

Medicare Advantage Clients Pay Coverage But Don't Use Vision, Dental Benefits: Study

Admin User · February 17, 2026

Researchers found while these older Americans have more supplemental benefits, they don't use more of these services and have similar out-of-pocket costs as traditional Medicare clients.

By Mary Helen Gillespie

Privately-insured [Medicare Advantage](#) plans advertise dental, vision, and hearing benefits not covered by traditional Medicare. But a new analysis found that Medicare Advantage beneficiaries do not typically receive more of these supplemental services than traditional Medicare beneficiaries. Additionally, out-of-pocket spending was similar for most supplemental services. The research led by a team from [Mass General Brigham](#) is published in [JAMA Network Open](#).

"Medicare Advantage plans receive more money per beneficiary than traditional Medicare plans, but our findings add to the evidence that this increased cost is not justified," said author [Christopher L. Cai, MD](#), who conducted this work as a resident in the Department of Internal Medicine at [Brigham and Women's Hospital](#), a founding member of the Mass General Brigham health care system.

In total, the investigators assessed information on 76,557 Medicare beneficiaries. Only 54.2% of Medicare Advantage beneficiaries were aware of having Medicare Advantage dental coverage while just 54.3% were aware of having vision coverage. Medicare Advantage enrollees were no more likely to receive eye examinations, hearing aids, or eyeglasses than traditional Medicare enrollees.

"Supplemental benefits are a major draw to Medicare Advantage, but our findings show that people enrolled in Medicare Advantage have no better access to extra services than

people in traditional Medicare, and that much of the cost comes out of their own pockets,” said senior author [Lisa Simon, MD, DMD](#), assistant professor in the Division of General and Internal Medicine at Brigham and Women’s Hospital. “Older adults and people with disabilities deserve better from Medicare.”
