, which often squeezes out local players, even if they provide the highest quality coverage and care. *MA for Tomorrow* will increase competition and choice for seniors and deter further industry consolidation.