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OVERVIEW OF CMS 2020 FINDINGS

HEALTHCARE SPENDING AND BUDGET ALLOCATION

CMS'S 2020 REPORT REVEALED THAT TOTAL NATIONAL HEALTHCARE EXPENDITURE INCREASED MARKEDLY COMPARED TO PREVIOUS YEARS, DRIVEN BY PANDEMIC-RELATED COSTS, INCREASED UTILIZATION OF SERVICES, AND RAPID ADOPTION OF TELEHEALTH. NOTABLY:

- THE PROPORTION OF HEALTHCARE SPENDING DEDICATED TO HOSPITAL CARE DECREASED SLIGHTLY, REFLECTING REDUCED ELECTIVE PROCEDURES.
- MUCH OF THE INCREASED EXPENDITURE WAS ALLOCATED TOWARD COVID-19 TESTING, TREATMENT, AND VACCINATION EFFORTS.
- ADMINISTRATIVE COSTS CONSTITUTED A SIGNIFICANT SHARE OF TOTAL SPENDING, EMPHASIZING THE ONGOING ADMINISTRATIVE COMPLEXITIES WITHIN THE U.S. HEALTHCARE SYSTEM.

CHANGES IN HEALTHCARE DELIVERY MODELS

THE PANDEMIC ACCELERATED THE ADOPTION OF INNOVATIVE CARE DELIVERY MODELS, INCLUDING TELEHEALTH AND REMOTE PATIENT MONITORING. CMS REPORTED THAT:

1. THE PROPORTION OF MEDICARE BENEFICIARIES UTILIZING TELEHEALTH SERVICES SURGED FROM LESS THAN 1% PRE-PANDEMIC TO OVER 43% IN 2020.
2. REIMBURSEMENT POLICIES WERE TEMPORARILY EXPANDED TO FACILITATE VIRTUAL CARE, RESULTING IN A RAPID SHIFT IN

PROVIDER PRACTICES.

3. PATIENTS WITH CHRONIC CONDITIONS BENEFITED FROM REMOTE MANAGEMENT STRATEGIES, REDUCING HOSPITALIZATIONS AND EMERGENCY VISITS.

KEY AREAS OF CHANGE IN 2020

ADMINISTRATIVE COSTS AND OVERHEAD

ONE OF THE NOTABLE FINDINGS FROM CMS'S REPORT WAS THE PROPORTION OF HEALTHCARE SPENDING CONSUMED BY ADMINISTRATIVE COSTS. THESE COSTS INCLUDE BILLING, INSURANCE MANAGEMENT, COMPLIANCE, AND OTHER OVERHEAD. KEY POINTS INCLUDE:

- THE ADMINISTRATIVE COSTS ACCOUNTED FOR APPROXIMATELY 8-10% OF TOTAL HEALTHCARE EXPENDITURE, A FIGURE CONSISTENT WITH PRIOR YEARS BUT STILL SIGNIFICANT.
- DURING 2020, ADMINISTRATIVE COMPLEXITY INCREASED DUE TO RAPID POLICY CHANGES, NEW BILLING CODES FOR COVID-19-RELATED SERVICES, AND THE SHIFT TO TELEHEALTH.
- STREAMLINING ADMINISTRATIVE PROCEDURES BECAME A PRIORITY, PROMPTING DISCUSSIONS ON REDUCING PAPERWORK AND IMPROVING EFFICIENCY.

CHRONIC DISEASE MANAGEMENT

THE REPORT EMPHASIZED THE IMPACT OF COVID-19 ON THE MANAGEMENT OF CHRONIC DISEASES SUCH AS DIABETES, HYPERTENSION, AND CARDIOVASCULAR DISEASES. IMPORTANT POINTS INCLUDE:

1. THE PROPORTION OF MEDICARE BENEFICIARIES WITH CHRONIC CONDITIONS REMAINED HIGH, WITH OVER 50% AFFECTED BY AT LEAST ONE CHRONIC ILLNESS.
2. DISRUPTIONS IN ROUTINE CARE AND REDUCED IN-PERSON VISITS LED TO CONCERNS ABOUT DELAYED DIAGNOSES AND WORSENING HEALTH OUTCOMES.
3. REMOTE MONITORING AND TELEHEALTH BECAME VITAL TOOLS IN MAINTAINING DISEASE MANAGEMENT PROGRAMS.

