Healthy Blue + Medicare℠

Special Needs Plans (SNPs) and Model of Care (MOC) Overview

2021

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Medicare Advantage (MA) and Special Needs Plans (SNP)

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- In 2003, Congress passed the *Medicare Modernization Act*(*MMA*), which enabled insurance companies to create, market and sell Special Needs Plans (SNPs).
- SNPs are different from most types of MA plans in that they focus on members who have special needs and could benefit from enhanced coordination of care, as described in our Model of Care (MOC).
- As provided under section 1859(f)(7) of the *Social Security Act*, every SNP must have a MOC approved by NCQA and CMS.
- CMS requires all contracted providers and our staff to receive training about the SNP plans.
- Our SNP program is designed to optimize the health and well-being of our aging, vulnerable and chronically ill members.

Types of SNPs

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There are 3 types of SNPs:

- **I-SNPs (Institutionalized beneficiaries)** - Individuals who live in an institution (i.e. nursing home) or require nursing care at home for more than 90 days.
- **C-SNPs-** Individuals with server or disabling chronic conditions as specified by CMS. I.e. cardiovascular disease, congenital heart failure, diabetes mellitus
- **D-SNPs (Dual eligible)** - Eligible for both Medicare and Medicaid

  2021 Blue Cross NC Offering

SNP's are Plan Benefit Packages (PBP's) under an existing contract

Dual Eligible Members

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- Dual Eligible Members (Duals) are low-income individuals who are entitled to benefits from both the Federal Medicare and state-run Medicaid programs.
- Duals represent more than nineteen (19) million elderly and disabled Americans.
- Duals as a whole are a particularly vulnerable subgroup of Medicare beneficiaries. By virtue of their eligibility for Medicaid coverage, they tend to be of lower income and report lower health status than other beneficiaries.

Dual Eligible Members have unique characteristics:

- Lower Income / Lower Health Status
- Multiple Chronic Conditions
- Difficulty with daily activities (Dementia, Physical and Developmental Disabilities)
- Twice as likely to have cognitive or mental impairment*
- 13X more likely to live in a long-term care facility*

Source: American Action Forum, http://www.americanactionforum.org/weekly-checkup/dual-eligibles/)

Characteristics and Requirements of Dual-Eligible Members

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- Dual eligible beneficiaries qualify for both Medicaid and Medicare
- A Medicare Advantage plan, dual-eligible special needs plan (D-SNP), is designed to target the specific needs of this population
- Members must maintain eligibility requirements for both Medicare and Medicaid, be enrolled in both programs.
- Individuals who are dually eligible may change their coverage during the year.
- Duals may be *full benefit duals* or *partial benefit duals*: Characteristics and requirements of dual-eligible members
- Full duals are eligible for Medicaid benefits.
- Partial duals are only eligible for premium and for some levels, assistance with Medicare cost share.
- States set asset levels to determine full benefit status.

Coordination of Care for Dual-Eligible Members

- When dual-eligible members need care or access to benefits, it is everyone's responsibility to help and coordinate that care.
- The following will assist in coordinating care, and in the management of billing and service issues:
  - Dual-eligible members (unless a FIDE plan) should show both the plan ID and Medicaid card to all providers
  - Check Medicaid coverage prior to billing
    - In some dual types, CMS prohibits balance billing
- Know what services are covered under both plans
- Access tools and information on the provider website including:
  - Benefit information
  - Results of HRA and the member's care plan
  - Transition information
  - Medications

HOW IS COVERAGE COORDINATED?

NC

How does Dual Eligibility Coordinate Coverage?

Medicare = Primary

- + Hospital
- + Skilled Nursing / Hospice
- + Physician
- + Home Health
- + Durable Medical Equipment

A semi-private room

Your hospital meals

Skilled nursing services

Care on special units, such as intensive care

Drugs, medical supplies and medical equipment as an inpatient

Lab tests, X-rays and radiation treatment as an inpatient

HOW IS COVERAGE COORDINATED?

NC

How does Dual Eligibility Coordinate Coverage?

Medicaid = Secondary

+ Transportation
+ Dental, Vision, Drugs
+ Long Term Care
+ Personal Care Services
+ Durable Medical Equipment

Note: Most Medicaid covered services are determined by the state – variances will occur.

What is included in an MOC?

