

# Anthem DSNP Market

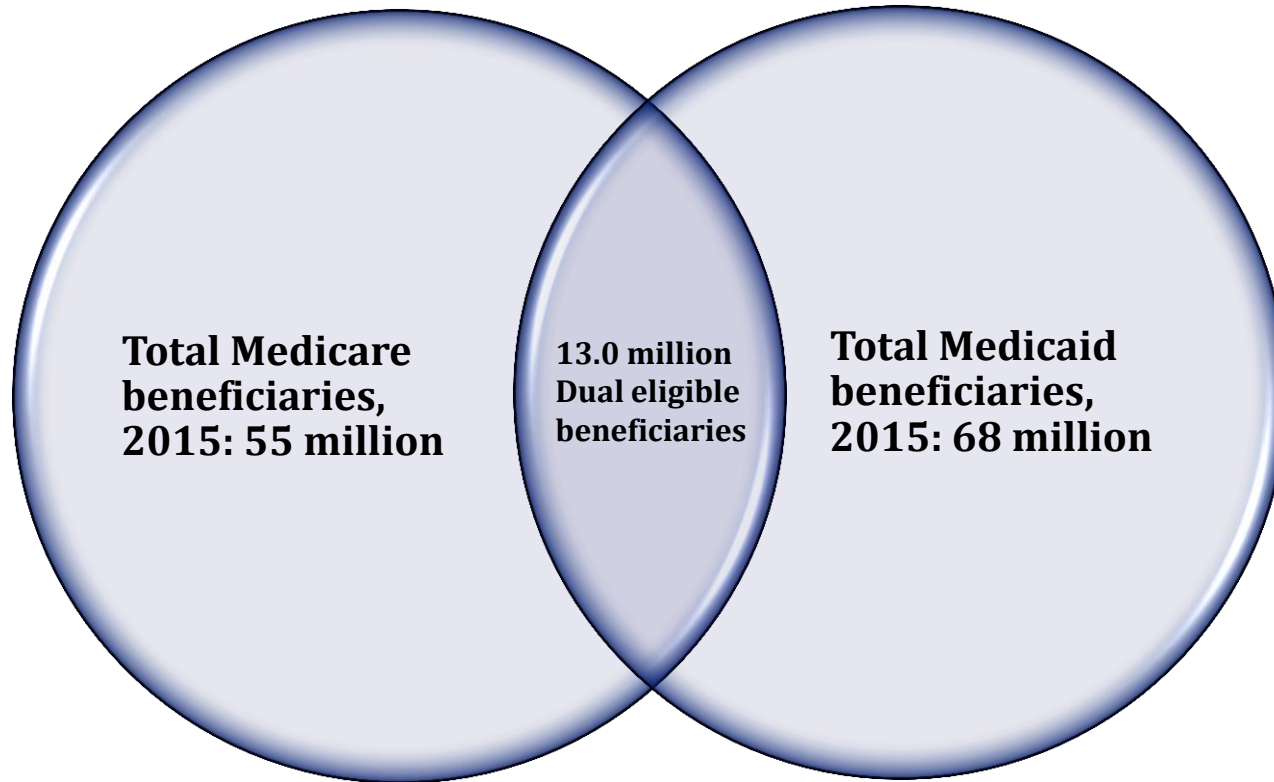
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**Presenter:**

**Greg LaManna**, Anthem Medicare Product Innovation Director

# Understanding Dual Membership

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**\*Sources:** Congressional Budget Office (CBO) from June 2014

# Types of Special Needs Plans (SNPs)

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**There are 3 types of SNPs that plans can offer individuals that qualify:**

## **Institutional (I-SNPs)**

- I-SNPs restrict enrollment to MA eligible individuals who, for 90 days or longer, have had or are expected to need the level of services provided in a long-term care (LTC) skilled nursing facility (SNF), a LTC nursing facility (NF), a SNF/NF, an intermediate care facility for the mentally retarded (ICF/MR), or an inpatient psychiatric facility

## **Chronic (C-SNPs)**

- C-SNPs restrict enrollment to special needs individuals with specific severe or disabling chronic conditions

## **Dual Eligible (D-SNPs)**

- D-SNPs enroll beneficiaries who are entitled to both Medicare (Title XVIII) and Medical Assistance from a State Plan under Title XIX (Medicaid)

# What are DSNPs?

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## What is a DSNP?

