

FACTSHEET: MEDICARE ADVANTAGE SUPPLEMENTAL BENEFITS AND MEDI-CAL COVERAGE

Jointly prepared by ATI Advisory¹ and the California Department of Health Care Services

This factsheet explains Medicare Advantage supplemental benefits and how these benefits may be similar to Medi-Cal benefits available to Californians dually eligible for Medicare and Medi-Cal.

Medicare Advantage Supplemental Benefits

Each year, Medicare Advantage plans offer supplemental benefits, which are items and services that plans can cover that are not covered under Traditional Medicare. Until the last decade, supplemental benefits were required to be primarily health-related and available to all enrollees in a plan. Recently, supplemental benefits have expanded under different federal authorities, allowing more nonmedical supplemental benefits and the ability to target benefits to members with specific chronic conditions, functional needs, or income levels. Broadly, supplemental benefits offered by Medicare Advantage plans fall into two categories:

- **Primarily Health-Related Benefits (PHRB)** – Primarily health-related items or services that are not covered by Traditional Medicare (e.g., dental benefits). If a plan offers PHRB, the plan must make the benefit available equally to all plan members.
 - Since 2019, these have expanded to include nonmedical benefits (such as supports for caregivers). These newly authorized benefits are called **Expanded Primarily Health-Related Benefits (EPHRB)**.
- **Non-Primarily-Health-Related Benefits (non-PHRB)** – Nonmedical benefits that can be offered and tailored to specific groups of plan members (e.g., food and produce). If a plan offers non-PHRB, the plan must target the benefit to members with specific chronic conditions, functional needs, or income levels.

Medi-Cal Services

In California, over 1.7 million individuals have both Medicare and Medi-Cal. Medi-Cal benefits are wide-ranging, and include Community Supports (services that help address

members' health-related social needs), dental, vision, hearing, and long-term services and supports such as adult day health care and In-Home Supportive Services.

Medicare Advantage Supplemental Benefits Interact with Medi-Cal Services

Some Medi-Cal benefits are similar to Medicare Advantage supplemental benefits. For dual eligible members, Medicare Advantage supplemental benefits may expand the covered items or services they are eligible to receive. For these members, when both Medicare and Medi-Cal cover a service, Medicare pays first, and Medi-Cal coverage may be a wrap-around benefit.

Key Insight 1:



The Health Insurance Counseling Assistance Program (HICAPs) can assist Medicare beneficiaries (including those who are dual eligible) in choosing Medicare coverage options, including by identifying which Medicare Advantage plans offer supplemental benefits that work best for the beneficiary.

Dual Eligible Special Needs Plans (D-SNPs) Coordinate Benefits Across Medicare and Medi-Cal

Dual eligible Californians can enroll in D-SNPs, a type of specialized Medicare Advantage plan that exclusively serves dual eligible individuals and coordinates services across Medicare and Medi-Cal. In 2023, California D-SNPs offered some supplemental benefits, especially benefits not primarily health-related, at higher rates than other California Medicare Advantage plans.¹

¹ ATI Advisory and the California Department of Health Care Services, Office of Medicare Innovation and Integration, "Supplemental Benefits in Medicare Advantage Plans in California, Contract Year 2023," September 2023. <https://www.dhcs.ca.gov/services/Documents/OMII-Chartbook-4-Supplemental-Benefits.pdf>

Dual eligible Californians who enroll in [Medicare Medi-Cal Plans](#) (Medi-Medi Plans), a type of D-SNP that aligns with a member’s Medi-Cal plan, have a single plan responsible for coordinating all Medicare and Medi-Cal benefits. These plans are available in 12 counties.

Key Insight 2:



Dual eligible Californians can choose to enroll in D-SNPs and specifically Medi-Medi Plans, where available, to receive coordination for services covered by both Medicare and Medi-Cal. D-SNPs and Medi-Medi Plans are not offered in every county, and D-SNP supplemental benefit offerings may differ from one plan or one county to the next. HICAPs can assist dual eligible Californians in learning more.

Benefits in Detail

The following table displays Medicare Advantage supplemental benefits offered by plans in California, compared to similar benefits offered through Medi-Cal. The table reflects information as of September 2023. Supplemental benefits may change in future years. The benefits shown in the table are those analyzed in the DHCS’s September 2023 chartbook on Medicare Advantage supplemental benefits,¹ which [provides more detail](#) on the definitions of the benefits listed in the table. Also, Medi-Cal benefits listed below are at a general level, for specific details about Medi-Cal benefits please review information on the DHCS website.



Are you a Medicare beneficiary? If you need assistance or have questions regarding Medicare, please [contact your local HICAP counseling program](#) for assistance.