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Population Description

Care Coordination

Provider Network

Quality Measurement and Performance Improvement

Program Components

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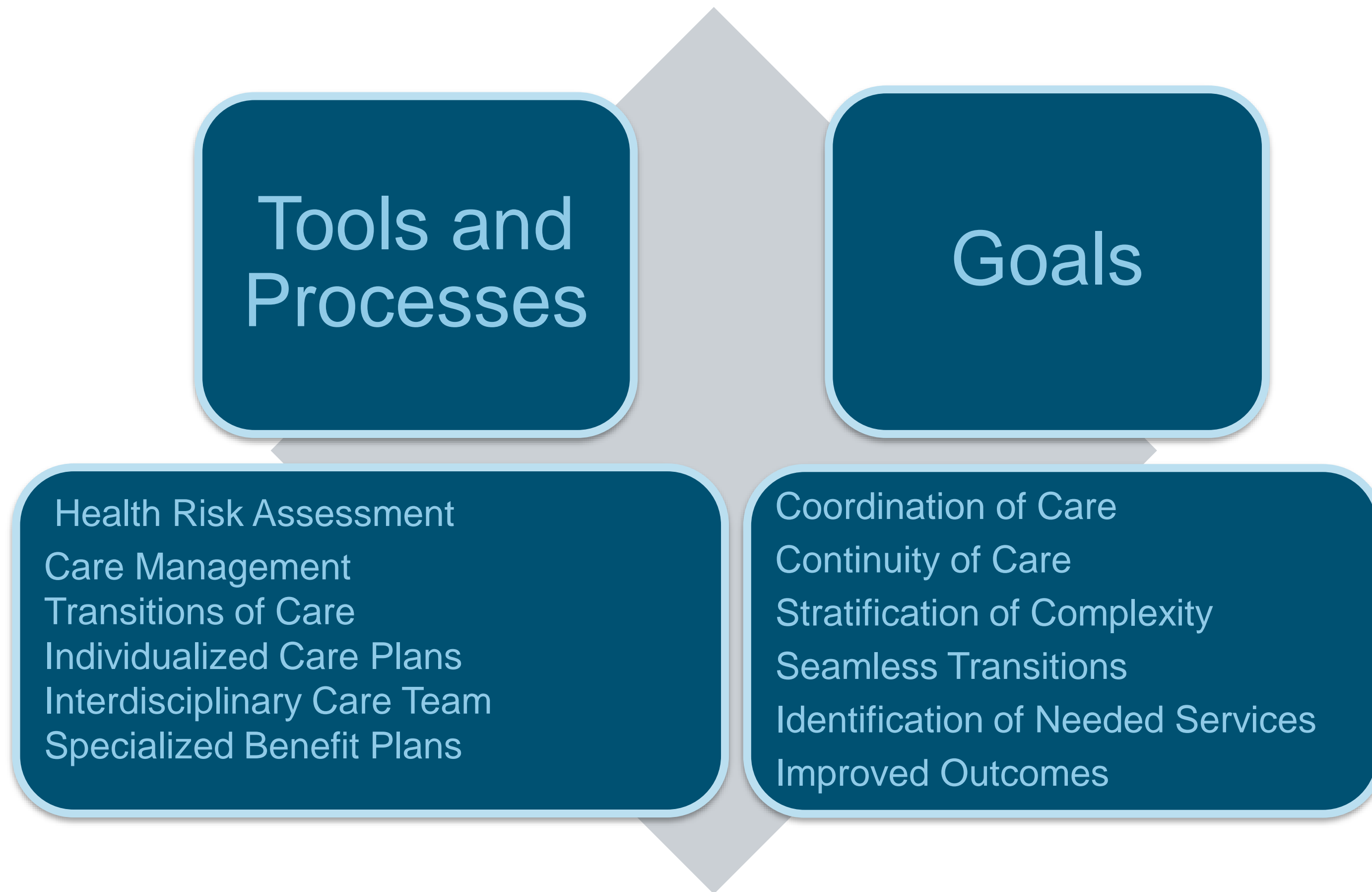
- Program Components



Health Risk Assessment (HRA)

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- Are completed within 90 days of enrollment and repeated within 365 days.
- Require multiple and ongoing attempts to contact the member including by phone, mail, through provider outreach, in person or electronically.
- Assesses physical, behavioral, cognitive, psychosocial and functional areas.
- Used to help create the member's individualized care plan (ICP).
- Are an important part of care coordination.
- Help identify members with most urgent needs.
- Contain member self-reported information.
- Results are available to providers and members on the secure portal. Results may lead to referrals for other programs. Additional assessments may be completed based on a significant change in condition, disease specific needs, or enrollment in other programs.

