

**Testimony of Frank Little
on the Medicare Advantage Program
House Energy and Commerce Committee, Subcommittee on Health
March 13, 2014**

Mr. Chairman and members of the committee, thank you for providing me this opportunity to testify about my personal experience with the Medicare Advantage program.

My name is Frank Little, and I am a retired small business owner from Virginia Beach. I am 70 years old. My wife and I have been enrolled in three different Medicare Advantage plans over the past five years. We have received high quality, affordable coverage through our Medicare Advantage plans, but we are concerned that our plan choices are shrinking due to deep funding cuts in this program.

When I first became eligible for Medicare, I had a choice of four different Medicare Advantage plans that offered prescription drug benefits with no additional premium. Over the years, uncertainty about program funding has forced several of these plans to either withdraw from my area or increase premiums.

Today I am enrolled in a Medicare Advantage plan offered by Humana, which is

now the only plan in my area offering a plan that includes prescription drug coverage with no additional premium.

I am very satisfied with my Medicare Advantage plan and feel fortunate to have this option. To help the committee understand why my Medicare Advantage plan is important to me, I want to explain my experience over the past several years. I have had three major medical problems since I retired – open-heart surgery, colon cancer, and a medical procedure on my lungs.

I estimate that my medical bills for these conditions have totaled approximately \$750,000 over the years, and I am pleased to tell you that my Medicare Advantage plans have covered almost all of these expenses. I have paid only a few hundred dollars in out-of-pocket costs.

Without my Medicare Advantage plan, I would have faced a high deductible and 20 percent copayments if I had been enrolled in the original Medicare program.

Like many seniors, I live on a fixed income and such high costs would have had a devastating impact on my budget.

I also want to emphasize that my Medicare Advantage plan has allowed me to receive high quality care from my personal physician, from outstanding specialists, and from an excellent hospital in my community. Other seniors in my community have similar stories to tell about the quality coverage they receive through their Medicare Advantage plan. We appreciate that our plan provides prescription drug coverage as part of our medical coverage, while also taking care of our expenses to ensure that our out-of-pocket costs are affordable.

My message to Congress is that I want you to make sure that Medicare Advantage continues to be a strong and adequately funded program. I am asking you to block any additional funding cuts. I am counting on both Congress and the Obama Administration to do the right thing and protect this program from any further funding cuts.

In closing, I want to say that I love my Medicare Advantage plan and I will be deeply disappointed if I lose my plan.

Thank you for considering my comments on this important issue.