Table: Comparison of Select Medicare Advantage Supplemental Benefits with Medi-Cal Benefits and Community Supports

Medicare Advantage Supplemental Benefits				Medi-Cal Benefits	
Benefit	Type of Benefit	% of California MA Plans Offering the Supplemental Benefit in 2023		Medi-Cal Benefits, Including Waivers	Medi-Cal Community Supports
		D-SNPs	All Plans		
Dental	PHRB: Plans may choose to offer these Primarily Health-Related Benefits (PHRB). If offered, the plan must make the benefit available equally to all plan members.	91%	89%	Covered under Medi-Cal Dental Program	N/A
Hearing		77%	94%	Covered under Medi-Cal hearing aid and audiology benefits	N/A
Vision		100%	99%	Covered under Medi-Cal vision benefits	N/A

Benefit	Type of Benefit	% of California MA Plans Offering the Supplemental Benefit in 2023		Medi-Cal Benefits, Including Waivers	Medi-Cal Community Supports
		D-SNPs	All Plans		
Over-The-Counter Items	PHRB	96%	83%	Covered under Medi-Cal Rx pharmacy benefits	N/A
Personal Emergency Response Systems		74%	45%	Some 1915(c) Waivers and the 1915(i) program	Environmental Accessibility Adaptations (Home Modifications)
Remote Access Technology		87%	84%	Covered under telehealth Some 1915(c) Waivers and the 1915(i) program	N/A
Telemonitoring Services		0%	5%	Covered under telehealth and remote physiological monitoring	N/A

Benefit	Type of Benefit	% of California MA Plans Offering the Supplemental Benefit in 2023		Medi-Cal Benefits, Including Waivers	Medi-Cal Community Supports
		D-SNPs	All Plans		
In-Home Supportive Services / Personal Care Services	EPhRB: Plans may choose to offer these Expanded Primarily Health-Related Benefits (EPhRB). If offered, the plan must make the benefit available equally to all plan members.	47%	23%	Personal Care Services through the In-Home Supportive Services Program (IHSS) and 1915(c) Waiver programs and the 1915(i) program	1. Personal Care and Homemaker Services 2. Community Transition Services 3. Nursing Facility Transition/Diversion to Assisted Living Facilities
Home-Based Palliative Care		2%	0.2%	Palliative care must be covered by Medi-Cal MCPs and California D-SNPs	
Adult Day Health Services		4%	5%	Community Based Adult Services (CBAS)	Respite Services
Support for Caregivers of Enrollees		2%	8%	Some 1915(c) Waivers and the 1915(i) program	Respite Services
Medically Approved Non-Opioid Pain Management (Therapeutic Massage)		6%	2%	Chiropractic manipulative treatment	N/A

Benefit	Type of Benefit	% of California MA Plans Offering the Supplemental Benefit in 2023		Medi-Cal Benefits, Including Waivers	Medi-Cal Community Supports
		D-SNPs	All Plans		
Food and Produce	Non-PHRB: Plans may choose to offer these Non-Primarily Health-Related Benefits (non-PHRB) to subgroups of their members, based on chronic conditions, functional needs, or income level.	51%	20%	Medi-Cal Waiver Program (MCWP) - Home Delivered Meals/Nutritional Supplements Multipurpose Senior Services Program (MSSP) – Nutritional Services	Medically Supportive Food or Meals
Transportation for Nonmedical Needs		26%	10%	Some 1915(c) Waivers	N/A
General Supports for Living (Transitional Supports)		36%	9%	Assisted Living Waiver HCBA Waiver using California Community Transitions through Money Follows the Person grant funding	<ol style="list-style-type: none"> 1. Community Transition Services 2. Nursing Facility Transition/Diversion to Assisted Living Facilities 3. Housing Transition/Navigation 4. Housing Deposits 5. Housing Tenancy & Sustaining Services 6. Day Habilitation Programs

Benefit	Type of Benefit	% of California MA Plans Offering the Supplemental Benefit in 2023		Medi-Cal Benefits, Including Waivers	Medi-Cal Community Supports
		D-SNPs	All Plans		
Meals Beyond a Limited Basis	Non-PHRB	6%	8%	Medi-Cal Waiver Program (MCWP) – Home delivered meals/Nutritional Supplements MSSP Nutritional Services	Medically Supportive Food or Meals
Social Needs Benefits		0%	7%	May be partially covered through the 1915(c) Waivers CBAS	1. Adult Day Health Services 2. Day Habilitation Programs
Pest Control		6%	2%	N/A	Asthma Remediation
Indoor Air Quality Equipment and Services		2%	1%	N/A	Asthma Remediation
Structural Home Modifications		0%	0%	Covered in California Community Transitions and some 1915(c) Waivers	Environmental Accessibility Adaptations (Home Modifications)
Complementary Therapies		0%	0%	N/A	N/A

Benefit	Type of Benefit	% of California MA Plans Offering the Supplemental Benefit in 2023		Medi-Cal Benefits, Including Waivers	Medi-Cal Community Supports
		D-SNPs	All Plans		
Services Supporting Self-Direction	Non-PHRB	0%	0%	In-Home Supportive Services Program 1915(c) Waivers and the 1915(i) program	<ol style="list-style-type: none"> 1. Community Transition Services 2. Nursing Facility Transition/Diversion to Assisted Living Facilities 3. Day Habilitation Programs

ⁱ ATI Advisory (ATI) is a research and advisory services firm working to transform the delivery of health care and aging services for older adults. ATI conducts research, generates new ideas, and helps organizations lead and deliver change in senior care. For more information visit www.atiadvisory.com.

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