IMPACT OF TELEHEALTH EXPANSION

THE RAPID EXPANSION OF TELEHEALTH SERVICES WAS ONE OF THE MOST SIGNIFICANT CHANGES IN 2020. CMS'S REPORT HIGHLIGHTS:

- OVER 90% OF PARTICIPATING PROVIDERS ADOPTED TELEHEALTH PLATFORMS FOR VARIOUS SERVICES.

- THE PROPORTION OF TELEHEALTH VISITS COVERED BY MEDICARE INCREASED FROM NEAR ZERO IN EARLY 2020 TO APPROXIMATELY 43% OF ALL OUTPATIENT VISITS BY THE YEAR'S END.
- REIMBURSEMENT POLICIES TEMPORARILY RELAXED TO ENCOURAGE VIRTUAL CARE, LEADING TO POLICY DISCUSSIONS ON LONG-TERM INTEGRATION OF TELEHEALTH.

IMPLICATIONS FOR HEALTHCARE POLICY AND PRACTICE

POLICY ADJUSTMENTS AND FUTURE DIRECTIONS

THE CHALLENGES AND INNOVATIONS OF 2020 PROMPTED SEVERAL POLICY CONSIDERATIONS:

- POTENTIAL PERMANENT EXPANSION OF TELEHEALTH REIMBURSEMENT TO IMPROVE ACCESS BEYOND THE PANDEMIC.
- STREAMLINING ADMINISTRATIVE PROCESSES TO REDUCE OVERHEAD AND IMPROVE PATIENT CARE EFFICIENCY.
- ENHANCING DATA COLLECTION AND ANALYTICS TO BETTER UNDERSTAND HEALTHCARE SPENDING PATTERNS AND OUTCOMES.

ADDRESSING DISPARITIES EXACERBATED BY THE PANDEMIC

THE REPORT ACKNOWLEDGED THAT COVID-19 AMPLIFIED EXISTING HEALTHCARE DISPARITIES. NOTABLE POINTS INCLUDE:

1. UNDERSERVED POPULATIONS FACED BARRIERS TO TELEHEALTH ADOPTION DUE TO LACK OF INTERNET ACCESS OR DIGITAL LITERACY.
2. DISPROPORTIONATE COVID-19 IMPACT ON MINORITY COMMUNITIES HIGHLIGHTED SYSTEMIC INEQUITIES IN HEALTHCARE ACCESS.
3. STRATEGIES TO BRIDGE THE DIGITAL DIVIDE AND IMPROVE EQUITABLE HEALTHCARE DELIVERY BECAME A FOCAL POINT FOR POLICYMAKERS.

CONCLUSION

THE CMS 2020 REPORT UNDERSCORES A PIVOTAL YEAR IN AMERICAN HEALTHCARE, MARKED BY RAPID ADAPTATION AND SIGNIFICANT SHIFTS IN SPENDING, DELIVERY, AND POLICY FRAMEWORKS. THE PANDEMIC ACTED AS BOTH A CHALLENGE AND AN ACCELERANT, COMPELLING STAKEHOLDERS TO RETHINK TRADITIONAL MODELS AND EMBRACE INNOVATION. THE PROPORTION OF HEALTHCARE RESOURCES ALLOCATED TO VARIOUS AREAS—ADMINISTRATIVE COSTS, CHRONIC DISEASE MANAGEMENT, AND NEW CARE DELIVERY MODALITIES—OFFERED VITAL INSIGHTS INTO THE RESILIENCE AND VULNERABILITIES OF THE SYSTEM. MOVING FORWARD, THE LESSONS LEARNED IN 2020 ARE EXPECTED TO INFORM ONGOING REFORMS AIMED AT CREATING A MORE EFFICIENT, EQUITABLE, AND ADAPTABLE HEALTHCARE SYSTEM CAPABLE OF MEETING FUTURE CHALLENGES.

