

# Evaluation of Subsequent Insurance Enrollment Among Medicare Advantage Beneficiaries Who Experience a Contract Termination from 2016-2019

Meehir N. Dixit<sup>1</sup>, Amal N. Trivedi<sup>1</sup>, MD, MPH, David J. Meyers<sup>1</sup>, PhD, MPH

<sup>1</sup>Brown University School of Public Health, Department of Health Services, Policy, and Practice Providence, RI



## Overview

In a cross-sectional study, we examine the insurance destinations of Medicare Advantage enrollees after a contract termination and the characteristics of those who switch into Traditional Medicare. We find that terminations lead to a large exit from the MA program that were differential by race/ethnicity which may lead to worrisome disruptions in care.

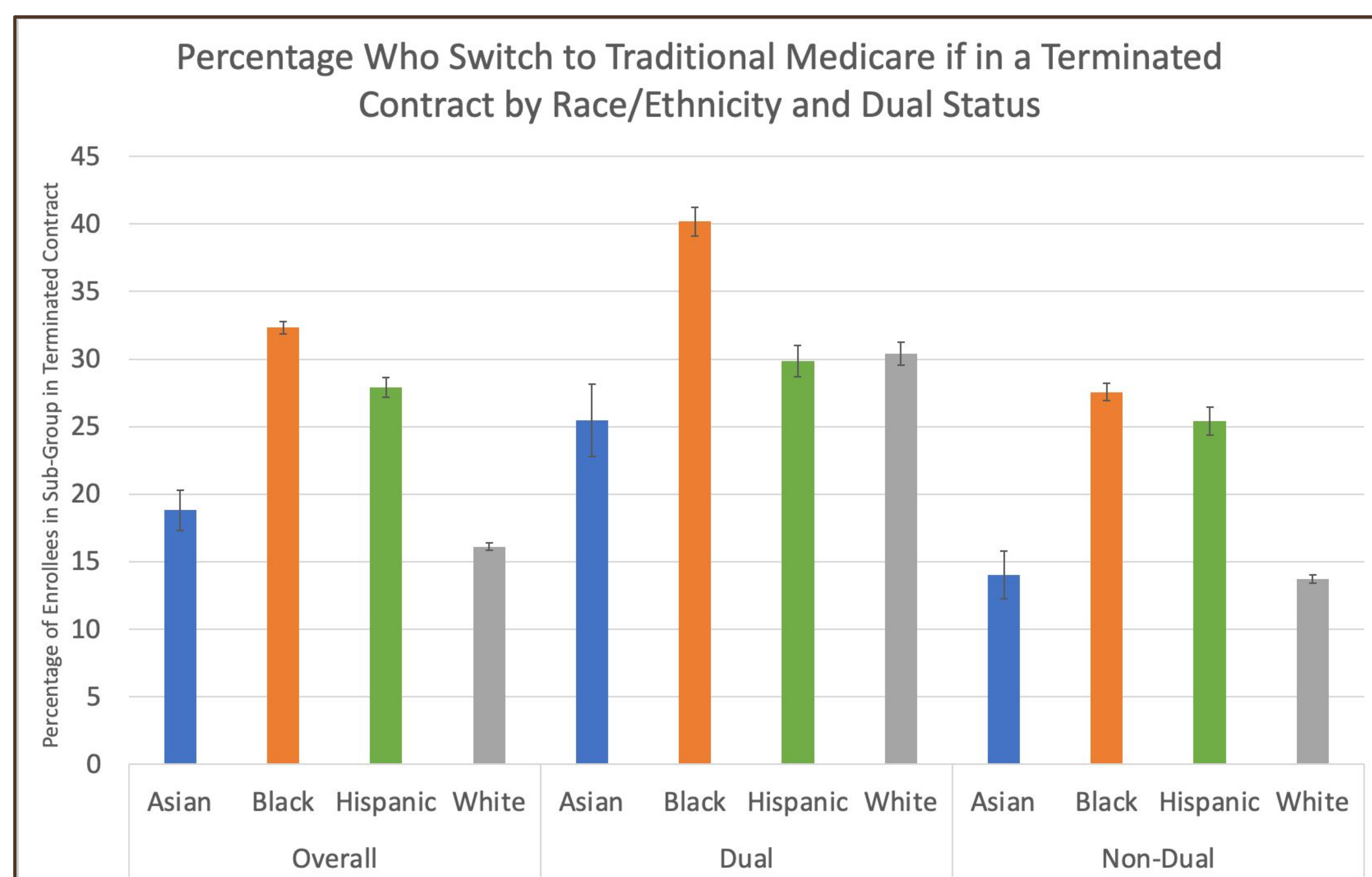
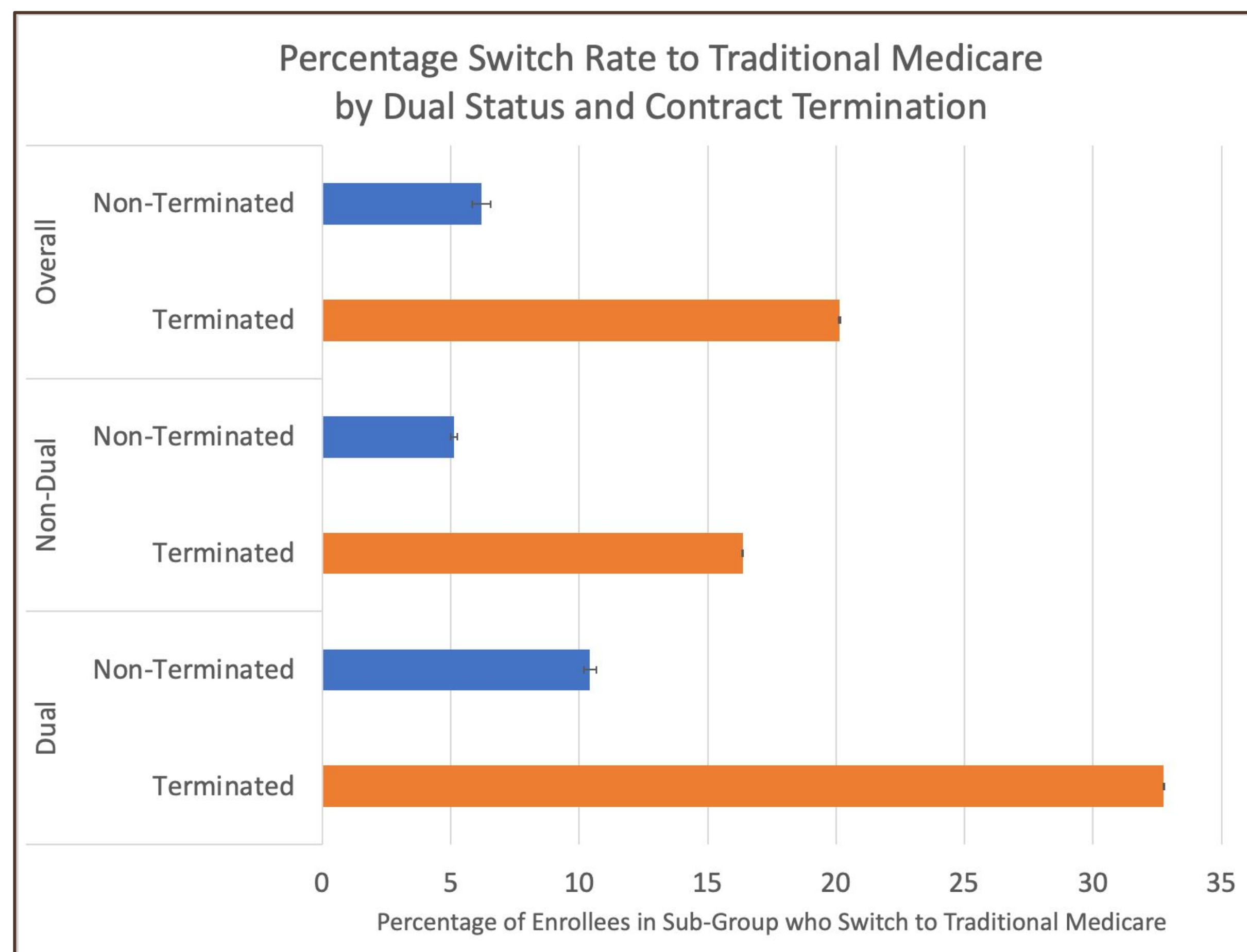
## Background

