

Medicare Advantage Advocacy Webinar

April 30, 2026

**CY 2027 Final Rate Announcement:
Impact & What's Next**

BETTER MEDICARE
ALLIANCE



Our Mission: *A Stronger Medicare Advantage*

Better Medicare Alliance (BMA) is a nonprofit advocacy and research organization dedicated to supporting and strengthening Medicare Advantage (MA), a public-private alternative to traditional Medicare

Founded in 2014, BMA comprises over 200 allied organizations—including healthcare providers, advocacy groups, community-based organizations, health plans—and hundreds of thousands of grassroots beneficiaries



Research & Policy Insights

Our expert staff provides timely research that builds the evidence for the value of Medicare Advantage.



Advocacy

We advocate for policies that ensure access, quality, and affordability to improve outcomes for all Medicare Advantage beneficiaries.



Grassroots Organizing

We mobilize beneficiaries and give them the tools they need to speak up for the option of Medicare Advantage.

CY 2027 Medicare Advantage Advance Notice

What was it?

The [CY 2027 Medicare Advantage Advance Notice](#), is an early outline of proposed changes to how Medicare Advantage plans are paid and evaluated next year

These proposals affect things like **plan benefits, services, and quality ratings** — all of which can impact the care and coverage seniors receive

Impact	CY 2026 Final Rate Announcement	CY 2027 Advance Rate Notice
Effective growth rate	9.04%	4.97%

CY 2027 Final Rate Announcement

What is it?

The Final Rate Announcement is CMS's (Centers for Medicare & Medicaid Services) annual decision on how much the federal government will pay Medicare Advantage and Part D plans for the upcoming contract year. It sets the payment rates and policies that insurers must follow, directly impacting **plan benefits, premiums, and coverage options** for beneficiaries

The **Final CY 2027 Medicare Advantage Rate Announcement** was published on **April 6, 2026**

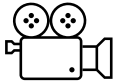
	2026 Rate Announcement	2027 Advance Notice	2027 Rate Announcement
Effective Growth Rate	9.04%	4.97%	5.33%
Overall Expected Average Change	-	0.09%	2.48%

CMS estimates that its final policies will result in approximately **\$13 billion** in additional payments to plans in CY 2027 (compared to \$700 million projected in the CY 2027 Advance Notice)

Advance Notice Campaign Metrics



• Letters Sent: **68,967**



• Video Testimonials: **370**



• Calls to Congress: **23,499**



• Comments to CMS: **5,229**



• Share Your Story Replies: **64**

ACT NOW! When Medicare Advantage Isn't Fully Funded - SENIORS LOSE!

1

Minutes

:

45

Seconds

Seniors are already paying more for groceries, gas, and prescriptions. At a time when it's hard enough to make ends meet, Washington is adding more strain on their health coverage!

Custom Letters

19,947 Delivered

<<<SEND YOUR LETTER ASAP>>>

How would higher costs and reduced benefits impact your ability to get care?

1/1



Answers will be used to generate a reviewable letter with AI

Generate
Submission

"I have a few medical issues that require testing often. A brain tumor, osteoporosis. Kidney disease, diabetes, AFib., high blood pressure, IBS. **Without advantage I could not pay for all the tests I require to stay on the meds I need.**" – **Janice H. (OH)**

"For millions like me we would simply have to pass on preventive and critical care. Medicare Advantage makes it affordable. With other costs soaring **MA makes the most sense for most American seniors.**" - **Shirley S. (SC)**

"I cannot survive without my current insurance. **Medicare Advantage provides all of the medical services I have to have to live.**" – **Ronald F. (AZ)**

"**I depend on Medicare Advantage to help me with my stage IV colorectal cancer treatment.** [...] Stop adding stress to seniors life's and protect our care so we can enjoy our golden years." – **Michael R. (FL)**

Storyteller Testimonials

370 Submitted

<< TAKE A FEW MINUTES TO SHARE YOUR STORY AND
TELL CONGRESS TO FULLY FUND MEDICARE
ADVANTAGE >>

Please remember:

- ✓ Can we see you?
Clear background and good lighting
- ✓ Can we hear you?
Speak up and don't mute

