

MSHO Supplemental Benefits: Keeping Members Happy and Healthy

Age and Disability Odyssey
July 31, 2019



MSHO Program
overview

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Supplemental
Benefits explained

Panel Discussion
with health plans

Agenda

Minnesota Senior Health Options – A Brief History

Early 1990's

- DHS began the Long-Term Care Option Project (LTCOP) to research ways to provide better, more efficient care to seniors who were dual-eligible (had both Medicare and Medicaid eligibility)

1997

- Program renamed to Minnesota Senior Health Options (MSHO)
- Enrollment in 7 Twin Cities metro counties with 3 managed care organizations (MCOs)

Today

- MSHO is statewide, with over 39,000 members enrolled in 7 managed care organizations

MSHO Program Details

Medicaid seniors are required to enroll in managed care:

- Minnesota Senior Care Plus (MSC+) is the **default**
- MSHO is a **voluntary** plan alternative to MSC+



Includes all Medical Assistance covered services:

- Long Term Services and Supports (LTSS)
- Home and Community Based Services (Elderly Waiver)
- 180 days nursing facility care



Fully integrates with Medicare benefits:

- Inpatient (Part A)
- Outpatient (Part B)
- Prescription Drug (Part D)
- Seamless coordination of benefits

Why Integrate Medicare and Medicaid?

- When Medicare and Medicaid services are the fiscal responsibility of the same MCO, the MCO has incentive to coordinate care across all funding sources and settings of care and to look for alternatives that can be more efficient and effective than traditional fee-for-service.
- Coordination and access to all the money and services in one package reduces fragmentation for consumers and promotes focus on total outcomes of care.



MSHO Vision



Integrates Medicare and Medicaid member materials and enrollment



Improves management of chronic conditions



Simplifies access to full Medicare (Parts A,B,D) and Medicaid benefits



Providers bill one plan for all services



Care coordinators assist with each Enrollee's person-centered care plan

Why MSHO?



Local care in the community = seniors can age-in-place



High senior satisfaction rates = improved quality of life



Low senior disenrollment rates

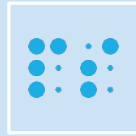


Positive evidence-based outcomes (MSHO study)



Supplemental benefits available through Medicare

Minnesota Managed Care Longitudinal Data Analysis



HHS Asst Secretary for Planning and Evaluation (ASPE)/Office of Disability, Aging and LTC Policy



Study conducted by RTI International and the Urban Institute



3-year study period (2010-2012) compared MSC+ to MSHO outcomes



<https://aspe.hhs.gov/report/minnesota-managed-care-longitudinal-data-analysis>

Study Results

When compared to MSC+, MSHO Enrollees were:

- 48% less likely to have a hospital stays and if so, had 26% fewer stays
- 6% less likely to have an outpatient ED visit and if so, had 38% fewer visits
- 2.7 times more likely to have a primary care visit, but if so, had 36% fewer visits
- No more likely to have a nursing home admission
- 13% more likely to have any home and community-based service

MSHO Supplemental Benefits

Supplemental Benefits



Funded by CMS; bring added services to Minnesota seniors in MSHO



Health plan must be contracted with both CMS and MN DHS for MSHO



MN DHS reviews benefits to ensure no duplication under Medicaid



Benefits may differ by health plan and can change from year to year



Not all health plans choose to offer supplemental benefits



DHS view: benefits help achieve MSHO vision to improve care outcomes

Supplemental Benefit Defined

CMS*: An item or service not covered by original Medicare that is primarily health related and for which the [Medicare Advantage] plan must incur a non-zero direct medical cost.

What
does this
mean?

*Centers for Medicare and Medicaid Services

Supplemental Benefit Criteria



Not an (Original) Medicare Part A and B (and Part D, as applicable), or Medicaid covered service.



Primarily health related: diagnoses, compensates for physical impairments, acts to ameliorate the functional/psychological impact of injuries or health conditions, or reduces avoidable emergency and healthcare utilization



Must result in a medical cost to provide the benefit that is either paid by the Enrollee or on the Enrollee's behalf by the health plan

How is a Supplemental Benefit Created?



During the annual CMS Bid Process:

- Health plan compares plan historical cost experience with healthcare cost trend projections
- MSHO bid goal is a \$0-member premium



If CMS revenue exceeds plan costs, plans can bid to add a supplemental benefit that:

- Is covered for every person in the plan (mandatory), or
- Is focused on a specific condition (uniformity flexibility, SSBCI), and
- Must pass CMS bid review

CMS Examples of Supplemental Benefits

Acupuncture*	Alternative therapies	Bathroom safety devices [†]	Routine chiropractic*	Counseling services	Fitness
Enhanced Disease Management (EDM)*	Health education*	In-home safety assessment [†]	Meals (limited duration) [†]	Nutritional/dietary benefit*	Over-the-counter items*
(PERS) [†]	Preventive services*	Medical nutrition therapy (MNT)*	Expanded inpatient coverage*	Physical exams*	Medication reconciliation
Readmission prevention	Remote access technologies*	Repairs to covered items	Routine foot care	Non-emergency Transport*	Visitor/travel benefit
Weight management programs*	Wigs for hair loss from chemotherapy	Worldwide emergency / urgent care [^]	* covered under Medical Assistance † covered under one or more Waivers ^ prohibited under Medicaid		

CMS Examples Not Eligible As Supplemental Benefits



COSMETIC SERVICES



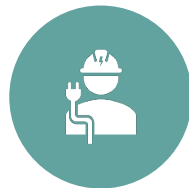
HOMEMAKER AND MAID SERVICES



BATTERIES, EYEGGLASS CASES



SMOKE DETECTORS/FIRE EXTINGUISHERS



LOANER EQUIPMENT (DURING REPAIR)



ELECTRONIC DATA STORAGE DEVICES

References

- CMS Medicare Managed Care Manual, Chapter 4: Benefits and Beneficiary Protections
<https://www.cms.gov/Regulations-and-Guidance/Guidance/Manuals/downloads/mc86c04.pdf>
- Minnesota Health Care Programs Provider Manual
http://www.dhs.state.mn.us/main/idcplg?l dcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=id_000094
- Health Care Choices for Minnesotans on Medicare
<http://www.mnhealthcarechoices.com/>

Discussion with MSHO Health Plans

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