- D-SNPs are plans designed specifically to meet the needs of beneficiaries who are entitled to both Medicare (Title XVIII) and Medical Assistance from a State Plan under Title XIX (Medicaid)
- DSNP plans can be HMO or PPO products but HMO is the most common (Anthem offers only HMO based DSNP products)
- DSNPs also have requirements above and beyond the regulations for standard MA plans

# Dual Eligibles

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- Beneficiaries that meet eligibility requirements for both Medicare & Medicaid and are enrolled in both programs
- More vulnerable subgroup of Medicare beneficiaries
- Mix of over 65 and under 65 who qualified based on a disability
- Typically more costly based on health care needs
- Due to eligibility for Medicaid tend to have lower income and report lower health status than other beneficiaries

# Types of Dual Eligible Members

Dual Eligible Categories (MSP levels)	FFS Part A Premium Covered?	FFS Part B Premium Covered?	Part A & B Cost Sharing Covered?	Full Medicaid Benefits Provided?
Full Benefit Dual Eligibles (FBDE)	YES	YES	YES	YES
QMB Plus (QMB+)	YES	YES	YES	YES
SLMB Plus (SLMB+)	NO	YES	YES	YES
Qualified Medicare Beneficiary (QMB)	YES	YES	YES	NO
Qualifying Individual (QI)	NO	YES	NO	NO
Qualified Disabled Working Individual (QDWI)	YES*	NO	NO	NO
Specified Low-Income Medicare Beneficiary (SLMB)	NO	YES	NO	NO

\*QDWI must qualify for coverage of Part A premium

\*\*Simply offers a product that enrolls all dual types except QDWI

# Spend-Down 101

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## What is a Medicaid Spend Down?

People who have too much income to qualify for Medicaid but could if they spend the excess income on medical bills

## Who can get a spend down?

- Child under 21 years of age
- Adult over 65 years of age
- Disabled or blind
- Families with one or both parents absent, dead, disabled or out of work

## How does a spend down work?

It works almost like a deductible . When you have accumulated medical bills (paid or unpaid) greater than your excess income, you will get Medicaid for that month. You are responsible for the bills up to the excess amount; Medicaid will only pay those bills over the excess amount.

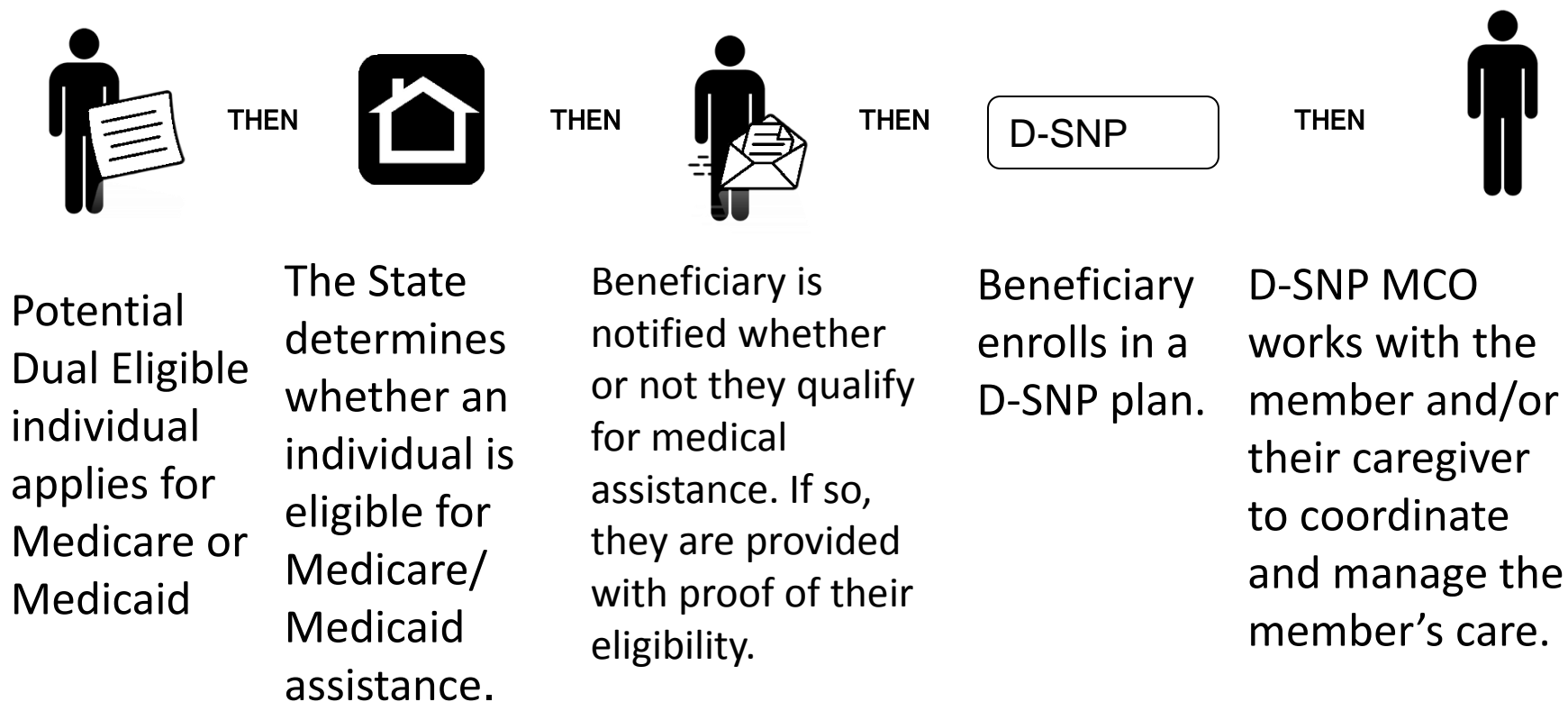
*For example, a person over 65 is denied Medicaid because her monthly income is \$50 more than the limit for Medicaid eligibility. If she incurs medical bills of \$50 per month, the rest of her medical bills will be covered by Medicaid. The spend down in this case is the \$50 of medical bills she incurs.*