 Open Camera

Prefix *

First Name *

Last Name *

Email *

Phone *

Address *

Zip *



**James F.
(PA)**



**Margarita
C. (FL)**



**Garnet H.
(OH)**

Share Your Story Testimonials

64 Collected

	A	B	C	G	H	I	J	K	L
1	Phone Number	Response	First Name	City	State	Zip	utm campaign	utm medium	Campaign
2	#####	a few years ago i had 3 major surgeries in about 6 months for a cost of over \$300,000. because of united healthcare n	Connie	Portland	OR	97213	20251007_BMA_SMS_1	p2p	Generic
3	#####	a hugh difference as i have been ill with cancer and also had a collapsed lung pneumonia and covid was the same tir	Charlotte	Bancroft	MI	48414-9760	20251007_BMA_SMS_1	p2p	Generic
4	#####	above i meant medicare advantage! Ó£ø√°√≤√§	Betsy	Clayton	GA	30525-5444	20251007_BMA_SMS_1	p2p	Generic
5	#####	absolutely prescription cost would be unaffordable without the advantage plan	James	Fort Myers	FL	33913-6776	20251007_BMA_SMS_1	p2p	Generic
6	#####	absolutely with added money for food and medicine and lower co-pays	Nancy	Waterford	PA	16441	20251007_BMA_SMS_1	p2p	Generic
7	#####	absolutely! it's allowed all of my needs to be fulfilled. it's helped me pay my bills when i had quarterly cash benefits fi	Geraldine	Bakersfield	CA	93385	20251007_BMA_SMS_1	p2p	Generic
8	#####	absolutly. yes ! i have been blessed knowing that i would be helped after all my years of working and losing my financ	Linda	Reno	NV	89502	20251007_BMA_SMS_1	p2p	Generic
9	#####	advantage has helped in my over the counter and my monthly electrical payments. thanks for the help.	Troy	Hudson	NC	28638-8791	20251007_BMA_SMS_1	p2p	Generic
10	#####	and now we all may have to make sacrifices and choose between health care and life's necessities	Kim	Bristol	VT	5443	20251007_BMA_SMS_1	p2p	Generic
11	#####	as a senior citizen (67) i find medicare advantage more straight forward and easier to understand and use.	Ruth Ann	Oklahoma Ci	OK	73162-5533	20251007_BMA_SMS_1	p2p	Generic

"Don't cut Medicare Advantage. **It is what makes our health care affordable and many of us older Americans depend on it to survive.**" – **Paul M. (WV)**

"Without Medicare Advantage, I would not be able to afford or get health care. [...] Without it I may be alive but **my quality of life would not be good.**" – **Shirlana N. (IL)**

"**The Medicare Advantage plan I have gives me peace of mind.** I have a prescription and dental care on top of healthcare." – **Randy S. (OH)**

Beneficiary Advisory Council - Kathy Bandstra

Letter to the Editor

By *Door County Pulse, Peninsula Pulse* — March 26th, 2026

Community Voice: Medicare Advantage Was There When I Needed It Most

Like many seniors, I've been paying close attention to decisions being made in Washington about Medicare Advantage funding. Those debates may sound distant, but for me, they are deeply personal. I know firsthand how much this coverage matters.

In October 2025, I experienced a medical emergency while out of town and was hospitalized at Georgetown University Hospital, where I required hip replacement surgery. The total cost of that surgery, without insurance, was approximately \$80,000.

In moments like that, you are not thinking about policy debates. You are thinking: Am I going to be okay? Will I be able to walk again? How much is this going to cost me – and what will it mean for the rest of my life?


Because I was enrolled in a PPO Medicare Advantage plan, my coverage worked exactly as promised. My total out-of-pocket costs were \$200 for the ambulance ride and \$1,700 for my hospital room. Everything else – from the surgery to the hospital care – was covered.

This experience showed me that Medicare Advantage is not just about “extra perks.” It is about security. It is about knowing that one medical emergency will not undo a lifetime of careful living. It is about being able to say yes to needed care without fear.

