

Medicare Advantage in Kentucky



STATE HIGHLIGHTS

47.9%

Eligible population enrolled in MA

215,550

MA members enrolled in Humana plans*

*Data from 2023 membership

CHOICE

~32M

Nearly 32 million Americans are enrolled in MA plans, almost half of the Medicare-eligible population.¹

>60%

69% of people who are Latino and eligible for Medicare opt for MA, together with 65% of people who are Black and 60% of people who are Asian.²

94%

94% of MA beneficiaries report satisfaction with the coverage they receive under their plans.³

AFFORDABILITY

\$2,400

Amount MA beneficiaries report saving on out-of-pocket costs and premiums (compared to Fee-for-Service (FFS) Medicare).⁴

\$18

Average MA premium in 2023. Nearly 70% of enrollees pay \$0 premium for their MA and Part D coverage.^{5, 6}

\$25,000

53% of MA enrollees live on less than \$25,000 per year.⁷

~90%

Nearly all beneficiaries have access to a MA / Part D plan with no monthly premium and added benefits for vision, dental, hearing, and wellness; in addition to other benefits to improve health.^{8, 9}

BETTER HEALTH OUTCOMES

~56%

Nearly 56% of MA payments are tied to value-based, alternative payment models - the highest of any type of health care coverage.^{10, 11}

23%

MA beneficiaries experience approximately 23% fewer inpatient stays than those in FFS Medicare.

33%

MA beneficiaries experience approximately 33% fewer emergency department visits than those in FFS Medicare.^{12, 13, 14}

Humana in Kentucky

COVERING KENTUCKY

808,530

Total lives covered across all Humana medical plans in Kentucky*

215,550

Enrollees in Humana MA plans*

173,762

Enrollees in Humana Medicaid plans

149,150

Enrollees in Humana TRICARE plans

17,180

Enrollees in Humana Dual-Eligible Special Needs Plans (D-SNPs)

*Data from 2023 memberships

HUMANA'S PRESENCE IN KENTUCKY

11,020

Number of Humana employees in-state


650

Number of people employed by CenterWell Primary Care

5

Number of CenterWell primary care facilities



 Current or coming soon CenterWell location

CENTERWELL HEALTH SERVICES

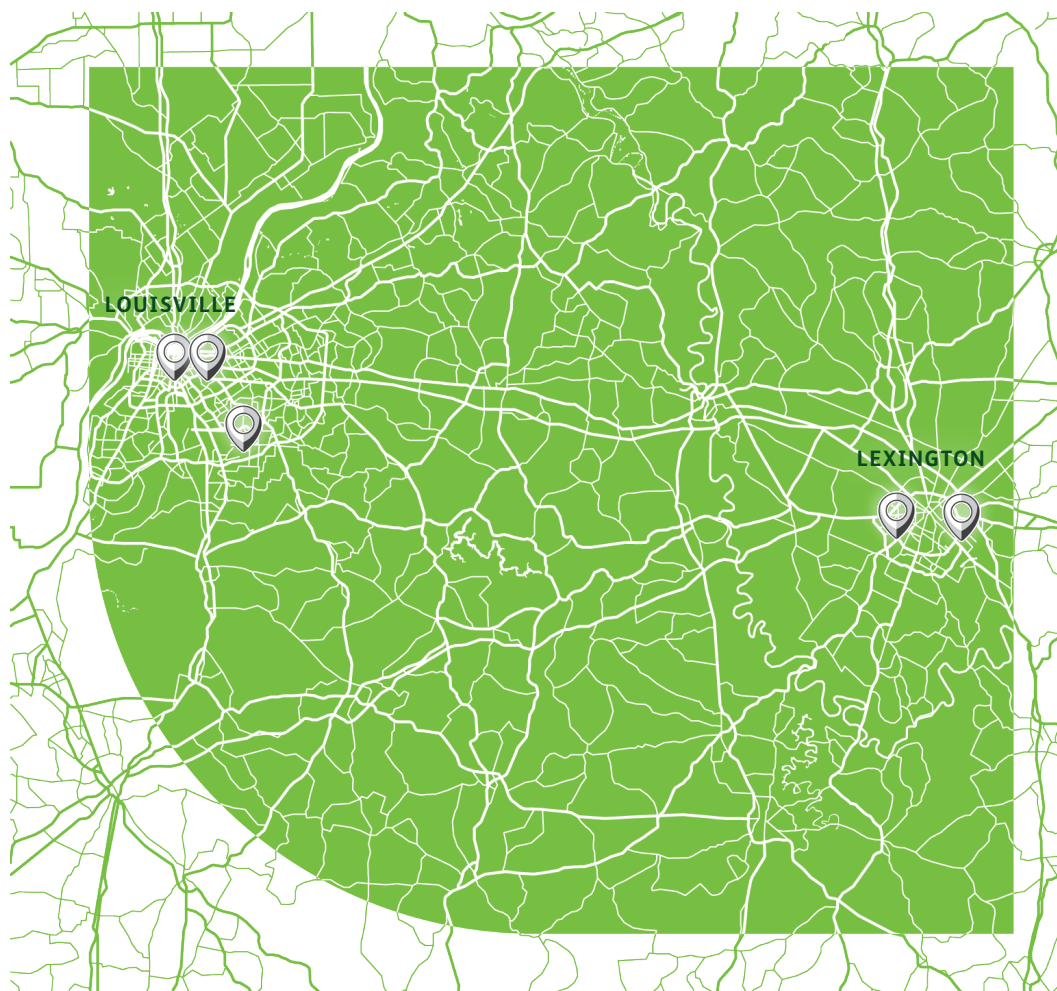
CenterWell Primary Care is the largest provider of senior-focused primary care in the country, with more than 250 clinics across 15 states—Arizona, Florida, Georgia, Indiana, Kentucky, Kansas, Louisiana, Mississippi, Missouri, Nevada, North Carolina, South Carolina, Tennessee, Texas, and Virginia.

