

## **Reforming Medicare's benefit design**

**ISSUE:** The design of Medicare's fee-for-service benefits and cost-sharing requirements expose Medicare beneficiaries to substantial financial risk. Because most beneficiaries have supplemental coverage to fill in that cost sharing, the FFS benefit also affects beneficiaries' decisions to seek care and the types of services they use.

**KEY POINTS:** In this session, we will review cost-sharing requirements under the current FFS benefit and the role of supplemental coverage. We will present our preliminary results from modeling alternative changes in the FFS benefit design. We will also present our findings from focus groups of current and future beneficiaries on how they think about benefit design.

**ACTION:** Commissioners should provide feedback on this draft chapter.

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