Individualized Care Plan (ICP)

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- Working with the member and the Interdisciplinary Care Team (ICT), the case manager helps develop the ICP for each member.
- The ICP has member-specific goals and interventions, addressing issues identified during the HRA process and other team interactions.
- Our team may contact your office for updated contact information for those members we are unable to reach or to coordinate care needs of your patient.
- Providers have access to the HRA results and the ICP through the secure provider portal.
- The ICP includes member preferences and personal goals as applicable.
- The ICP is updated as the member's needs change.
- Providers can access your member's ICP on the secure provider website.

Interdisciplinary Care Team (ICT)

- Each member is managed by an ICT.
- The ICT coordinates care with the member, the member's PCP and other participants of the member's ICT.
- ICT members are responsible for reviewing care plans, collaborating with multiple providers, coordinating with other carriers (Medicaid) or community resources, and providing recommendations for management.
- Providers may be asked to participate in initial care planning and ongoing ICP management.
- The structure and frequency of the ICT is based on the member's preference, identified needs and complexity.
- The PCP or attending provider (if plan does not require a PCP selection) is a key member of the ICT responsible for coordinating care and managing transitions.
  - Other provider responsibilities include: communicating treatment options, advocating, informing and educating members, performing assessments, diagnosing/treating, and accessing information on the portal.

ICT (Continued)

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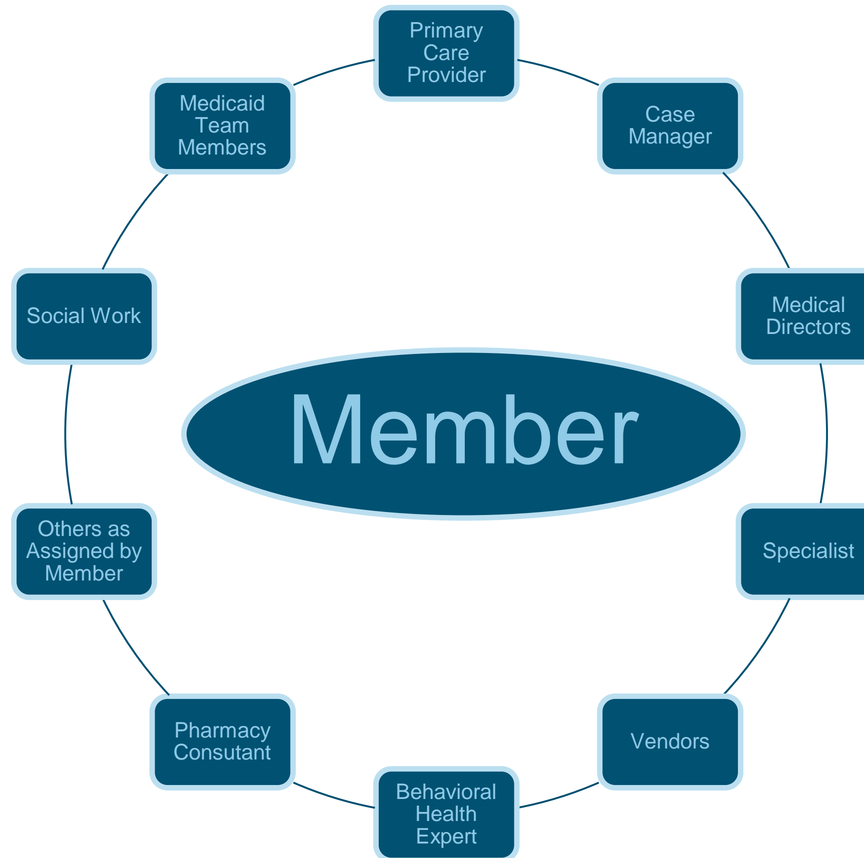
PCP is the Gatekeeper



Communication and Care Transitions

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- We are committed to effective, efficient communication with you. We have developed a communication system to support effective information between you, your members and our care team.
  - You may reach your members' care team by calling the number provided to you on any correspondence from us or the number on the members' identification card.
  - Valuable information on member utilization, transitions and care management is available on the secure provider website.
- SNP members typically have many providers and may transition into and out of health care institutions. Providers are key to successful coordination of care during transitions.
  - Contact us if you would like our team to assist in coordinating care for your patient.
  - Our care team may be contacting you and your patient at times of transitions to ensure needs are met, services are coordinated, prescriptions are filled and medications are taken correctly.
  - Members may also contact customer service for assistance.