CenterWell Pharmacy and Specialty Pharmacy offer prescription home delivery, over-the-counter fulfillment, and retail pharmacies in Humana primary care locations.

CenterWell Home Solutions offers senior members a comprehensive, integrated, value-based home health model.

Humana®

LOUISVILLE AND LEXINGTON



About Humana

Humana is committed to helping our millions of Medicare Advantage, TRICARE, and Medicaid members achieve their best health. Our successful history in care delivery and health plan administration is helping us provide a new kind of integrated care, leading to a better quality of life for our members.



Medicare (MA and Part D)

As of 2023, Humana serves 5.7 million beneficiaries enrolled in MA plans and 2.9 million beneficiaries in Medicare Prescription Drug coverage. Humana offers MA plans in 49 states, Washington D.C., and Puerto Rico, covering 91% of U.S. counties. 96% of Humana's MA members are in plans rated 4 Stars or higher (out of 5 Stars). 66% are in plans rated 4.5 Stars or higher.¹⁵



Medicaid

Humana currently serves approximately 1 million Medicaid members across seven states – Florida, Illinois, Kentucky, Louisiana, Ohio, South Carolina, and Wisconsin. Humana will also begin serving Oklahoma and Indiana Medicaid in 2024.



TRICARE

As the managed care support contract holder for the TRICARE East Region, Humana provides healthcare benefits to 6 million military service members, retirees, and their families.



Our Associates

Humana employs more than 64,400 associates nationwide, with more than 1 in 4 of whom are clinicians.

What is Medicare Advantage?

For 20+ years, the Medicare Advantage (MA) program has been integral to the Medicare guarantee, offering choices and meeting the comprehensive healthcare needs of American seniors and those with disabilities. With a limit on out-of-pocket costs and often Part D prescription drug coverage included, MA plans deliver cost-effective, high-quality coverage for today's seniors—while covering all services provided under FFS Medicare.

The savings generated through MA's focus on care coordination and improving health outcomes are reinvested into lowering premiums and providing supplemental benefits such as dental, vision, and hearing. In addition, the program provides flexibility to offer important non-medical services that can improve health, such as in-home meals for the home-bound and transportation to and from medical appointments. These services, along with MA's focus on primary care, and access to telehealth services and in-home care, promote a holistic approach to meeting beneficiaries' health needs.

HUMANA'S BETTER HEALTH OUTCOMES

68%

Nearly 70% of Humana individual MA members are treated through value-based care arrangements, which prioritize primary care and care coordination.

