



FRIDAY ALERT



Alliance for Retired Americans

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Medicare Advantage Plans Overcharged Taxpayers by Millions

A review of 90 government audits by *Kaiser Health News* reveals that Blue Cross and a number of other health insurers issuing Medicare Advantage plans [have tried to sidestep regulations](#) requiring them to document medical conditions the government paid them to treat.

The documents helped shed light on a secretive audit process that Medicare relies on to hold Medicare Advantage health plans — an alternative to original Medicare, primarily run by major insurance companies -- accountable.

Medicare reimburses Medicare Advantage plans using a formula called a risk score that computes higher rates for sicker patients and lower ones for healthier people. However, federal officials have rarely demanded documentation verifying that patients have these conditions, or that they are as serious as claimed. Only about 5% of Medicare Advantage plans are audited yearly.

When auditors did become involved, they often found little or no support for diagnoses submitted by the Advantage plans, such as chronic obstructive pulmonary disease, diabetes or vascular disease.

“This investigative report suggests that the government is not doing enough to hold Medicare Advantage plans accountable,” said **Robert Roach, Jr.**, President of the Alliance. “This should concern lawmakers, taxpayers, and all older Americans who rely on Medicare to get the medical services they need.”

Covid-19 Vaccines Have Saved Millions of American Lives; Booster Shots are Critical

The Covid-19 vaccines have kept more than [18.5 million people in the US out of the hospital](#) and saved more than 3.2 million lives, according to a new study by the Commonwealth Fund and Yale University.

Additional data show that while the vaccines have been critical in getting the country back to normal, Covid hospitalizations remain at least [three times higher](#) among seniors than other age groups. Only about one-third of older adults have received an updated booster shot to date.



“The numbers don’t lie,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “Seniors have a much better chance of staying out of the hospital if they stay up to date on their booster shots.”

Despite the improvement in hospitalization numbers, Covid cases overall are once again on the rise. In response the **Biden** administration has [restarted](#) a program, paused in September, that provided hundreds of millions of Covid tests through the Postal Service. Households are now able to order four tests at [covidtests.gov](https://www.covidtests.gov), with shipments beginning next week.

Kaiser Health News: Assisted Living Facilities Pressed to Address Growing Needs of Older, Sicker Residents By Judith Graham

Assisted living communities too often fail to meet the needs of older adults and should focus more on residents’ medical and mental health concerns, according to a [recent report](#) by a diverse panel of experts.



It’s a clarion call for change inspired by the altered profile of the population that assisted living now serves.

Residents are older, sicker, and more compromised by impairments than in the past: 55% are 85 and older, 77% require help with bathing, 69% with walking, and 49% with toileting, according to [data from the National Center for Health Statistics](#).

Read more [here](#).

Higher Number of Seniors Living Alone Brings Housing, Elder Care Issues to the Forefront

More older Americans are [living by themselves](#) than ever before. Despite this, researchers and advocates say too little attention is being paid to keeping them healthy as they age and ensuring that the nation is able to keep up with a growing demand for affordable, accessible housing.

People 50 and older who live alone are one of the country's fastest-growing demographic groups, in large part because the 50-plus population today is more likely than earlier generations to be divorced, separated or never married. Today nearly 30 percent of American households have a single occupant, versus 13 percent in 1970. For households headed by someone 50 or older, that figure is 36 percent.

National Institute of Health [research shows](#) that many people aging alone may experience worse physical and mental health outcomes and shorter life spans. Compounding the challenge, a growing share of older adults — [about 1 in 6 Americans 55 and older](#) — do not have children, raising questions about how elder care will be managed in the coming decades.

The nation's housing supply also has not kept up with the changes. Forty years ago, units of less than 1,400 square feet made up about 40 percent of all new home construction; today, just 7 percent of new housing units are smaller homes, even though the number of single-person households is surging.

This has made downsizing more difficult, as big, older houses sell for less than what a single adult needs to establish a new, smaller home and still pay for their living and health care expenses in retirement.

“It is no secret that 10,000 Americans are turning 65 every day,” said **Richard Fiesta**, Executive Director of the Alliance. “Our country needs to do more to support family and paid caregivers and invest in affordable and accessible housing.”

The Alliance for Retired Americans is a national organization that advocates for the rights and well-being of over 4.4 million retirees and their families.