



In-Home Care Benefits in Medicare Advantage

August 2022

ATI Advisory Works Across Diverse Sectors and Stakeholders to Create Shared Solutions, Move Ideas Into Action, and Foster Partnerships

Healthcare Business Strategy and Management Consulting

We bring creative solutions to hard business problems and prepare our clients to succeed in caring for populations with complex care needs

Program Design and Evaluation

We lead and organize processes to design a wide array of programs, solutions and interventions; and assess the effectiveness of those solutions in achieving population health goals

State and Federal Policy Analysis

We conduct health services research and analyze and develop public policy solutions that improve care financing and delivery for complex care populations and their families

Convergence of Three Things Push Care into the Home

1

Medicare beneficiaries desire to age in place¹

- Half of adults age 65+ will need a high level of care at some point
- 3/4 older adults with needs live at home

2

Pandemic effects

- Waivers allow more care to be delivered at home
- ~50% of all Medicare primary care visits were via telehealth in April 2020 vs 1% in February 2020²

3

New authorities in Medicare Advantage

- Congress added Special Supplemental Benefits for the Chronically Ill (SSBCI)
- The Administration expanded MA authorities to provide supplemental benefits

New Authorities Allow MA Plans to Offer In-Home Support Services for the First Time

- Expanded authorities now allow plans to offer a **broader variety** of **meaningful non-medical benefits** and allow for more targeting of benefits.
- These benefits (including expanded authorities) are all financed through rebates and premium dollars. There are **no new resources**.

	Expanded Authorities			
	Expansion of Definition of "Primarily Health-Related" for Supplemental Benefits (EPhRB)	Special Supplemental Benefits for the Chronically Ill (SSBCI)	Uniformity Flexibility (UF)	Value Based-Insurance Design (VBID) Model
Needs to be Primarily Health-Related?	Yes , but under the new definition of "primarily health-related"	No , plans have the flexibility to offer benefits that are not primarily health-related	Yes , but under the new definition of "primarily health-related"	No , plans have the flexibility to offer benefits that are not primarily health-related
Examples of Benefits (Non-exhaustive)	<ul style="list-style-type: none"> In-Home Support Services Support for Caregivers of Enrollees Adult Day Health Services Home-Based Palliative Care Therapeutic Massage 	<ul style="list-style-type: none"> Food and Produce Meals beyond a limited basis Pest Control Transportation to Non-Medical Locations Structural Home Modifications 	N/A	N/A