Kathy & Greg - Seniors Need Stability in Medicare Advantage Ads



More than 35 million Americans, like Kathy, rely on Medicare Advantage for affordable, comprehensive care. But when payment rates don't keep pace with rising medical costs, seniors feel the impact through higher out-of-pocket costs, fewer benefits, and fewer plan choices. Stability and predictability matter so seniors can rely on their care year to year. Learn more at SupportMedicareAdvantage.com.




Over 35 million Americans depend on Medicare Advantage for affordable health coverage.

But after two years of cuts to the program, seniors are feeling squeezed. They can't afford more cuts. Protect Medicare Advantage.

Learn more at:

SupportMedicareAdvantage.com

2026 BMA Protect Medicare Advantage Video Ad



Hello. My name's Janet

CY 2027 Final Rate Announcement

What This Means For Beneficiaries

The Final Rate Announcement reflects a meaningful improvement from the initial proposal — not by accident, but because beneficiaries like you made clear to Congress and policy makers what was at stake for the more than 35 million Americans who rely on Medicare Advantage.



(BMA President and CEO **Mary Beth Donahue** pictured with CMS leaders **Chris Klomp** and **John Brooks**)

More funding for the program means plans are better positioned to keep costs low and maintain the benefits seniors depend on.

Medicare Advantage still faces significant financial pressure, and one rate notice — however improved — doesn't resolve the longer-term challenges facing the program.

BMA will continue to build on this progress, working with policymakers toward greater stability for seniors.

Read our full press release on the Final Rate Announcement [HERE](#)

Government Affairs Update

What's up Next for Medicare Advantage

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Final Rate Announcement: Congressional Thank You Campaign

BETTER MEDICARE
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**THANK YOUR
REPRESENTATIVES
FOR STANDING
WITH MEDICARE
ADVANTAGE
SENIORS!**

1

Minutes

:

23

Seconds

Washington's Final Rate Announcement has come out and because of YOUR action, Medicare Advantage is getting the funding increase it needs! This means stronger coverage, greater stability and continued access to the benefits that more than 35 million seniors rely on.

Before we build on this momentum, **now's the time to thank Washington for protecting Medicare Advantage and standing with beneficiaries like you.**

Send Your Thank You Letter Below

Dear [Lawmaker],

As a Medicare Advantage beneficiary, I want to thank you for your leadership in helping to finalize a positive rate increase for 2027.

Protecting high-quality health care for seniors is a national priority, and with this

Prefix

First Name

Last Name

Email

Phone

Address

Zip

Send

Send+ Double your impact in 2 days

[What is Send+?](#)

Beneficiary Advisory Council



Advisory Council Members with CMS Administrator Dr. Mehmet Oz

Mission: *To protect and improve Medicare Advantage for beneficiaries by bringing seniors' voices and experiences to Washington*

Real Voices, Real Stories: Amplify seniors' stories to policymakers and media

Shaping Advocacy with Experience: Council insights inform advocacy for policies that keep coverage affordable and coordinated

A Seat at the Table: Giving beneficiaries a direct role in the conversation about their care

How You Can Continue To Make A Difference

Better Medicare Alliance regularly hosts briefings, webinars, convenings, and roundtable events for Allies, Congressional staff, members of Congress and other stakeholders



- Record a Video Testimonial



- Send letters to your elected officials and policymakers in the Administration



- Engage with your congressional representatives via local town halls and in person/ virtual round tables



- Speak with your friends and family about your Medicare Advantage

Follow Better Medicare Alliance for updates on our efforts to protect the program

Next Steps...*Let's Stay Connected!*

Every Medicare Advantage story is unique...let's make sure we capture yours

- **Schedule** a 1:1 Call to Learn More About Advocacy Opportunities and Share Your Story
- **Sign Up** for Emails and Text Messages from Better Medicare Alliance
- **Follow** Better Medicare Alliance on Social Media Platforms

Contact Me: Andrew Young

Senior Director, Grassroots

Email: AYoung@bettermedicarealliance.org

Phone: (202) 630 - 4705



Sign up to receive exclusive updates on Medicare Advantage policy.

Your Email Address



Thank You!

Questions?



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