

**Crapo Statement at Hearing on Medicare Advantage Annual Enrollment**  
***October 18, 2023***

**Washington, D.C.**--U.S. Senator Mike Crapo (R-Idaho), Ranking Member of the U.S. Senate Finance Committee, delivered the following remarks at hearing entitled "Medicare Advantage Annual Enrollment: Cracking Down on Deceptive Practices and Improving Senior Experiences."

*As prepared for delivery:*

"Thank you, Mr. Chairman.

"This hearing comes at a crucial time, as millions of Americans evaluate Medicare coverage options during the annual Open Enrollment period.

"During this window, seniors and many Americans with disabilities have the opportunity to select a Medicare Advantage, or 'MA,' plan that best fits their needs.

"I have long championed MA for its success in leveraging market-driven competition to offer patients access to a wide range of cost-effective coverage choices. The vast majority of MA plans cover services not available under traditional Medicare, including for dental, vision and hearing health needs.

"With consistently high satisfaction rates and low premiums, MA's market dynamism serves as its strength, not its weakness.

"That said, the complexity of the health care system poses significant challenges for Americans from all walks of life, including those enrolled in MA plans. Seniors need clear, credible and accurate information to navigate the coverage and service landscape.

"Fortunately, a variety of resources and tools can help guide Medicare beneficiaries through the decision-making processes this opaque system requires.

"However, the federal government's Medicare Plan Finder, a decision-support tool outlining coverage choices, can prove cumbersome and confusing, often displaying out-of-date or otherwise inaccurate data.

"As we consider options to ease enrollment, we should assess solutions that improve Plan Finder by integrating more relevant information and enabling more user-friendly navigation.

"Furthermore, we should examine opportunities to empower effective insurance brokers, who serve as key community-based resources and access points, including in the context of MA plan enrollment. Through commonsense patient protections and targeted

transparency, we can promote a vibrant and competitive broker landscape, assisting seniors while preventing deceptive marketing and other problematic practices.

“Practical guardrails, however, cannot come at the expense of patient privacy or a functional marketplace. With all policies under review, we have an obligation to consider both confidentiality concerns and administrative burden.

“I look forward to hearing thoughtful ideas about how to improve the enrollment process by better aligning incentives and increasing transparency. With commonsense, consensus-driven and market-based solutions, we can ensure broad access for seniors to all of the tools needed to make crucial, informed coverage decisions.”