



Ohio Association of Health Plans

**SNP 101**  
**Overview of Medicare Special Needs Plans**  
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# SNP 101

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# Special Needs Plans (SNP) Overview

- SNPs can specialize in serving nursing facility residents, dual eligibles, and others with severe or disabling chronic conditions (SSA, Sec. 1859(b)(6))
  - SNPs are *Medicare* plans and cover only Medicare services
  - Can contract with Medicaid to cover Medicaid services for duals
- Can be a product line of licensed entity
  - e.g. can have a ‘commercial’ product too
- Must meet all Medicare Advantage requirements
  - Including Marketing, QI, UM, access, etc.
  - Must also offer integrated Part D (RX) offering



# Special Needs Plans (SNP) Overview

- Additional requirements
  - Must present proposal to CMS regarding proposed program
  - Identification of ‘special’ needs approach
  - State coordination



# SNP Growth and Enrollment

- SNPs have grown rapidly
  - 11 in 2004
  - 125 in 2005
  - 276 in 2006
  - 477 in 2007
  - 715 projected in 2008
- Approximately 1.3 million enrolled in 2007
- Vast majority of SNPs are focused on the dual eligibles



# SNP Characteristics

- Can target a specific population vs. traditional Medicare Advantage plan which must accept “all comers”
- Must still have an insurance vehicle, so not a new entry point for many organizations.
- Can “focus” a benefit plan to the specific population the SNP is trying to serve
- Dual Eligibles
- Institutionalized
- Chronic Care Population



# What are Special Needs?

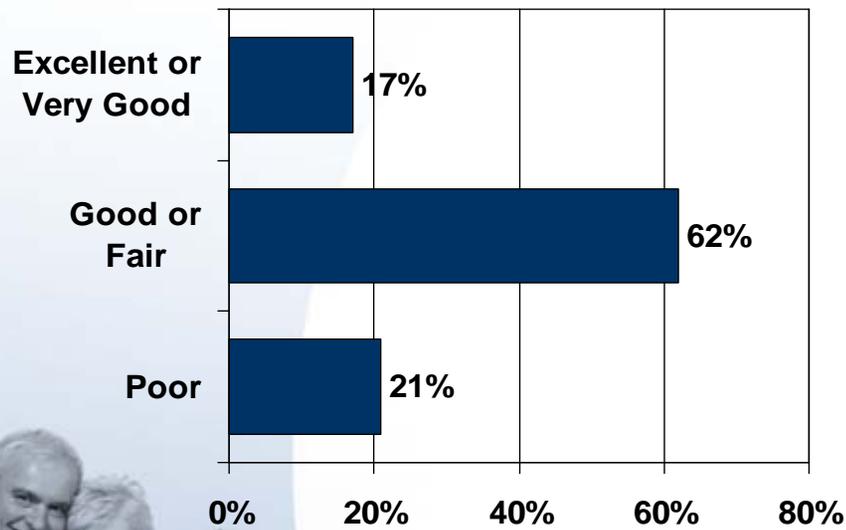
- Co-morbidity (multiple chronic diseases)
- Disability (difficulty performing self-care activities)
- Frailty (falls, weakness, weight loss, geriatric syndromes)



