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Written Testimony of Dawn Maroney
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Before the
House Committee on Ways and Means
Health and Oversight Subcommittees

Hearing on Medicare Advantage:
“Past Lessons, Present Insights, Future Opportunities”
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Good afternoon Health Subcommittee Chairman Buchanan, Oversight Subcommittee Chairman Schweikert, Health Subcommittee Ranking Member Doggett, Oversight Subcommittee Ranking Member Sewell and distinguished members of the Health and Oversight Subcommittees.

Thank you for the opportunity to speak with you today about the past, present and future of Medicare Advantage.

My name is Dawn Maroney, and I serve as CEO of Alignment Health Plan and President of Alignment Health, a fast-growing and highly rated Medicare Advantage care delivery organization that supports more than 200,000 seniors across AZ, CA, NC, NV and TX.

Why I Joined Alignment Health

People often ask why I joined Alignment Health in 2014. And the truth is—it was personal. After 25-plus years in healthcare, I wanted to be part of something that wasn't just talking about transformation but actually doing it. That meant joining an organization grounded in purpose.

Our Founder and CEO, John Kao, built Alignment Health after watching his own mother fall through the cracks of a fragmented healthcare system. Unfortunately, her experience wasn't unique—but it was unacceptable. And because John believed his mother deserved better than the existing, fragmented, fee-for-service system, he set out to create something that not only his mother needed, but every senior in America deserves.

At Alignment Health, we believe seniors deserve more than just coverage—they deserve care that is coordinated, proactive and human.

What Alignment Health Does Differently

That belief came to life for me in one of my earliest moments at Alignment and showed me the power of seeing the whole person. One of our doctors was conducting a virtual visit with a high-risk senior who was flagged via a recent lab test by our proprietary data platform for abnormally low blood sugar. Our technology helped us catch the issue early, but the real insight came during the virtual home visit: his blood sugar was low because his refrigerator was empty. He didn't need an ER—he needed dinner. He hadn't engaged with us before, despite being eligible for our Care Anywhere program for high-risk members, because he didn't trust a health plan to do the right thing. But when we sent him a \$30 pizza instead of sending him to the hospital, it not only avoided an unnecessary \$20,000 hospitalization—it built trust. We kept showing up and even enrolled him in a meal delivery program. It wasn't a one-time fix, but the beginning of real, preventive care on an ongoing basis.

This is what Alignment does and, to this day, continues to be embedded in our culture and how we operate:

- ✓ We put seniors first

- ✓ We support the doctor; and
- ✓ We enable it all with smart technology and a culture built on leading with a serving heart.

One of the ways we lead with a serving heart is by implementing Medicare Advantage the way that it was intended to be—a virtuous cycle that uses AI to identify the sickest members who drive 80% of the costs and surround them with home-based, personalized care. This approach provides more care to the beneficiaries who need it most, often preventing costly interventions before they are needed. It’s how we do well by doing good: caring for those who can’t care for themselves, reducing overall costs, and reinvesting those savings into richer benefits that let us serve even more seniors. While many in the industry have lost sight of Medicare Advantage’s purpose, we haven’t. We’re doing it the right way—and we’re proving what this model was always meant to be.

Results That Matter

What we do every day is working—and it should serve as a model for thoughtful government policy:

- Our strong, collaborative relationships with provider partners allow us to use medical management tools such as prior authorization far less frequently. In fact, over the past 18 months, our prior authorization denial rate has stayed below 2%—that’s less than a third of the industry average.
- Today, every Medicare beneficiary we care for is enrolled in a 4-star plan or higher, and we’re proud to be one of just nine Medicare Advantage organizations nationwide with 5-star plans—ours operating in North Carolina and Nevada.
- Most importantly to me and our entire team, Medicare beneficiaries trust us: Our Care Anywhere program, serving Alignment’s most vulnerable and highest risk population, earned a Net Promoter Score of 78, significantly higher than our health care industry peers, and on par with beloved consumer brands including Apple (NPS 72) and Costco (NPS 79).

These results do not happen by accident—they’re the product of intentional design: better care, better experience, and better outcomes. It’s what success looks like when Medicare Advantage is done right—it serves seniors, taxpayers, communities and your constituents in the best way possible.

Recommendations

We believe Medicare Advantage is strongest when it encourages competition, supports innovation, and prioritizes outcomes that matter to seniors. But current barriers — like uneven hospital access, changing rules around supplemental benefits, outdated quality measurement tools, limited flexibility for dual-eligible populations, and inconsistent broker practices — can all get in the way of delivering the care seniors need.

We encourage a thoughtful, forward-looking approach that does three things:

1. Strengthens access and trust — by ensuring seniors can get care when and where they need it.
2. Modernizes quality measurement — to focus on real health outcomes and timely experience feedback.
3. Streamlines oversight — including simplified prior authorization, better transparency around supplemental benefits, and strong standards for agents and brokers.

In Closing

Medicare Advantage is not perfect but, done right, it is the best example we have of value-based care at scale. It's a program where success means doing well by doing good—and Alignment Health is proving what that can look like.

Alignment is not just a health plan. We're building a new kind of healthcare company—one that serves with dignity, acts with urgency, and leads with humanity.

Thank you for this opportunity.

Dawn Maroney
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