## What counts towards a monthly spend-down?

- Your or your spouses medical bills or Parent's bills for their children's spend down.
  - Bills of a child living with you or bills of a child who does not live with you, but whose medical bills you help pay for.
  - Past unpaid medical bills (sometimes up to 6 years old) for yourself or any of the people named above.
  - The part of any medical bill not covered by Medicare or private insurance.
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# How does a Dual Eligible Individual Become a Member of a D-SNP plan?

## Understanding the Process:





# DSNP Enrollee Characteristics

*Approximately 1.5 million of the dual-eligible population is enrolled in DSNPs.*

- The majority of DSNP enrollees are full benefit dual eligibles, with 80 percent of DSNP enrollees eligible for full Medicaid benefits in addition to coverage for Medicare cost-sharing.



**A GAO comparison of dual-eligibles in FFS to those in other MA plans, found:**

- Significantly higher proportion of younger, disabled Medicare Advantage enrollees are in DSNPs
- Significantly higher proportion of racial or ethnic minorities are in DSNPs than other MA plans or FFS
- Higher proportion of enrollees with a chronic / disabling mental health condition are in DSNPs than in other MA plans



- This demonstrates the important role DSNPs play in serving the complex needs of physically and mentally disabled individuals within a State's Medicaid population.

# Enrollment

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- **Medicaid eligibility checked:**

- With initial Application
- Once per month

- **Not all Medicaid levels qualify**

- **If members lose Medicaid, remain active for 90 days**

- **Letters sent if member loses Medicaid:**

- Loss of special Needs (found in Medisys – exhibit 32)
- Loss of SNP involuntary Disenrollment (found in Medisys – exhibit 33)
- It is possible that a member's cost-share will change when in the deeming period due to loss of Medicaid eligibility (CMS rule change in 2016)

- **During the first 60 days of lost eligibility an Anthem vendor assists impacted members with re-qualification**

