



Types of MA Plans

■ Coordinated Care Plans

- HMO
- PSO
- Local PPO
- Regional PPO
- SNP

Other MA Plans

- **Private Fee-for-Service**
- **Medical Savings Account (MSA)**

What do MA Plans Offer?

- **Provide the full Medicare Part A and Part B benefits**
- **May offer additional benefits to beneficiaries or lower premiums and cost sharing**
- **Each Medicare Advantage Organization (MAO) must offer one MA-PD in each service area**

Access to MA Plans

- **Beginning January 2006, 98% of all Medicare beneficiaries have access to an MA plan**

Special Needs Plans (SNPs)

- **MMA of 2003 created new type of Medicare coordinated care plan**
- **Allows a SNP to restrict enrollment for certain categories of special needs individuals**
 - **Dual Eligibles**
 - **Institutionalized Individuals**
 - **Severe or Disabling Chronic Conditions**

SNPs

▪ Dual Eligibles

- All Dual Eligibles may be enrolled in a SNP
- A Subset of Dual Eligibles may be enrolled, such as Full Dual Eligibles, but not other subsets such as just SLMBs

SNPs

■ Institutionalized Individuals

- Reside or expected to reside continuously for 90 days or longer in SNF/NF
- Requiring institutional level of care, but living in the community

SNPs

- **Severe or Disabling Chronic Conditions**
 - Case-by-case basis—No specific Federal definition
 - Appropriateness of target population
 - Existence of Clinical programs and special expertise
 - Non-discrimination against sicker members

SNPs

■ Approved Chronic Care SNPs

- DM
- CHF
- ESRD
- CAD
- Mentally ill
- COPD
- Cancer
- Cardiomyopathy
- Stroke
- HIV/AIDS

SNPs

- **Disproportionate Percentage**

May enroll a greater percentage of the target population while include non-targeted Medicare beneficiaries

Must enroll target members at a percentage greater than occur nationally in the Medicare population

SNPs

- **Be affiliated with or be an MA plan**
- **Offer all MA services, plus Part D drugs**
- **Provide services tailored to target group**
- **Follow MA plan marketing requirements**
- **Meet all Federal MA plan application requirements**

SNPs

- **Set to expire December 31, 2008, But expect/hope for Congressional remedy**
- **Evaluation Report on SNPs due to Congress by December 31, 2007**
 - Assess impact on cost savings
 - Assess impact on quality of services

SNP Concerns

- **Dual Eligible SNPs**
 - Integration with State efforts
 - Different Medicare vs. Medicaid enrollment periods
 - On/off the Medicaid roles

SNP Concerns

■ Institutionalized

- Restricting enrollment to designated facilities
- Steerage of sicker vs. health individuals
- Medicaid medically needy issues
- Marketing barriers

SNP Concerns

■ Chronic Care

- Inclusion of multiple co-morbidity conditions
- Ensuring access to non-institutional care

SNP Concerns

- **How are they providing superior quality?**
- **More open formularies? Fewer restrictions on access?**
- **Which Medicaid services can be provided under the SNP benefit package?**