FREQUENTLY ASKED QUESTIONS

WHAT DID THE CMS 2020 REPORT REVEAL ABOUT THE PROPORTION OF MEDICARE BENEFICIARIES USING TELEHEALTH SERVICES?

THE CMS 2020 REPORT INDICATED A SIGNIFICANT INCREASE IN THE PROPORTION OF MEDICARE BENEFICIARIES UTILIZING TELEHEALTH SERVICES, PRIMARILY DRIVEN BY THE COVID-19 PANDEMIC AND POLICY CHANGES.

ACCORDING TO THE CMS 2020 REPORT, HOW DID THE PROPORTION OF MEDICAID ENROLLEES ACCESSING BEHAVIORAL HEALTH SERVICES CHANGE?

THE REPORT SHOWED AN INCREASED PROPORTION OF MEDICAID ENROLLEES ACCESSING BEHAVIORAL HEALTH SERVICES, REFLECTING BROADER ACCEPTANCE AND EXPANSION OF TELEHEALTH OPTIONS.

WHAT WAS THE REPORTED PROPORTION OF HEALTHCARE PROVIDERS ADOPTING NEW BILLING PRACTICES IN 2020, AS PER CMS?

CMS REPORTED THAT A SUBSTANTIAL PROPORTION OF HEALTHCARE PROVIDERS ADOPTED NEW BILLING PRACTICES TO ACCOMMODATE TELEHEALTH AND REMOTE PATIENT MONITORING DURING 2020.

HOW DID THE CMS 2020 REPORT DESCRIBE THE CHANGES IN HOSPITAL ADMISSION RATES FOR CHRONIC CONDITIONS?

THE REPORT HIGHLIGHTED A DECREASE IN HOSPITAL ADMISSION RATES FOR CERTAIN CHRONIC CONDITIONS, LIKELY DUE TO DELAYED CARE AND INCREASED USE OF OUTPATIENT AND TELEHEALTH SERVICES.

WHAT PROPORTION OF MEDICARE SPENDING WAS ATTRIBUTED TO TELEHEALTH SERVICES IN 2020 ACCORDING TO CMS?

THE CMS 2020 REPORT ESTIMATED THAT TELEHEALTH SERVICES ACCOUNTED FOR A NOTABLE PROPORTION OF MEDICARE SPENDING, REFLECTING RAPID GROWTH IN THEIR UTILIZATION.

DID THE CMS 2020 REPORT INDICATE DISPARITIES IN HEALTHCARE ACCESS BASED ON THE PROPORTION OF UNDERSERVED POPULATIONS?

YES, THE REPORT IDENTIFIED DISPARITIES, NOTING THAT A LOWER PROPORTION OF UNDERSERVED POPULATIONS HAD ACCESS TO TELEHEALTH SERVICES COMPARED TO MORE ADVANTAGED GROUPS.

WHAT PROPORTION OF HEALTHCARE PROVIDERS REPORTED CHALLENGES IN IMPLEMENTING TELEHEALTH ACCORDING TO CMS 2020?

THE REPORT REVEALED THAT A SIGNIFICANT PROPORTION OF HEALTHCARE PROVIDERS FACED CHALLENGES SUCH AS TECHNOLOGICAL BARRIERS AND REIMBURSEMENT ISSUES IN IMPLEMENTING TELEHEALTH.

HOW DID THE PROPORTION OF PREVENTIVE SCREENINGS CHANGE IN 2020, BASED ON CMS DATA?

CMS REPORTED A DECLINE IN THE PROPORTION OF PREVENTIVE SCREENINGS, LIKELY DUE TO THE PANDEMIC'S IMPACT ON HEALTHCARE UTILIZATION AND PATIENT HESITANCY TO SEEK IN-PERSON CARE.

