

Medicare Advantage Update: What's New in 2022?

Medicare beneficiaries have more choices than ever, and with increased competition Medicare Advantage providers are getting more creative with their plan offerings to include meal services and transportation benefits, among others.

With more than 3,800 Medicare Advantage (Part C) plans available throughout the country, the average Medicare beneficiary now has access to [39 Advantage plans](#), 31 of which include a Medicare Prescription Drug plan.

And thanks to recent changes in the law, plan providers are able to offer an increasing number of supplemental benefits that weren't available before. According to a recent study from the Better Medicare Alliance, the number of plans offering at least one new supplemental benefit has risen 43% in 2022. These benefits are not available in traditional Medicare.

Medicare Advantage plans allow Medicare beneficiaries the option to access additional benefits over and above traditional Medicare (Part A and Part B). Now more than ever, it's a good idea to take a look at these plans, especially for seniors who have special needs.

Telehealth and remote monitoring

Medicare Advantage plans are more likely than ever to embrace new technologies, providing things like telehealth services and remote patient monitoring.

In 2022, 75% of Medicare Advantage plans and 92% of special-needs plans (SNPs) include telehealth benefits.

Food and produce benefits

A study by health care consulting firm Avalere Health found that 68% of Medicare Advantage plans offer meal support, up from 55% in 2021. Three in 10 plans include nutrition benefits.

Transportation benefits

The ability to get to medical appointments, run errands and do grocery shopping is a serious challenge for many.

In 2022, some 39% of individual Medicare Advantage plans include transportation benefits, according to Avalere. Also, 90% of SNPs include transportation as a nonmedical benefit.

In-home support services

This new benefit allows for expanded support for in-home caregivers of Medicare beneficiaries.

Expanded benefits also include home-based palliative care and therapeutic massage. Also, 11% of Medicare Advantage plans include in-home support.

Some plans even include pest-control services as a non-medical benefit.

Special needs plans

Depending on the plan, Medicare SNPs limit enrollment to those with qualifying medical conditions, to individuals living in nursing homes, or to people who are eligible for both Medicare and Medicaid.

All SNPs include prescription drug coverage. If you qualify, and you're already a Medicare beneficiary, you can join an SNP at any time. You don't have to wait for an open enrollment period.

That said, if you're newly eligible for Medicare, you will need to sign up during your Initial enrollment period (typically, the seven-month period that starts three months before you turn 65, includes the month in which you turn 65, and ends three months after you turn 65.)

Bonus: Premiums falling

Despite the new expansion of Medicare Advantage benefits, Medicare Advantage average premiums are falling this year 8B” to \$19 per month.

Part of the decline is due to the popularity of "zero-premium" Medicare Advantage plans, which comprise more than 80% of new enrollments, according to the Centers for Medicare and Medicaid Services.

Nearly 60% of plans now have a zero premium. Further, only 18% of plans have premiums greater than \$50 per month.

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