



## Potential integration with Medicare Advantage



California Department of Insurance

## Proposal

Allow the state benefit to be used to pay a portion of the premium for a Medicare Advantage (MA) plan that includes long-term services and supports (LTSS).

- Alternative service delivery model to fee-for-service.
- Integrated medical, long-term care, and social services.
- Pooled Medicare and state LTSS benefit funding.
- Medical Advantage Organizations (MAOs) can design plans targeting different communities and levels of care.
- MA plans qualify after meeting program criteria.
- Individuals enroll after meeting state LTSS benefit eligibility and any additional plan enrollment criteria.

## Proposal

#### Potential add-on or alternative

A work group should be created to examine if a state LTSS benefit can and/or should be used to pay a portion of the premium for a Medicare Advantage plan that includes LTSS.



# Potential advantages of integration with MA

- Coordination with Medicare
- Integrated medical, long-term care, and social services
- Care coordination
- Cost-efficiency
- Quality of care
- Benefit choice and flexibility
  - a maintenance and personal care services plan for individuals who need LTSS but not skilled care
  - a skilled care plan for individuals who would otherwise need care in a nursing facility
  - other designs targeting certain care needs and/or populations



## **Enrollment and eligibility**

- Individuals enroll when they need LTSS.
- Plans offer the covered LTSS only to those who meet the state LTSS benefit and plan eligibility criteria.
  - Institutional Special Needs Plan (I-SNP) enrollees need nursing facility level of care; but may include persons living in the community
  - Special Supplemental Benefits for the Chronically III (SSBCI) – health and/or non-health supplemental benefits offered to chronically ill enrollees (an item or service that has a reasonable expectation of improving or maintaining the health or function of the chronically ill enrollee)