New Non-Medical Benefits Are Increasingly Available

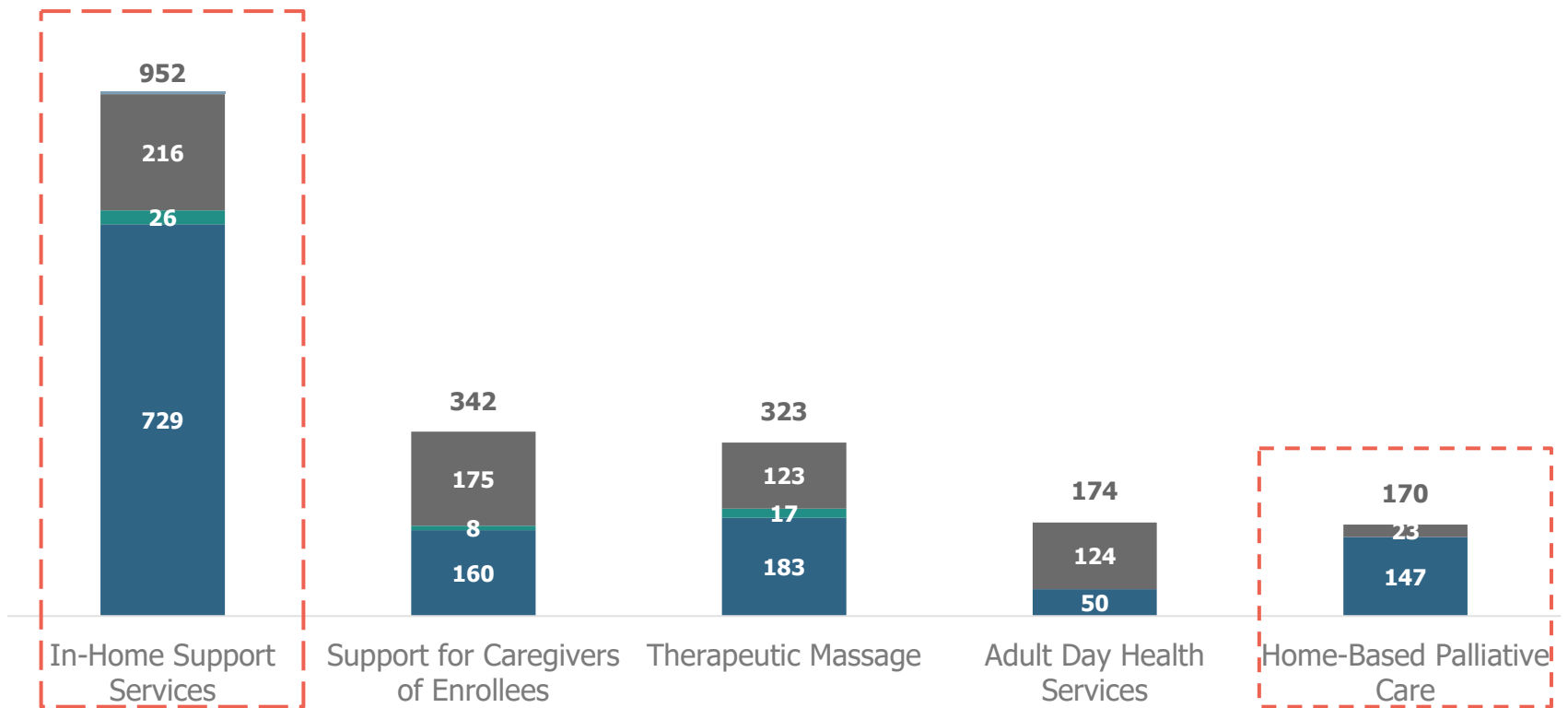
	Benefit	Number of Plans Offering in 2020:	Number of Plans Offering in 2021:	Number of Plans Offering in 2022:
Expanded Primarily Health-Related Benefits (EPHRB)	In-Home Support Services	223	429	729
	Adult Day Health Services	84	127	50
	Home-Based Palliative Care	61	134	147
	Support for Caregivers of Enrollees	125	95	160
	Therapeutic Massage	221	170	183
	TOTAL (offering at least 1 Expanded Primarily Health-Related Benefit):	490	731	1,034
Special Supplemental Benefits for the Chronically III (SSBCI)	Food and Produce	101	345	763
	Meals (beyond limited basis)	71	371	403
	Pest Control	118	208	326
	Transportation for Non-Medical Needs	88	177	375
	Indoor Air Quality Equipment and Services	52	140	166
	Social Needs Benefit	34	211	244
	Complementary Therapies	1	0	123
	Services Supporting Self-Direction	20	96	151
	Structural Home Modifications	44	42	57
	General Supports for Living	67	150	328
	“Other” Non-Primarily Health-Related SSBCI	51	191	359
	TOTAL (offering Non-Primarily Health-Related SSBCI):	245	812	1,126
	Offering Only Primarily Health-Related SSBCI	22	111	166
TOTAL (offering any SSBCI):	267	923	1,292	

Note: For all analyses, a ‘plan’ is defined as the combination of a Contract Number, Plan ID, and Segment ID.

In-Home Support Services Are Popular Plan Offering in 2022

Plans Offering Expanded Primarily Health-Related Benefits – All Authorities

■ EPHRB ■ UF ■ SSBCI ■ VBID



Home-Based Palliative Care Availability in 2022

How does CMS define “Home-Based Palliative Care?”