Performance and Quality Outcomes

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- Performance, quality and health outcome measurements are collected, analyzed and reported to evaluate the effectiveness of the MOC. These measurements are used by our Quality Management Program and include the following measures:
  - HEDIS® —used to measure performance on dimensions of care and service
  - Consumer Assessment of Healthcare Providers and Systems (CAHPS®) —member satisfaction survey
  - Health Outcomes Survey (HOS) —multi-purpose member survey used to compute physician and mental component scores to measure the health status.
  - CMS Part C Reporting Elements including benefit utilization, adverse events, organizational determinations and procedure frequency
  - Medication therapy measurement measures
  - Clinical and administrative/service quality projects

HEDIS is a registered trademark of the National Committee for Quality Assurance (NCQA).
CAHPS is a registered trademark of the Agency for Healthcare Research and Quality.

Program Evaluation and Process Improvements

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- Measurable goals must be in place to evaluate the performance of SNP plans in the following areas:
  - Improve access and affordability of health care needs
  - Improve coordination of care and delivery of services
  - Improve transitions of care across health care settings
  - Ensure appropriate use of services for preventive health and chronic conditions
- Below are some areas we monitor to improve the care our members receive:
  - Adequacy of our network
  - Our rates of completion of the HRA, developing member care plans and completing an ICT review
  - Rates on certain preventive care services and chronic condition management
  - Frequency of follow-up care post discharge
  - Visits to the PCP
  - Utilization rates of ER and inpatient admissions
  - A program evaluation occurs annually and results communicated

How our D-SNP is Structured

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- For QMBs and those with full Medicaid benefits, any Medicare cost sharing applied to a claim is covered under the member's Medicaid coverage, which may be:
  - The plan under an agreement with the state.
  - Another Medicaid managed care organization
  - Fee-for-service Medicaid
- For all other Medicaid eligibility categories applicable to the DSNP, any Medicare cost sharing applied to a claim can be billed to the member after claim is filed with Medicaid.
- Verify cost share or benefit copay.
- Most plans do not have out-of-network benefits unless it is urgent/emergent or out-of-area renal dialysis. PPO D-SNP plans may allow access to some out-of-network providers.
- Please call the plan if you need to refer outside of the plan network or refer to the plan details for limitations if the plan is a PPO plan.

Counties for Initial Market Entry

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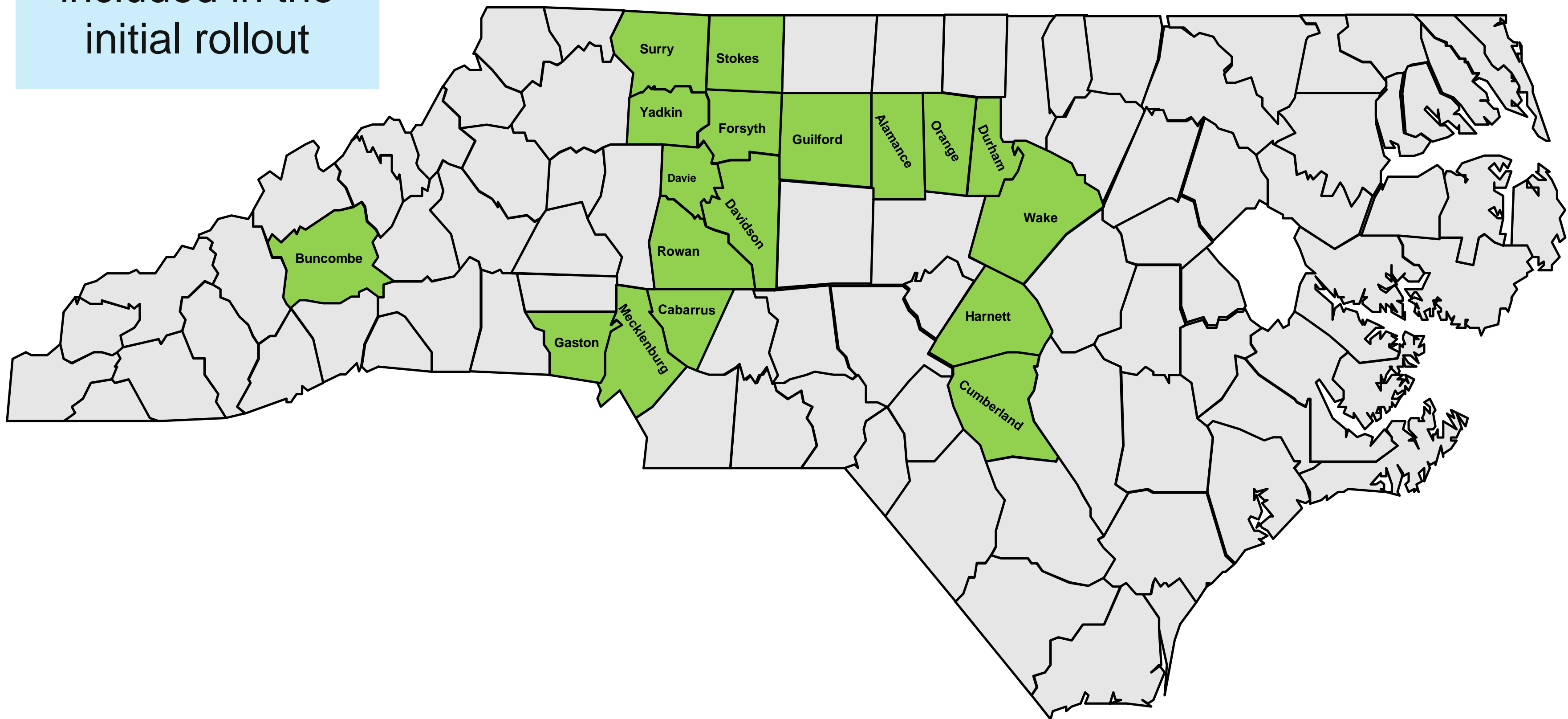
18 counties included in the initial rollout