# Sorting of Members

State	Blue or Green Plan	State SNP Agreement	FBDE	QMB+	QMB	SLMB+	QDWI	QI
CO - H1394	Blue	Model 1	N	Y	Y	Y	N	N
NJ - H3240	Green	Model 3	Y	Y	N	N	N	N
VA - H3447	Blue	Model 1	Y	Y	N	Y	N	N
TN - H7200	Green	Model 1	Y	Y	Y	Y	N	N
TX - H5817	Green	Model 2	N	Y	Y	Y	N	N
WA - H1894	Green	Model 1	N	Y	Y	Y	N	N
CA - H0564	Blue	Model 1	Y	Y	Y	N	N	N
CT - H5854	Blue	Model 1	Y	Y	Y	Y	N	N
GA - H5422	Blue	Model 1	Y	Y	Y	Y	N	N
FL - H5471*	Simply	Model 1/3	Y	Y	Y	Y	N	Y
IN - H9954	Blue	Model 1	N	Y	Y	N	N	N
KY - H1849	Blue	Model 1	Y	Y	Y	N	N	N
ME - H8432	Blue	Model 1	Y	Y	Y	N	N	N
MO - H9886	Blue	Model 1	Y	Y	Y	N	N	N
OH - H3655	Blue	Model 1	Y	Y	Y	N	N	N
NY - H3370	Blue	Model 1	Y	Y	Y	Y	N	N
WI - H9525	Blue	Model 1	Y	Y	Y	N	N	N

# Benefits of an Anthem DSNP

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- **Medicare A&B benefits are filed the same as Medicare FFS with a 20% co-insurance** - Health plan saves money by not “buying down” co-insurance amounts and members see \$0 in materials as they are not responsible for the filed amounts (State will process on their behalf)
- **Part D included in the plan** - Member does not pay their Part D premium as it is covered for them by the Federal Government . Member never pays more than their LIS co-pay amount for covered drugs

# Benefits of an Anthem DSNP

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- **Supplemental benefits** - designed to align with/expand on what services they receive under Medicaid or in some cases provide coverage not available under their Medicaid.
- **Supplemental benefits Examples:**
  - Dental /Hearing /Vision (covered under Medicaid in some states depending on type of Medicaid and Medical necessity)
  - OTC Card/Catalog (not covered under Medicaid)
  - Transportation (covered under Medicaid in some states depending on type of Medicaid and Medical necessity)
  - Acupuncture (covered under Medicaid)
  - LiveHealth Online (not covered under Medicaid)

# Accessing Care & Reducing Balance Billing Issues

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**Always encourage members to show BOTH (Plan ID and Medicaid) cards to a provider when receiving services**

- This lets the provider know they have both for billing and service purposes (this will help reduce balance billing)
- Most states require a provider to have a Medicaid ID number to receive payment from the state

**Encourage members to utilize providers who accept Medicaid. The provider directory will illustrate what providers accept Medicaid.**

- If a member has another health plan instead of Medicaid FFS , encourage them to ensure their Medicare provider participates with their Medicaid plan as well. (typically they will if they accept Medicaid but not always)

**Federal rules dictate that Medicaid is the payer of last resort meaning;**

- For a service is covered under both Medicare and Medicaid, Medicare must pay first
- Medicaid would then process any amount owed up to the Medicaid allowable limit. If Medicare paid more than Medicaid allowable, the provider would receive no additional money (they should accept Medicare payment as payment in full also called *lesser of logic*)
- If the Medicare benefit is exhausted or not a covered benefit, than Medicaid would pay if it is a Medicaid covered service

# Accessing Care

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- Supplemental benefits (i.e. Transportation, Dental, Vision) that are covered under both, the Medicare benefit must be exhausted first before the Medicaid benefit will kick in.
  - In NJ and FL we provide the Medicare and Medicaid benefits through our DSNP plan and we use the same vendor for both benefits
  - PLEASE NOTE: Not all members enrolled will have Medicaid benefits beyond coverage of the Medicare Cost Sharing and LIS help with Rx. Example: QMB only members do not receive Medicaid services so they will only have Medicare Supplemental benefits to use\*\*

# Anthem Medicaid Eligibility Verification

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Inquiries Can Be Made by Phone or Email

Phone Number: (855) 277-6070

Email Address: [MedicaidEligibility@anthem.com](mailto:MedicaidEligibility@anthem.com)



# Q&A

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# Thank You!