ADDITIONAL RESOURCES

IN 2020, THE CENTERS FOR MEDICARE & MEDICAID SERVICES (CMS, 2020) REPORTED THAT THE PROPORTION OF AMERICANS ENROLLED IN MEDICARE AND MEDICAID PROGRAMS EXPERIENCED SIGNIFICANT SHIFTS, REFLECTING BROADER TRENDS IN HEALTHCARE COVERAGE, POLICY ADJUSTMENTS, AND SOCIETAL IMPACTS BROUGHT ON BY THE COVID-19 PANDEMIC. THIS PIVOTAL YEAR SERVED AS A CRITICAL JUNCTURE FOR UNDERSTANDING HOW FEDERAL HEALTH PROGRAMS ADAPT IN TIMES OF CRISIS AND EVOLVING DEMOGRAPHIC NEEDS. THIS ARTICLE PROVIDES AN IN-DEPTH ANALYSIS OF THE CMS 2020 REPORT, HIGHLIGHTING KEY STATISTICS, IMPLICATIONS FOR HEALTHCARE POLICY, AND THE BROADER SOCIETAL CONTEXT INFLUENCING THESE CHANGES.

UNDERSTANDING THE CMS 2020 REPORT: CONTEXT AND SIGNIFICANCE

THE ROLE OF CMS IN U.S. HEALTHCARE

THE CENTERS FOR MEDICARE & MEDICAID SERVICES (CMS) IS A FEDERAL AGENCY WITHIN THE U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES RESPONSIBLE FOR ADMINISTERING MAJOR HEALTHCARE PROGRAMS, INCLUDING MEDICARE, MEDICAID, AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP). CMS'S ANNUAL REPORTS SERVE AS VITAL RESOURCES, OFFERING DATA-DRIVEN INSIGHTS INTO COVERAGE TRENDS, SPENDING PATTERNS, AND PROGRAM PERFORMANCE.

WHY 2020 WAS A PIVOTAL YEAR

THE YEAR 2020 WAS UNPRECEDENTED DUE TO THE OUTBREAK OF COVID-19, WHICH PROFOUNDLY IMPACTED HEALTHCARE DELIVERY, ACCESS, AND POLICY. THE PANDEMIC LED TO RAPID POLICY ADAPTATIONS, INCLUDING EXPANDED TELEHEALTH SERVICES AND EMERGENCY MEASURES TO ENSURE COVERAGE CONTINUITY. CMS'S 2020 REPORT CAPTURES THESE SHIFTS, EMPHASIZING HOW THE PANDEMIC INFLUENCED ENROLLMENT AND UTILIZATION PATTERNS.

PROPORTION OF AMERICANS ENROLLED IN MEDICARE AND MEDICAID IN 2020

MEDICARE ENROLLMENT TRENDS

IN 2020, CMS REPORTED THAT APPROXIMATELY 63 MILLION AMERICANS WERE ENROLLED IN MEDICARE, REPRESENTING ABOUT 19% OF THE U.S. POPULATION. THIS FIGURE MARKED AN INCREASE FROM PREVIOUS YEARS AND REFLECTED AGING DEMOGRAPHICS, WITH THE BABY BOOMER GENERATION REACHING ELIGIBILITY AGE.

KEY POINTS:

- GROWTH DRIVERS: THE AGING POPULATION, PARTICULARLY THOSE AGED 65 AND OLDER, CONTRIBUTED SIGNIFICANTLY TO THE GROWTH.
- ENROLLMENT DYNAMICS: ENROLLMENT WAS ALSO INFLUENCED BY POLICY CHANGES, SUCH AS SPECIAL ENROLLMENT PERIODS TRIGGERED BY COVID-19.

MEDICAID ENROLLMENT TRENDS

MEDICAID'S ENROLLMENT SURGED IN 2020, REACHING OVER 75 MILLION BENEFICIARIES—ROUGHLY 22% OF THE POPULATION. THIS INCREASE WAS LARGELY DRIVEN BY THE ECONOMIC FALLOUT FROM THE PANDEMIC, WHICH LED TO HIGHER UNEMPLOYMENT RATES AND, CONSEQUENTLY, MORE INDIVIDUALS QUALIFYING FOR MEDICAID.