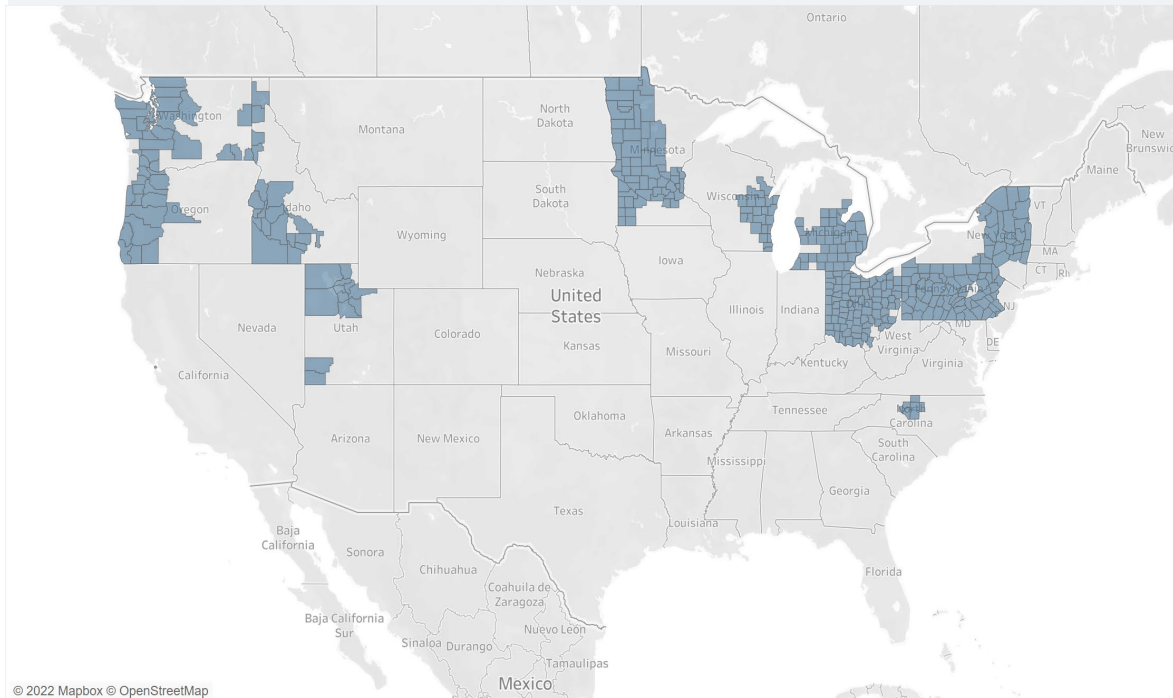
“Home-based palliative care services to diminish symptoms of terminally ill members with a life expectancy of greater than six months not covered by Medicare (e.g., palliative nursing and social work services in the home not covered by Medicare Part A).”¹

How many plans are offering Home-Based Palliative Care in PY 2022?

170 Plans

Offering In-Home Support Services in PY 2022

Where are these benefits being offered?²



Which organizations offer the most plans with Home-Based Palliative Care?

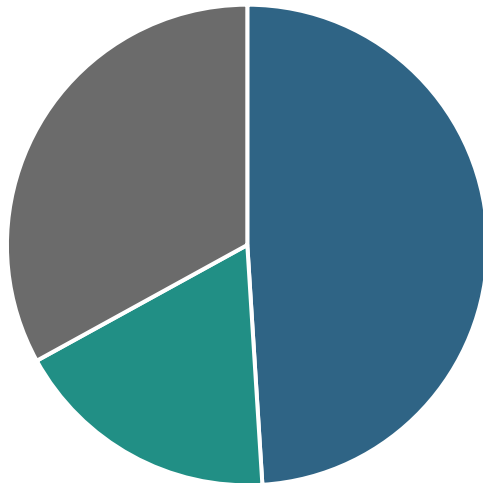
- ✓ Cambia Health Solutions, Inc.
- ✓ Capital District Physicians’ Health Plan Inc.
- ✓ Hawaii Medical Service Association
- ✓ HealthPartners, Inc.
- ✓ Henry Ford Health System
- ✓ Independence Health Group, Inc.
- ✓ Kaiser Foundation Health Plan, Inc.
- ✓ Medical Mutual of Ohio
- ✓ Network Health, Inc.
- ✓ UPMC Health System

What Do These Benefits Look Like?