# Anthem 2017 DSNP Market Early Look

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## **Presentors:**

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Key States Covered: IN, OH, KY, GA, MO,

# Confidentiality Reminder

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**It is not for distribution to the general public; nor for solicitation purposes. Any redistribution or other use is strictly forbidden.**

**The plans represented are not yet approved by CMS and are subject to change.**





- Discussion today focuses on plans and benefits we've filed with CMS for 2017.
- We have not yet received approval from CMS to proceed.
- All information in this presentation is **CONFIDENTIAL**.
- This is for internal use and external partners who have signed a non-disclosure agreement.
- This is NOT to be used or shared with beneficiaries (members or prospective members).
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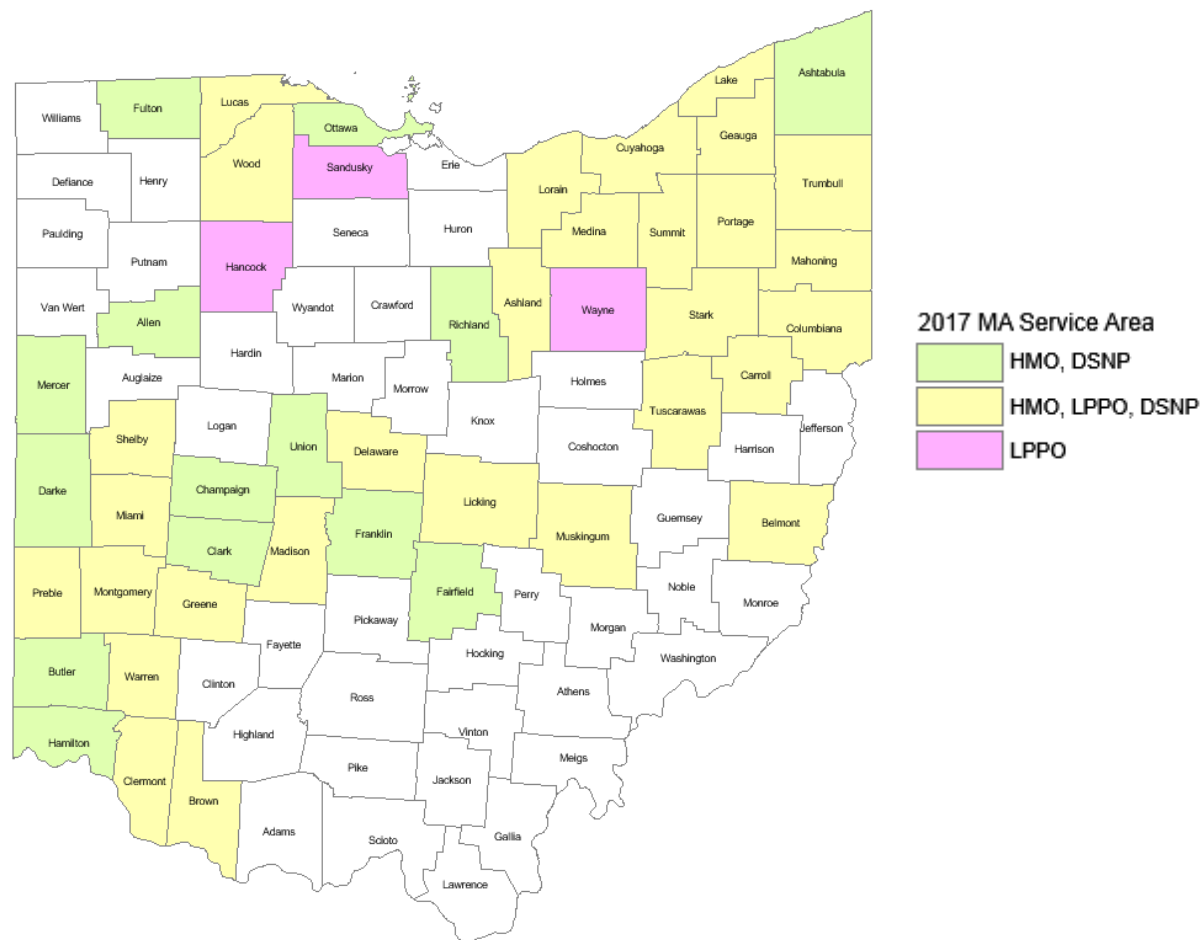