Healthy Blue + Medicare Sample Member ID Card

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Cloudna419 Mistn424

Member ID:
L7H723T95254

Healthy Blue + Medicare
(HMO D-SNP)
PCP: M. Berardo
Dental-Yes

Group:	NCMCRWP0
Plan:	332
RxBIN:	015905
RxPCN:	DSNPNC
Issuer (80840):	9101000302
RxGRP:	WM2A
RxID:	723T95254

Dual eligible members pay $0 for plan covered medical services
Provider: Dual Member Cost Share should be billed to member's Medicaid

CMS H9147-001-000

MEDICARE ADVANTAGE HMO

MedicareRx
Prescription Drug Coverage

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Member: Present this ID card and your Medicaid ID card before you receive services or supplies. See your Evidence of Coverage for covered services.
Provider: Do not bill FFS Medicare. Please submit claims to your local Blue Cross Blue Shield Plan. Include 3-digit prefix that precedes the identification number listed on the front of the card. Medicare limiting charges apply.
Possession of this card does not guarantee eligibility for benefits.
Medical Claims & Inquiries:
Healthy Blue + Medicare
P.O. Box 61010, Virginia Beach, VA 23466-1010
Rx Claims: BCBSNC DSNP
P.O. Box 20970, Lehigh Valley, PA 18002-0970
Dental Claims:
PO Box 2906, Milwaukee, WI 53201-2906

Issue Date: 09/30/2020

bcbsdirect.com/nc/login

Member Service:	1-833-713-1078
TTY/TDD Line:	711
Member Pharmacy Svcs:	1-800-725-7710
Help for Pharmacists:	1-866-230-7268
Provider Service:	1-844-421-5662
Dental Customer Service:	1-844-254-9462
24/7 NurseLine:	1-833-713-1078
Silver & Fit	1-888-797-8052

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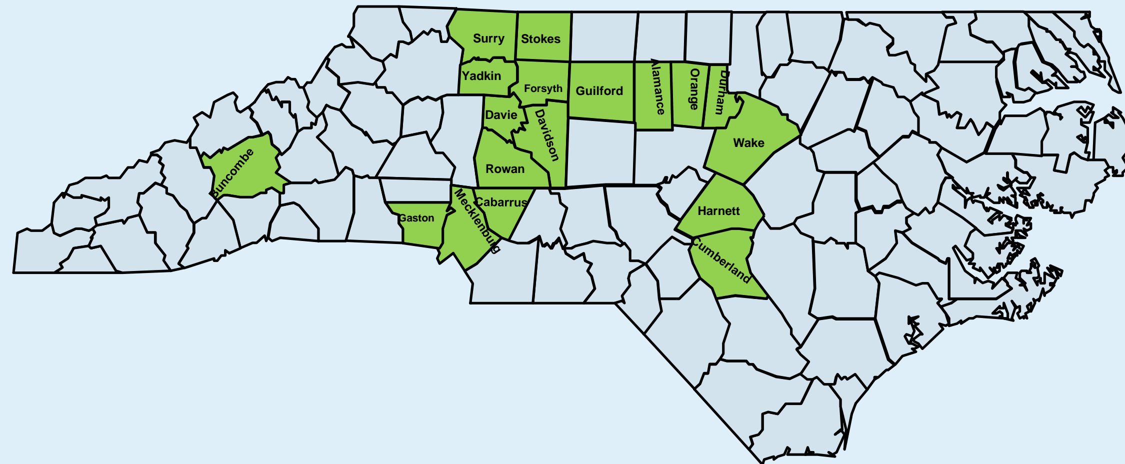
HEALTHY BLUE + MEDICARE: BENEFITS