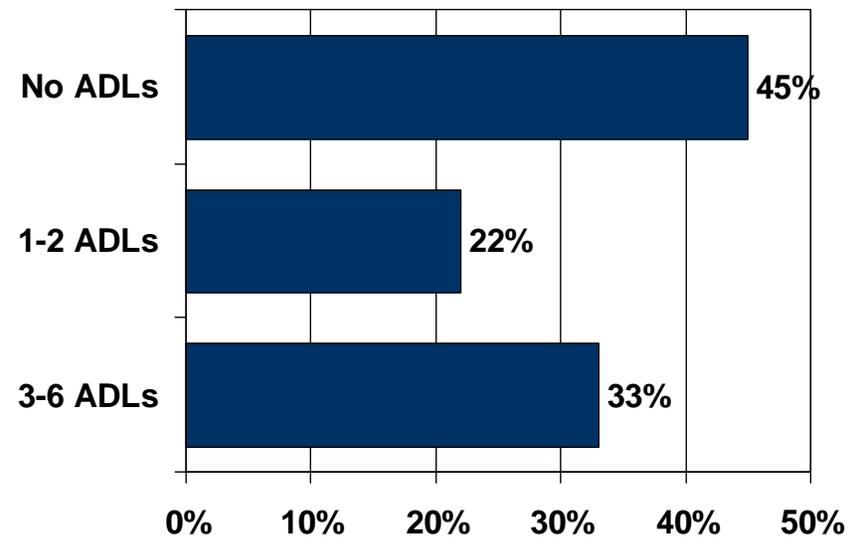
# Dual Eligible Demographics

Source: MedPAC analysis of CMS 2001 data

## Health Status



## ADL Limitations



# Percent of Beneficiaries Using Services

Differences in service use for non-dual and dual eligible beneficiaries

Source: MedPAC analysis of CMS 2001 data

Service	Non-Dual	Dual	% Difference
<b>Any Medicare service</b>	<b>89.1%</b>	<b>92.2%</b>	<b>3.5%*</b>
Inpatient hospital	15.3	26.8	75.6*
Physician	70.7	90.5	28.0*
Outpatient hospital	51.7	71.6	38.6*
Home health	5.5	8.0	43.9
SNF	3.2	7.7	143.5*
Hospice	1.3	2.5	89.4



# Care Management

- Integrated Medical Management Program
- Program assesses physical, behavioral, and social factors
- Guides in coordination of care
- Assists with DM outreach
- Support rehabilitation and recovery in episodic and chronic care



# Benefits of Managed Care for the SNP Population

- Integrates behavioral, physical and long-term care into a single coordinated system of care
- Emphasizes personal care coordination through assigned care managers to help them navigate through the fragmented and complicated system
- Emphasizes community based services over institutional services to help maintain independence
- Emphasizes primary care and prevention over inpatient and emergency room services
- Provides the right mix of care coordination and consumer directed care to promote member independence
- Allows for the approval of extra-contractual benefits that may be in the best interest of the member (i.e. handrails in the shower)



# Characteristics of Best-in-Class SNPs

- Meaningful consumer involvement in care management and care design
- Specialized primary care networks
- Multidisciplinary team approach to care
- Transfer of clinical decisions making to the home
- 24/7 personalized continuity of care in all settings at all times
- Fully organized, hospital and institutional alternative networks
- Primary Care team empowerment to order/authorize all needed services
- Full integration of Medical, Behavioral Health and Long Term Care Services



# Ohio's Medicaid Managed Care Plans

<b>Medicaid Managed Care Plans</b>	<b>CFC Members*</b>	<b>ABD Members*</b>
• AMERIGROUP Ohio	46,082	6,486
• Anthem (Wellpoint)	142,550	20,106
• Buckeye Community Health Plan	107,271	20,037
• CareSource	518,935	28,314
• Molina	122,907	14,774
• Paramount Advantage	54,837	0
• Unison	73,647	5,919
• WellCare	33,168	8,372
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Total Medicaid Managed Care Enrollment	1,108,348	104,008
Total Fee For Service	77,743	17,604**

\*Source: ODJFS, Nov. 2007

\*\* Not including excluded populations



# Who are our ABD Members

- **14% over age 60; 86% under age 60**
- **67% female**
- **58% with behavioral health claims**
- **74% with 5 or more drug categories**
- **Vast majority with social needs such as housing, food, transportation**



## Ohio Medicaid Plans as Medicare Advantage Dual Eligible Special Needs Plans (SNP)

<b>Plan</b>	<b>Service Area</b>	<b>Effective</b>
Buckeye	30 counties in SW, EC, NW, NE ABD regions	2008
CareSource	16 counties in Toledo, Cleveland, Akron, Youngstown, Columbus, Dayton and Cincinnati areas	2008
Gateway	Current: Mahoning, Trumbull, Stark, Summit 2008: Ashtabula, Columbiana, Lake, Geauga, Portage, Cuyahoga, Lorain, Medina	2007
Paramount	Current: Lucas, Wood, Fulton and Ottawa	2007
Unison	Holmes and Wayne Counties	2008
WellCare	8 counties in Toledo, Cleveland, Columbus, and Cincinnati areas	2008



*Note: AMERIGROUP and Molina plan to apply for 2009*

# Shared Goals

- Right care in the right place
- Least restrictive environment
- Case management as central strategy
- Promote medical home
- Quality outcomes and customer satisfaction



# Collaboration Opportunities

- Aging network services for ABD consumers age 60+
- Referral/transition to PASSPORT
- Coordination for NF Placements
- Potential role for objective home assessments
- Shared care management for PASSPORT consumers enrolled in SNPs
- Consumer education on SNP options



# Questions?