# Indiana 2017 DSNP Plan Highlights

Anthem MediBlue Dual Advantage (DSNP) H9954-004	
Service Area	<b>Central:</b> Bartholomew, Boone, Brown, Dearborn, Decatur, Delaware, Hamilton, Hancock, Hendricks, Henry, Johnson, Madison, Marion, Monroe, Montgomery, Morgan, Putnam, Shelby, Tippecanoe, Vigo <b>Evansville:</b> Gibson, Howard, Vanderburgh, Warrick <b>Fort Wayne:</b> Allen, Huntington, Noble, Wells, Whitley <b>New Albany:</b> Clark, Floyd <b>Northwest/South Bend:</b> Elkhart, La Porte, LaGrange, Lake, Marshall, Porter, St Joseph
Dental	2 Exams; 2 Cleanings, 1 x-ray; <b>\$800 Comprehensive*</b>
Vision	1 Exam; <b>\$150 hardware limit per year</b>
Hearing	1 hearing exam; <b>\$3,000 hearing aid limit per year</b>
OTC	<b>\$45 per quarter</b>
Transportation	<b>\$0 (24 trips)</b>
Podiatry	<b>\$0 (6 visits)</b>
Fitness	Covered (SilverSneakers®)

 New
  Improved
  Revised
  Changed Since Early Look
 \*200 per quarter

# Ohio 2017 Service Area



# Ohio 2017 DSNP Plan Highlights

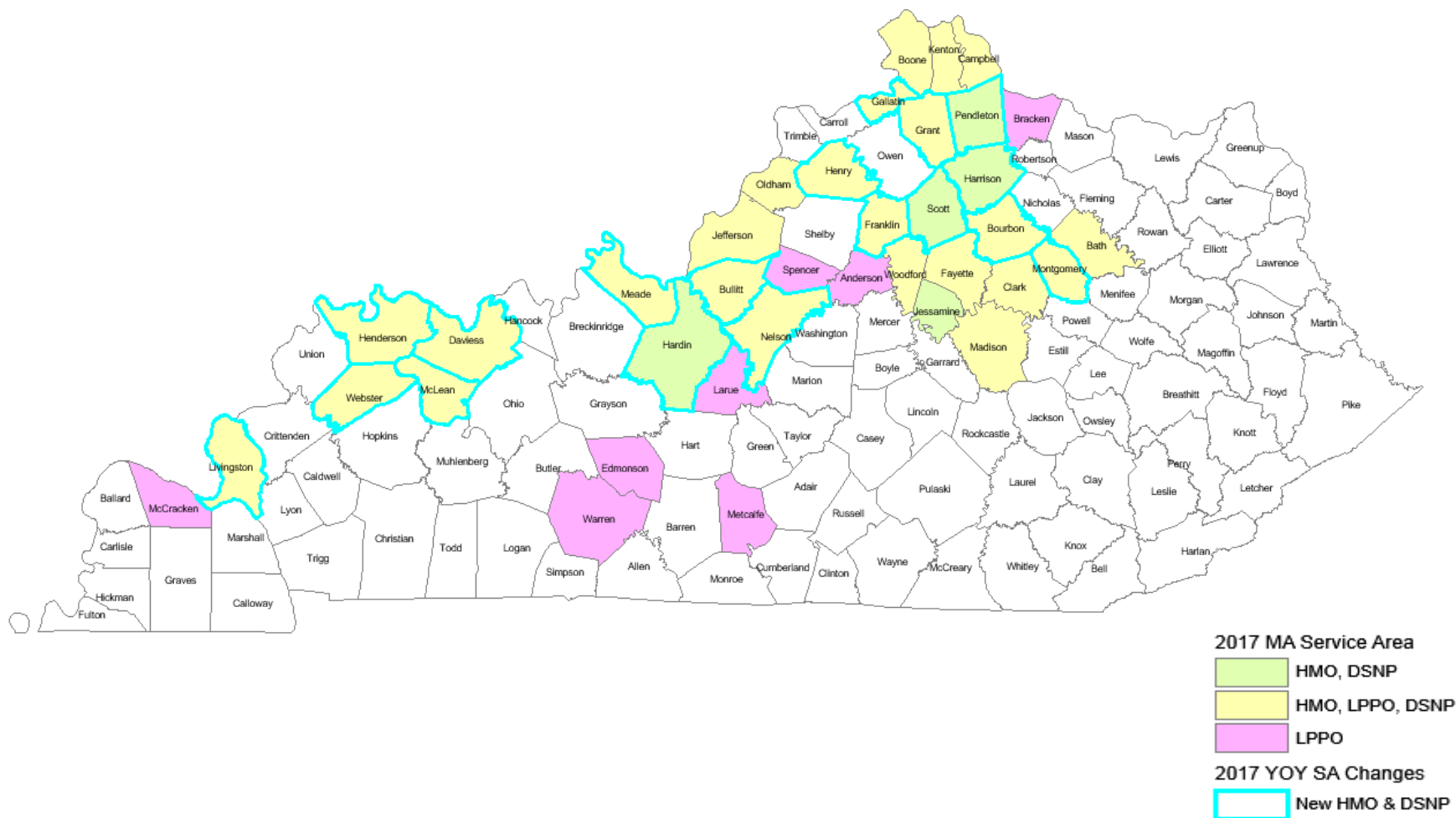
Anthem MediBlue Dual Advantage (DSNP) H3655-033	
Service Area	<b>Central:</b> Ashland, Delaware, Fairfield, Franklin, Licking, Madison, Muskingum, Richland, Union <b>Cincinnati / Dayton:</b> Brown, Butler, Champaign, Clark, Clermont, Darke, Greene, Hamilton, Miami, Montgomery, Preble, Shelby, Warren <b>Cleveland:</b> Ashtabula, Cuyahoga, Geauga, Lake, Lorain, Medina <b>Northeast (Akron/Canton):</b> Belmont, Carroll, Columbiana, Mahoning, Portage, Stark, Summit, Trumbull, Tuscarawas <b>Toledo:</b> Allen, Fulton, Lucas, Mercer, Ottawa, Wood
Dental	2 Exams; 2 Cleanings, 1 x-ray; <b>\$1400 Comprehensive*</b>
Vision	1 exam; \$200 for hardware per year
Hearing	1 hearing exam; <b>\$3,000 hearing aid limit per year</b>
OTC	\$120 per quarter
Transportation	\$0 (40 trips)
Podiatry	\$0 (6 visits)
Fitness	Covered (SilverSneakers®)