KEY POINTS:

- ECONOMIC IMPACT: STATES EXPERIENCED A RISE IN MEDICAID ENROLLMENT AS UNEMPLOYMENT BENEFITS EXPANDED AND INCOME

THRESHOLDS FOR ELIGIBILITY WERE TEMPORARILY RELAXED.

- STATE VARIATIONS: ENROLLMENT INCREASES VARIED ACROSS STATES, WITH THOSE HAVING MORE EXTENSIVE MEDICAID PROGRAMS SEEING LARGER GAINS.

FACTORS INFLUENCING ENROLLMENT CHANGES IN 2020

THE COVID-19 PANDEMIC AND ITS DIRECT EFFECTS

THE PANDEMIC WAS THE PRIMARY CATALYST FOR ENROLLMENT FLUCTUATIONS IN 2020. IT CAUSED IMMEDIATE DISRUPTIONS:

- ECONOMIC HARDSHIP: INCREASED UNEMPLOYMENT LED TO MORE UNINSURED INDIVIDUALS QUALIFYING FOR MEDICAID.
- POLICY ADJUSTMENTS: CMS AND STATES IMPLEMENTED SPECIAL ENROLLMENT PERIODS FOR BOTH MEDICARE AND MEDICAID, REMOVING TYPICAL RESTRICTIONS AND ALLOWING FOR MORE FLEXIBLE ACCESS.

POLICY RESPONSES AND EMERGENCY MEASURES

TO MITIGATE HEALTHCARE ACCESS ISSUES DURING THE PANDEMIC, VARIOUS MEASURES WERE ADOPTED:

- EXTENDED ENROLLMENT PERIODS: CMS OPENED SPECIAL ENROLLMENT PERIODS FOR MEDICARE AND MEDICAID.
- TELEHEALTH EXPANSION: FACILITATED BROADER ACCESS, ESPECIALLY FOR VULNERABLE POPULATIONS.
- FEDERAL FUNDING: INCREASED FEDERAL FUNDING FOR MEDICAID TO SUPPORT STATES IN MANAGING RISING ENROLLMENTS.

DEMOGRAPHIC SHIFTS AND AGING POPULATION

BEYOND COVID-19, DEMOGRAPHIC TRENDS CONTINUED TO INFLUENCE ENROLLMENT:

- AGING BABY BOOMERS: LED TO A STEADY INCREASE IN MEDICARE BENEFICIARIES.
- YOUNGER POPULATIONS: MORE INDIVIDUALS, ESPECIALLY THOSE WITH DISABILITIES, ENROLLED IN MEDICAID.

IMPLICATIONS OF ENROLLMENT TRENDS FOR HEALTHCARE POLICY

ACCESS TO HEALTHCARE SERVICES

THE INCREASE IN MEDICAID AND MEDICARE ENROLLMENT HAD SIGNIFICANT IMPLICATIONS:

- BROADER COVERAGE: MORE AMERICANS GAINED ACCESS TO ESSENTIAL HEALTH SERVICES.
- STRAIN ON RESOURCES: HIGHER ENROLLMENT PLACED ADDITIONAL DEMANDS ON HEALTHCARE PROVIDERS AND SYSTEMS, HIGHLIGHTING THE NEED FOR INCREASED CAPACITY AND FUNDING.

FINANCIAL SUSTAINABILITY AND PROGRAM FUNDING

THE SURGE IN BENEFICIARIES RAISED CONCERNS ABOUT THE LONG-TERM FINANCIAL VIABILITY OF THESE PROGRAMS:

- MEDICARE FINANCES: THE AGING POPULATION CONTINUES TO CHALLENGE MEDICARE'S SUSTAINABILITY, NECESSITATING REFORMS.
- MEDICAID BUDGETING: STATES FACED INCREASED COSTS, PROMPTING DEBATES OVER FEDERAL FUNDING ALLOCATIONS AND STATE-LEVEL POLICY ADJUSTMENTS.

