



The National Business Group on Health Supports a Strong Medicare Advantage Program

- **NBGH and Major Employers Support A Stable and Successful Medicare Advantage Program.** People in Medicare deserve a strong Medicare program, including the choice of coverage options that other Americans have. Medicare Advantage offers expanded benefits unavailable in original Medicare, innovative delivery systems and care arrangements, affordable costs, and integrated prescription drug benefits. NBGH looks forward to continue to work constructively with CMS to make it easier for retirees with employer-sponsored coverage to participate in the program.
- **Waivers Offer Retirees More Choices and More of the Benefits They Have Come to Expect.** These new waivers will give more retirees the opportunity to make the voluntary decision whether to enroll in a Medicare Advantage plan or remain in the original Medicare program. The flexibility in supplemental benefit design and coverage terms also makes it easier to offer Medicare-eligible retirees plans similar to the coverage they received as active employees or as early retirees. This continuity will minimize confusion and increase retiree satisfaction with their health benefits.
- **Waivers Promote Employer Participation in Medicare Advantage.** The waivers introduce more flexibility to accommodate the needs and benefit preferences of employer groups and their retirees. The simplified and streamlined administrative requirements will enable employer groups to customize benefit and enrollment communications to the needs of their retirees. They will also reduce the operational burdens of participation. Increased employer involvement fosters quality, access, service and a competitive Medicare Advantage marketplace that benefits retirees.

The National Business Group on Health (the Business Group), representing about 270 large employers who provide coverage for 55 million Americans, believes that Medicare Advantage offers increased benefits, flexibility, and choice. The Business Group supports a robust Medicare Advantage program.