



Ohio's Seniors Deserve Quality Healthcare

By **Mike Stegall / Columnist & Reporter** - March 8, 2026



Today's retired Ohioans worked hard their whole lives, driving the industries that helped propel our nation forward during their careers. Now, they deserve dependable, affordable healthcare. For 35 million seniors and individuals with disabilities across the country, Medicare Advantage (MA) delivers that security.

Seniors choose MA over traditional Medicare because it is a better value. Enrollees save an average of over \$3,400 annually on out-of-pocket expenses while enjoying access to a maximum out-of-pocket limit—a critical financial safeguard that traditional fee-for-service (FFS) Medicare completely lacks. Further, MA offers supplemental benefits like comprehensive dental, vision, hearing, and fitness programs.

The program's clinical outcomes are just as impressive. Since MA supports coordinated care, enrollees experience far fewer health emergencies than those in traditional Medicare. **According to independent data**, traditional Medicare enrollees face 53 percent higher inpatient costs and a staggering 126 percent higher hospital readmission rate compared to similarly situated MA beneficiaries. It is an efficient model that genuinely serves the most vulnerable; in fact, 36 percent of MA members live on less than \$25,000 a year.

Yet, despite its success and popularity, the program has been subjected to immense pressure in recent years. During the Biden Administration, repeated funding shortfalls failed to keep up with the soaring costs of medical care, and seniors paid the price. As a result, between 2024 and 2026, the availability of MA plan options shrank by nearly 14 percent. Chronic underfunding forced some insurers to exit markets entirely, leaving nearly one million beneficiaries scrambling to find new coverage. In rural areas—like those across much of Ohio—roughly one in ten enrollees were directly impacted by these disruptions. To make matters worse, average premiums for MA-PD plans are expected to surge by 24 percent to \$15.41 per month this year.

Senator Jon Husted, Congressman Mike Rulli, and Congressman Max Miller have been steadfast champions for older Americans. By working closely with the Trump Administration to advance program integrity,

these lawmakers are fighting to preserve the high-quality care that our seniors depend on. I'm grateful for their commitment to protecting this program and the millions of seniors who benefit from it.

Unfortunately, the fight for MA seniors is far from over. The Centers for Medicare and Medicaid Services (CMS) recently issued the Advance 2027 MA Rate Notice, which proposes a functionally flat funding increase of just 0.09 percent. While I think we can all support meaningful risk adjustment reforms, we can't ignore the reality of sharply rising medical costs and high care utilization. If this proposal is finalized, it will inevitably trigger another wave of benefit reductions and cost hikes for seniors when they renew their coverage this October.

Ohio's seniors deserve dependable, quality healthcare coverage. I urge the Trump Administration to heed the warnings of leaders like Senator Husted, Rep. Rulli, and Rep. Miller, and address the MA rate notice immediately. We must ensure funding reflects the true cost of care so that Medicare Advantage remains the robust, affordable lifeline that millions of Americans rely upon.

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