New
Improved
Revised
Changed Since Early Look

\*\$350 per quarter



# Kentucky 2017 Service Area



# Kentucky 2017 DSNP Plan Highlights

Anthem MediBlue Dual Advantage (DSNP) H1849-017	
Service Area	<b>Lexington:</b> Bath, Bourbon, Clark, Fayette, Franklin, Harrison, Jessamine, Madison, Montgomery, Scott, Woodford <b>Louisville:</b> Bullitt, Hardin, Henry, Jefferson, Meade, Nelson, Oldham <b>Northern KY:</b> Boone, Campbell, Gallatin, Grant, Kenton, Pendleton <b>Paducah/Western KY:</b> Daviess, Henderson, Livingston, McLean, Webster
Dental	2 Exams; 2 Cleanings, 1 x-ray; <b>\$700 Comprehensive*</b>
Vision	1 Exam; \$100 hardware limit per year
Hearing	1 hearing exam; <b>\$3,000 hearing aid limit per year</b>
OTC	<b>\$20 per month</b>
Transportation	\$0 (24 trips)
Podiatry	\$0 (6 visits)
Fitness	<b>Covered (SilverSneakers®)</b>



New



Improved



Revised



Changed Since Early Look


\*\$175 per quarter





# Georgia 2017 DSNP Plan Highlights

BCBSHP MediBlue Dual Advantage (DSNP) H5422-007	
Service Area	<b>Atlanta:</b> Clayton, DeKalb, Forsyth, Fulton, Gwinnett, Rockdale <b>Augusta:</b> Burke, Columbia, Glascock, Jefferson, McDuffie, Richmond, Warren <b>Columbus:</b> Harris, Muscogee, Talbot <b>Savannah:</b> Bryan, Chatham, Effingham
Dental	2 Exams; 2 Cleanings, 1 x-ray; <b>\$800 Comprehensive*</b>
Vision	1 Exam; <b>\$150 hardware limit per year</b>
Hearing	1 hearing exam; <b>\$3,000 hearing aid limit per year</b>
OTC	<b>\$14 per month</b>
Transportation	\$0 (24 trips)
Podiatry	<b>\$0 (6 visits)</b>
Fitness	<b>Covered (SilverSneakers®)</b>