12%

Humana MA members with complex care needs saw 12% fewer emergency room visits than FFS Medicare beneficiaries.¹⁶

7%

Humana MA members with complex care needs saw 7% fewer hospital admissions than FFS Medicare beneficiaries.¹⁷

Humana®

1. This statistic and all local Medicare/MA enrollment statistics are from the Centers for Medicare Medicaid Services (CMS), Monthly Contract and Enrollment Summary Report, March 2023. Accessible at: <https://data.cms.gov/summary-statistics-on-beneficiary-enrollment/medicare-and-medicare-reports/medicare-monthly-enrollment/data>
2. ATI Advisory, "Comparing Medicare Advantage and FFS Medicare Across Race and Ethnicity," August 2023. <https://bettermedicarealliance.org/publication/ati-advisory-report-comparing-medicare-advantage-and-ffs-medicare-across-race-and-ethnicity/>
3. Better Medicare Alliance, "Medicare Advantage Outperforms FFS Medicare on Cost Protections for Low-Income and Diverse Populations," April 2022. https://bettermedicarealliance.org/wp-content/uploads/2022/04/BMAMedicare-Advantage-Cost-Protections-Data-Brief_FINv2.pdf
4. ATI Advisory, "Medicare Advantage Beneficiaries Spend Less on Health Care Premiums and Out-of-Pocket Costs than Fee-For-Service Beneficiaries," March 2023. <https://atiadvisory.com/resources/https-atiadvisory-com-resources-wp-content-uploads-2023-03-ma-cost-protections-data-brief-2023-pdf/>
5. CMS.gov, "Biden-Harris Administration Announces Lower Premiums for Medicare Advantage and Prescription Drug Plans in 2023," September 2022. <https://www.cms.gov/newsroom/press-releases/biden-harris-administration-announces-lower-premiums-medicare-advantage-and-prescription-drug-plans>
6. Kaiser Family Foundation, "Medicare Advantage 2023 Spotlight: First Look," November 10, 2022. <https://www.kff.org/medicare/issue-brief/medicare-advantage-2023-spotlight-first-look/>
7. Milliman, "Comparing the Demographics of Enrollees in Medicare Advantage and Fee-For-Service Medicare," October 15, 2020. <https://us.milliman.com/en/insight/comparing-the-demographics-of-enrollees-in-medicare-advantage-and-fee-for-service-medicare>

8. Kaiser Family Foundation, "Medicare Advantage 2023 Spotlight: First Look," November 10, 2022. <https://www.kff.org/medicare/issue-brief/medicare-advantage-2023-spotlight-first-look/>
9. Better Medicare Alliance, "Modern Medicare for Seniors," Accessed January 2023. <https://bettermedicarealliance.org/medicare-advantage/about-medicare-advantage/>
10. HCPLAN, "APM Measurement: Progress of Alternative Payment Models," 2022. <https://hcp-lan.org/workproducts/apmmethodology-2022.pdf>
11. HCPLAN, "APM Measurement Effort," 2022. <https://hcp-lan.org/workproducts/apm-infographic-2022.pdf>
12. Jama Network, "Comparison of Low-Value Services Among Medicare Advantage and Traditional Medicare Beneficiaries," 2022. <https://jamanetwork.com/journals/jama-health-forum/fullarticle/2796210?resultClick=24>
13. Avalere, "Medicare Advantage Achieves Better Health Outcomes and Lower Utilization of High-Cost Services Compared to Fee-for-Service Medicare," 2018. <https://avalere.com/press-releases/medicare-advantage-achieves-better-health-outcomes-and-lower-utilization-of-high-cost-services-compared-to-fee-for-service-medicare>
14. JAMA Network, "Comparison of Health Care Utilization by Medicare Advantage and Traditional Medicare Beneficiaries with Complex Care Needs," 2022. <https://jamanetwork.com/journals/jama-health-forum/fullarticle/2797081>
15. Humana Press Release, "96% of Humana's Medicare Advantage Members are in Contracts rated 4-Star or Above for 2023; 66% are in Contracts Rated 4.5 Star or Higher," 2022.
16. JAMA Network, "Comparison of Health Care Utilization by Medicare Advantage and Traditional Medicare Beneficiaries with Complex Care Needs," October 2022.
17. JAMA Network, "Comparison of Health Care Utilization by Medicare Advantage and Traditional Medicare Beneficiaries with Complex Care Needs," October 2022.