POLICY DEBATES AND FUTURE DIRECTIONS

THE 2020 ENROLLMENT DATA FUELED DISCUSSIONS ON:

- UNIVERSAL COVERAGE: WHETHER TO EXPAND OR REFORM EXISTING PROGRAMS FOR MORE EQUITABLE ACCESS.
- COST CONTROL: STRATEGIES TO CURB RISING HEALTHCARE COSTS ASSOCIATED WITH INCREASED ENROLLMENT.

- PROGRAM MODERNIZATION: INCORPORATING DIGITAL HEALTH SOLUTIONS AND TELEHEALTH TO IMPROVE EFFICIENCY.

BROADER SOCIETAL AND ECONOMIC CONTEXT

IMPACT ON PUBLIC HEALTH

ENHANCED COVERAGE THROUGH MEDICAID AND MEDICARE CONTRIBUTED TO:

- IMPROVED HEALTH OUTCOMES: GREATER ACCESS TO PREVENTIVE AND PRIMARY CARE SERVICES.
- REDUCED EMERGENCY ROOM VISITS: AS MORE INDIVIDUALS RECEIVED CONTINUOUS CARE, RELIANCE ON COSTLY EMERGENCY SERVICES DECREASED.

ECONOMIC CONSIDERATIONS

THE ENROLLMENT TRENDS ALSO HAD MACROECONOMIC IMPLICATIONS:

- HEALTHCARE SPENDING: INCREASED PROGRAM UTILIZATION LED TO HIGHER FEDERAL AND STATE EXPENDITURES.
- WORKFORCE IMPACT: THE HEALTHCARE WORKFORCE EXPANDED TO MEET RISING DEMAND, AFFECTING EMPLOYMENT PATTERNS.

EQUITY AND DISPARITIES

THE PANDEMIC UNDERScoreD EXISTING HEALTHCARE DISPARITIES:

- VULNERABLE POPULATIONS: LOW-INCOME, MINORITY, AND DISABLED POPULATIONS EXPERIENCED DISPROPORTIONATE IMPACTS.
- POLICY RESPONSES: THE INCREASED ENROLLMENT HIGHLIGHTED THE NEED FOR TARGETED INTERVENTIONS TO ADDRESS HEALTH INEQUITIES.

CONCLUSION: LESSONS FROM 2020 AND FUTURE OUTLOOK

THE CMS 2020 REPORT PROVIDES A COMPREHENSIVE SNAPSHOT OF HOW HEALTHCARE COVERAGE RESPONDED TO AN UNPRECEDENTED NATIONAL CRISIS. THE NOTABLE INCREASE IN MEDICAID AND MEDICARE ENROLLMENT UNDERScoreD BOTH THE RESILIENCE AND VULNERABILITIES OF THE U.S. HEALTHCARE SYSTEM. MOVING FORWARD, POLICYMAKERS MUST CONSIDER THESE LESSONS TO ENHANCE PROGRAM SUSTAINABILITY, ENSURE EQUITABLE ACCESS, AND INCORPORATE INNOVATIVE SOLUTIONS SUCH AS TELEHEALTH AND VALUE-BASED CARE MODELS.

AS DEMOGRAPHIC SHIFTS CONTINUE AND POTENTIAL FUTURE CRISES LOOM, UNDERSTANDING THE DYNAMICS CAPTURED IN THE 2020 REPORT WILL BE CRUCIAL FOR SHAPING RESPONSIVE, INCLUSIVE, AND SUSTAINABLE HEALTHCARE POLICIES. THE PANDEMIC SERVED AS A CATALYST FOR CHANGE—ONE THAT OFFERS BOTH CHALLENGES AND OPPORTUNITIES FOR THE EVOLUTION OF AMERICA'S HEALTHCARE LANDSCAPE.

REFERENCES:

CENTERS FOR MEDICARE & MEDICAID SERVICES (CMS). (2020). MEDICARE AND MEDICAID ENROLLMENT REPORTS. U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES.

NOTE: THE ABOVE REFERENCES ARE ILLUSTRATIVE; FOR DETAILED DATA AND STATISTICS, REFER DIRECTLY TO THE OFFICIAL CMS 2020 REPORTS.

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