 New

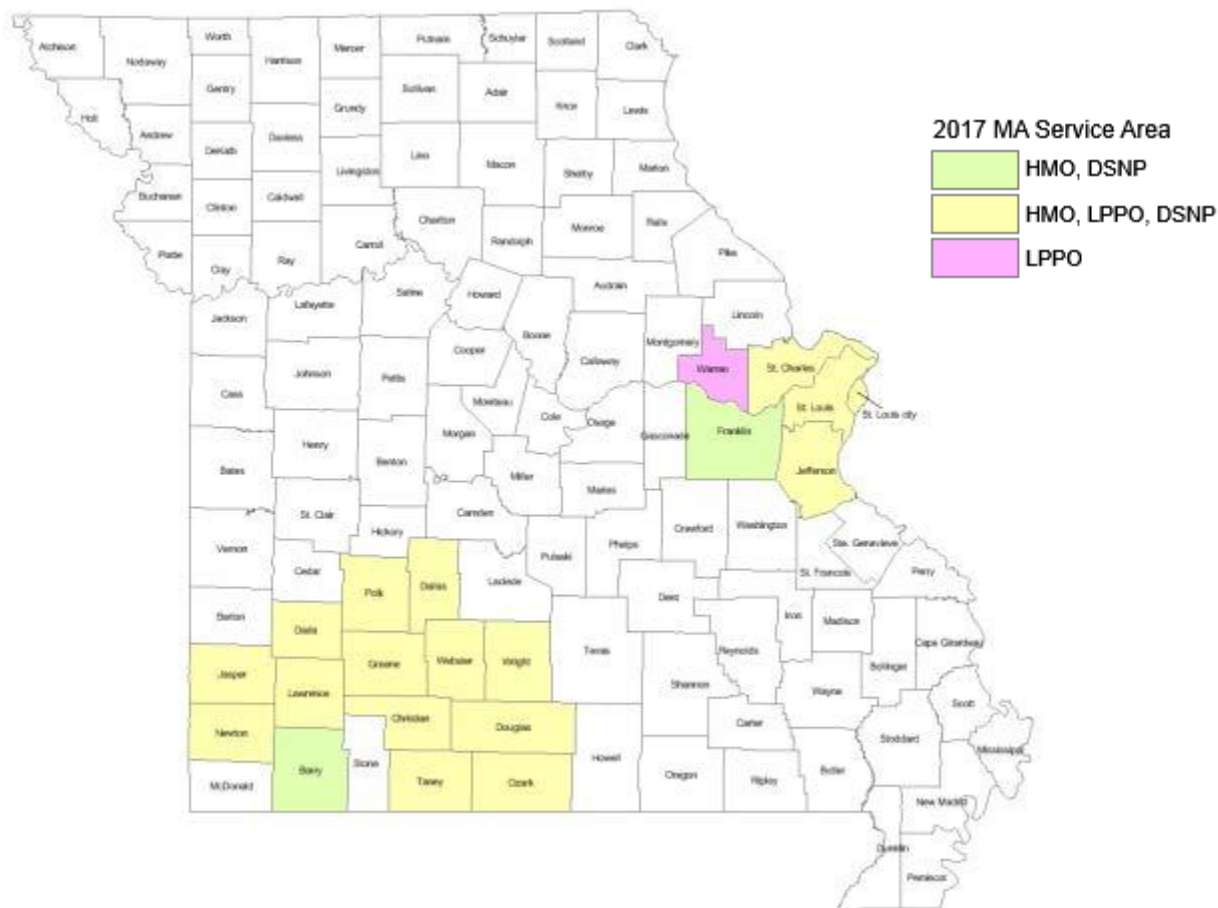
 Improved

 Revised

 Changed Since Early Look

\*\$200 per quarter

# Missouri 2017 Service Area



# Missouri 2017 DSNP Plan Highlights

Anthem MediBlue Dual Advantage (DSNP) H9886-003	
Service Area	St. Louis: Franklin, Jefferson, St Charles, St Louis, St Louis City Springfield/Southwest MO: Barry, Christian, Dade, Dallas, Douglas, Greene, Jasper, Lawrence, Newton, Ozark, Polk, Taney, Webster, Wright
Dental	2 Exams; 2 Cleanings, 1 x-ray; \$920 Comprehensive*
Vision	1 Exam; \$125 hardware limit per year
Hearing	1 hearing exam; <b>\$3,000 hearing aid limit per year</b>
OTC	\$60 per quarter
Transportation	\$0 (26 Trips)
Podiatry	\$0 (6 visits)
Fitness	Covered (SilverSneakers®)

 New
  Improved
  Revised
 \*\$230 per quarter