- Medicare Advantage (MA) enrolls over 50% of all Medicare beneficiaries, with recent growth concentrated among minority beneficiaries <sup>1</sup>
- Unlike in Traditional Medicare (TM), MA contracts (between CMS and private insurers) may terminate their participation, potentially leading to disruptions in access to care
- Nearly 1 in 5 MA contracts were terminated between 2011-2020, impacting more than 750,000 beneficiaries <sup>2</sup>

## Study Design

- Study Population: Beneficiaries with any MA enrollment from 1/1/2016 to 12/31/2019
  - Total of 117,681 beneficiaries in a terminated contract from 2016-2018
- Used enrollment, hospitalization, nursing home, and home health data from Medicare
- Followed beneficiaries into next year of enrollment to see if they switched to TM, stratified by dual eligibility and race/ethnicity
- Evaluated characteristics of contracts among those who remained in MA:
  - Star-rating, monthly premium, vertical integration
- Compared differences between beneficiaries stratified by race/ethnicity and dual-eligibility using  $\chi^2$  and *t* tests

## Results



- **1 in 5 MA beneficiaries switch to TM** after contract termination
  - Dual-eligible individuals, Black beneficiaries, and those with more intensive health needs have the highest switch rates
- Of those who stayed in MA, **majority switched to higher rated star plans** but did not typically pay more in monthly premiums as a result

## Conclusion

- Certain groups, such as racial/ethnic minority beneficiaries, those with high needs, and those with dual eligibility are **more likely to exit MA following a termination**
- More research is needed to understand the consequences of terminations on disparities in access to care and health outcomes

## Key References

1. Meyers DJ, Mor V, Rahman M, Trivedi AN. Growth in Medicare Advantage Greatest Among Black And Hispanic Enrollees. *Health Aff (Millwood)*. 2021;40(6):945-950. doi:10.1377/hlthaff.2021.00118
2. Meyers DJ, Dixit MN, Trivedi AN. Characteristics of Terminated Medicare Advantage Contracts, 2011 to 2020. *JAMA Health Forum*. 2022;3(10):e223704. doi:10.1001/jamahealthforum.2022.3704

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