We see more availability of IHSS benefits and more generous benefits in 2021 than 2020

2020: Available in a total of 223 plans

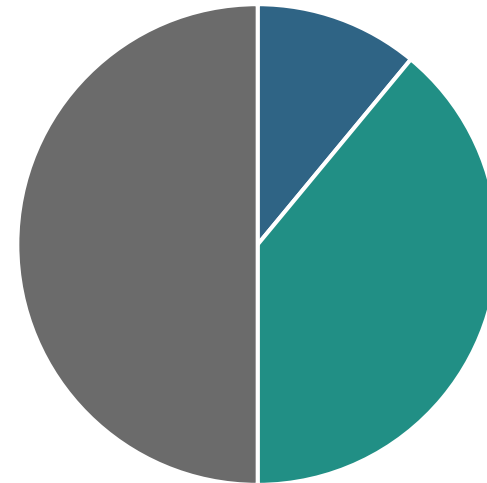
170 plans limited services to a maximum number of hours per year (see below)



- 24 hours or fewer
- 24 to 60 hours
- 60 to 248 hours

2021: Available in a total of 429 plans

400 plans limited services to a maximum number of hours per year (see below)



- 24 hours or fewer
- 24 to 60 hours
- 60 to 248 hours

Across All Benefits, Insurers Are Shifting Toward Flexible Offerings

IHSS may be one of many items beneficiaries select

Menu of Options

Offered by Anthem plans

Enrollees can select one benefit from a menu of additional benefits available; once an enrollee selects their additional benefit, they are locked into that benefit for the entirety of the plan year



Package of Benefits to \$ Amount

Offered by Humana

Plan allows enrollees a suite of benefits to choose from up to a dollar amount (e.g., \$1,000 per year); members can use all benefits up to the amount, across all benefits



Digital Wallet

Offered by WellCare

Enrollees receive a Digital Wallet where each benefit 'costs' a certain number of credits; enrollees receive a certain number of credits per month and choose which benefits they'd like to spend their credits on



Benefit Cards

Offered by CVS/Aetna

Similar to Over-the-Counter cards, plan offers cards, similar to debit cards, with a pre-loaded amount available for beneficiaries to use on items like groceries or utilities



MA Plans and Home Care Providers Are Developing Effective Partnerships

We've seen significant maturing of the marketplace

Plans take different approaches to network development and partnering with home care providers:

- Develop network of home care providers on own
- Work with an aggregator to develop network

Fulfillment and staffing are pain points



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What Do These Benefits Look Like?

In-Home Services and Supports...

Anthem

Provides up to 60 hours per year of companionship and assistance with Independent Activities of Daily Living, such as helping with light chores, errands, tech support and more. In-home support can work in conjunction with other benefits or care plans to promote independent living, aid in reducing a member's feeling of social isolation and improve their overall mental outlook.

WellCare

Offer access to in-home support services, including cleaning, household chores and meal preparation as well as provide assistance with activities of daily living (ADLs). Services must be recommended or requested by a licensed plan clinician or a licensed plan provider. Services will be provided in 4-hour increments, up to 12 visits every year.

Humana

Can receive services for a minimum of 3 hours per day up to a maximum of 42 hours per year. Care includes certain in-home support services to assist individuals with disabilities and/or medical conditions in performing activities of daily living (ADLs) within the home by a qualified aide.

Kaiser Foundation

8 hours of non-medical, in-home support services every month to address assistance with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs) within the home. Minimum hours per visit: Each visit must be at least 2 hours.

What Do These Benefits Look Like?

Home-Based Palliative Care Benefits...

Cambria Health Solutions

Covered services include:

- A **Specialty Palliative Care provider care team** that works with you and your caregivers to:
 - Coordinate with current providers for care discussions and pain/symptom management
 - Find additional resources that may be beneficial to your family including psychosocial support to manage social, emotional, and spiritual needs
 - Advanced care planning assistance

UPMC Health System

Covered services include:

- A **6-month palliative care program** that offers:
 - A personal care plan
 - Medication management
 - Home-delivered meals: 56 meals (2 meals per day for 28 days) delivered to the member's home in 4 deliveries (one delivery per week)

Medical Mutual of Ohio

Covered services include:

- **Extra care** – the clinical team is available
 - 24 hours a day, 7 days a week. The team visits patients in their homes and can prescribe medicine when necessary to manage symptoms such as fatigue, nausea, shortness of breath, difficulty sleeping, or pain
- **Coordination with current providers** –the clinical team works closely with your existing providers, and can find additional resources that may be beneficial to your family, such as financial, transportation, and meal support.
- **Care goals** – the team works with you and your family to identify your healthcare goals, and aligns your care with these goals.
- **Education** – the team can provide education to you and your family about your illness, plan of care, medications and much more to help you and your family plan for future care needs.