Benefit	Healthy Blue + Medicare
	HMO D-SNP
Premium	$0
PCP Copay	$0
IP Hospital	$0
Rx Deductible	$0
Tier 1 and Tier 6 Rx	$0
Dental Allowance	$2,500
Vision Allowance	$250
MOOP	$7,550

Only in-network benefits shown.



SUPPLEMENTAL BENEFITS

Routine Vision

$250 Eyewear Allowance
- Blue View Vision

Preventative and Comprehensive Dental

$2500 Allowance;
- Certain basic and major comprehensive services.
- Preventive includes 2 cleanings, 2 oral exams, 1 x-ray and 1 fluoride per year
- DentaQuest

OTC Debit Card

$300 per quarter
- Incomm (via Prime)

Transportation

$0 for unlimited trips
- Logisticare

Post Discharge Meal Support

2 meals a day for 1 week post discharge
- GA Foods

Fitness

Complimentary gym membership
- Silver & Fit

Hearing Aids

$2000 Allowance
1 aid per ear per year
- HCS – Hearing Care Solutions

Personal Emergency Response System

- Critical Signal Technology

Nursing Hotline

1-833-713-1078
TTY: 711

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D-SNP Claims Processing

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- Most D-SNP members are protected by state and federal regulations from balance billing. Providers cannot balance bill members who have Medicare cost share protection and must accept the Medicare and Medicaid (if applicable) payments as payment in full.
- Members who have Medicare cost share protection are classified as QMBs or those with full Medicaid benefits.
- Claims are processed in accordance to the benefits filed within those plans and are subject to Medicare cost sharing. Refer to your Medicare Advantage Agreement.
- Coverage of Medicare cost share depends on the services performed and Medicaid allowed amounts (lesser of Logic or COB requirements for the state may be used).
- Rules differ by state, and it is possible some providers will receive the full Medicare-allowed amount.
- Most states require that you have a Medicaid provider ID in order to bill and receive payment.
- Check the member’s Medicaid coverage prior to billing.
- Federal rules dictate that Medicaid is the payer of last resort.

D-SNP Claims Processing (Continued)

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- For members enrolled in both our Medicare D-SNP and Medicaid plan:
- In most plans, if a service is covered under both Medicare and Medicaid, we will send the appropriate amounts for both automatically. A single claim will be processed under each plan and payment made according to payment rules governing your state's Medicaid program or our contract with the state (some exceptions apply).
- *Explanation of Payment* (*EOP*) will provide further guidance on next steps or pending payments.
- The member must be actively enrolled in both plans on the date of service.
- Service(s) must be covered under the respective plan.
- For non-Medicare covered services, the service must be one the plan has contracted with CMS to cover, or the state has contracted with the Medicare SNP plan to cover (for example, unlimited inpatient days).
- You must be contracted for Medicare with us as well as Medicaid (with the state or with us) in order to receive payments for cost-sharing or Medicaid only services.

Helpful Resources

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- Provider website – https://www.bluecrossnc.com/provider-home
- Provider services —Please call the number on the back of the member's ID card.
- *Medicare Managed Care Manual* (Chapter 16-B: Special Needs Plans) (**http://www.cms.gov/Regulations-and-Guidance/Guidance/Manuals/Downloads/mc86c16b.pdf**).

Provider Attestation

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- Annual provider attestation is required.
- Please attest that you have reviewed this presentation and have an understanding of the SNP plans and MOC requirements.
- **Don’t forget your attestation on the next page!**

Attestation Link

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Please click on the link below to electronically attest that the provider practice has reviewed the SNP and MOC presentation.

https://bluecrossnc.com/providers/blue-medicare-providers/model-care-attestation

Thank You!

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