

Beware the Disadvantages of Medicare Advantage for Assisted Living

Medicare Advantage plans may look appealing with lower premiums and extra perks, but for assisted living residents they often create more problems than they solve. Hidden drawbacks include limited access, care delays, higher out-of-pocket costs, and frequent coverage denials. These issues disrupt care coordination, increase financial strain on families, and can worsen health outcomes—especially for those with chronic or complex conditions. Instead of simplifying care, MA plans often add barriers, leaving residents, families, and staff to manage greater stress and unexpected challenges.



Hidden disadvantages include:

- Limited provider networks
- Prior authorization requirements that delay or obstruct access to care
- Higher out-of-pocket costs for those with chronic conditions
- Restrictions on coverage that can result in surprise expenses
- Significantly lower ability to meet communication, care coordination, and care planning needs

What experts are reporting:

- Medicare Advantage plans are more likely than traditional Medicare to deny or delay medically necessary services
- Narrow networks and coverage restrictions disrupt continuity of care, placing vulnerable residents at increased risk
- Hospitals and health systems report denials and delays that create frustration for families and can lead to worse outcomes
- Individuals with ongoing or complex medical needs often encounter gaps in coverage, higher copays, and greater financial strain

What this means for assisted living:

For assisted living communities, these disadvantages mean added stress for residents, unexpected financial burdens for families, and challenges for staff ensuring safe and reliable care. While Medicare Advantage may appear to offer savings, the disadvantages can quickly outweigh the benefits—especially where consistent access to pharmacy services and specialized care is essential.



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