

October 1, 2018

Ms. Seema Verma  
Administrator, Centers for Medicare & Medicaid Services  
U. S. Department of Health and Human Services  
200 Independence Avenue, SW  
Washington DC 20201

Dear Administrator Verma,

We are writing to express our appreciation for the Centers for Medicare & Medicaid Services's (CMS) responsiveness to many of the concerns we raised regarding the draft 2019 Medicare & You Handbook. By addressing the draft's most serious inaccuracies and omissions in the final version of the Handbook, CMS has put beneficiaries, and those who help them navigate the Medicare enrollment process, in a better position to understand their options and make the best coverage decisions for their unique situations.

The Center for Medicare Advocacy, Justice in Aging, and the Medicare Rights Center each have decades of experience with the Medicare program. We are united in our commitment to ensuring the program meets the needs of all the individuals it serves.

Medicare & You is the core Medicare communication to beneficiaries. It is critical that the information in the Handbook be fairly and accurately presented. Beneficiaries making important choices about their coverage need to be able to rely on the Handbook for unbiased information that they can trust. The revised Handbook is improved in this regard.

We particularly appreciate CMS's serious consideration and incorporation of several of our suggested edits to the comparison chart outlining the differences between Original Medicare and Medicare Advantage, including the clarification that access to providers is one of the most significant differences between the two coverage options. We also appreciate the removal of references that inaccurately cast prior authorization requirements in Medicare Advantage (MA) as an added benefit, rather than a utilization management tool that can hinder MA members' access to services. We thank the agency for correcting these and other provisions, and for publishing a revised, more accurate Handbook.

In addition to adopting many of our recommendations, we thank CMS for its engagement with our organizations, including the opportunity to meet with Principal Deputy Administrator Demetrios Kouzoukas. As we expressed then, we share the agency's desire to empower beneficiaries with the tools and resources they need to make optimal Medicare coverage choices. We continue to believe this requires that beneficiaries have access to accurate, understandable information that is presented from a neutral and balanced perspective. In this regard, though, more can still be done to improve future versions of Medicare & You and CMS's annual outreach and enrollment materials.

We look forward to continuing to work together to ensure the Medicare & You Handbook and other CMS communications to beneficiaries better achieve balance and objectivity, and make Medicare understandable for those who need it. We also again encourage the agency to translate its resources into additional languages so that more beneficiaries can access them. That the agency's materials maximally support beneficiary decision-making will be especially critical in the coming months, as recent changes to MA plans begin to take effect. We are concerned that new MA flexibilities, including the

expansion of supplemental benefits and the relaxation of uniformity requirements, could make plan selection more challenging for many beneficiaries.

Thank you again for your attention to our concerns.

Sincerely,



Judith Stein, Executive Director, Center for Medicare Advocacy



Kevin Prindville, Executive Director, Justice in Aging



Joe Baker, President, Medicare Rights Center

CC:

Demetrios Kouzoukas, Principal Deputy Administrator & Director, Center for Medicare  
Tim Engelhardt, Director, Medicare-Medicaid Coordination Office  
Amy Larrick, Director, Medicare Drug Benefit and C and D Data Group  
Jerry Mulcahy, Director, Medicare Enrollment and Appeals Group