

# Navigating Medicare Coverage Choices in California, Including Medicare Advantage Supplemental Benefits

October 11, 2023



**ATI Advisory**



# Welcome & Introductions

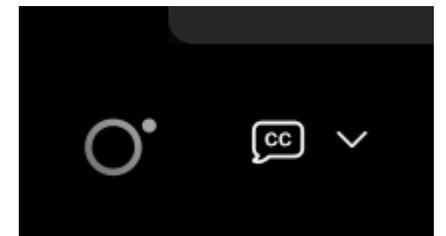
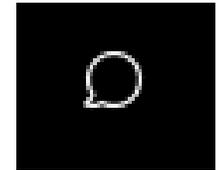


**ATI Advisory**



# Webinar Housekeeping

- » All attendees are muted upon entry.
- » This webinar is being recorded and will be posted on the DHCS website.
- » To access the chat, click on the chat button on the lower right corner of your screen.
- » We are only taking questions via chat for the webinar, but if we need more clarification, we can take you off mute if you raise your hand. The button to raise your hand is at the bottom-right of the screen next to the emoji icon.
- » For those who need live captioning for today's webinar, we have a link for assistance, please look at the chat for that link. Or you can use the cc button.
- » **Agenda is posted here, and slides will be posted shortly:**  
<https://www.dhcs.ca.gov/services/Pages/OMII-Webinar.aspx>



# Agenda

- » Welcome and Introductions
- » Overview of Medicare, and Medicare Choices
  - Q & A
- » Analysis of Supplemental Benefits in Medicare Advantage Plans in California for 2023
  - Q & A

# Presenter Organizations

- » **Department of Health Care Services** is the state agency that administers Medi-Cal, and integrated programs for people with both Medicare and Medi-Cal.
- » **California Department of Aging** is the state agency that administers California's State Health Insurance Assistance Program, known as the Health Insurance Counseling and Advocacy Program (HICAP).
- » **Center for Health Care Rights** is a non-profit organization that provides free Medicare and health insurance counseling and advocacy services to Los Angeles County residents.
- » **ATI Advisory (ATI)** is a research and advisory services firm working to transform the delivery of services that promote the health and well-being of individuals with complex health and social needs.



# Questions about Medicare?

## » Contact HICAP!

- **Find your local HICAP office by calling:** 1-800-434-0222
- Or click on your county here:  
[https://aging.ca.gov/Find Services in My County/](https://aging.ca.gov/Find_Services_in_My_County/)

» HICAP (Health Insurance Counseling and Advocacy Program) in California provides free, confidential one-on-one counseling, education, and assistance to individuals and their families on Medicare, Long-Term Care insurance, other health insurance related issues. HICAP also provides legal assistance or legal referrals in dealing with Medicare or Long-Term Care insurance related issues.

» **Or Call Medicare: 1-800-633-4227**



# Questions about Medi-Cal?

## » **Medi-Cal Eligibility**

- Contact your county Medi-Cal office: <https://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx>

## » **Medi-Cal Managed Care Plan Enrollment**

- Health Care Options: 1-800-430-4263 OR: <https://www.healthcareoptions.dhcs.ca.gov/en>

## » **Medi-Cal services, appointments, and benefits**

- Contact your Medi-Cal health plan, using the number on your card, OR <https://www.healthcareoptions.dhcs.ca.gov/en/compare-medical-plans-and-dental-plans>



# Medicare Overview and Comparing Coverage Options

Presented by: **Stephanie Fajuri**

**HICAP Program Manager/Staff Attorney**



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# Center for Health Care Rights

- » A non-profit organization that provides free Medicare and health insurance counseling and advocacy services to Los Angeles County residents.
- » CHCR's services are funded by the California Department of Aging Health Insurance Counseling and Advocacy Program (HICAP).

**HICAP Statewide number: 1-800-434-0222**

**Visit our website: [www.healthcarerights.org](http://www.healthcarerights.org)**

# Today's presentation

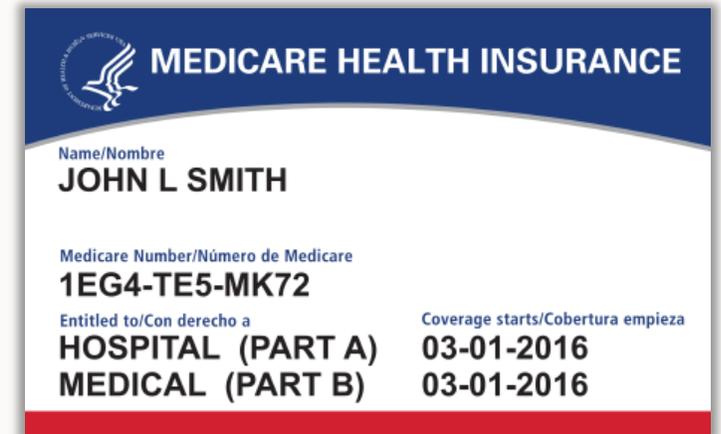


## We will discuss:

- » Medicare eligibility
- » Medicare benefits
- » Comparing Original Medicare to Medicare Advantage and coverage options

# What is Medicare?

- A federal health insurance program that provides health benefits to people who are age 65 and older and people under the age of 65 who have a permanent disability.
- Eligibility for Medicare is **NOT** based upon income or resources, unlike Medi-Cal.



# What is Medi-Cal?

- Medi-Cal is California's Medicaid program. Medi-Cal is a public health insurance program that provides health care services for low-income individuals of all ages.
- Some people have both Medicare and Medi-Cal (called dual eligibles or “Medi-medis”).



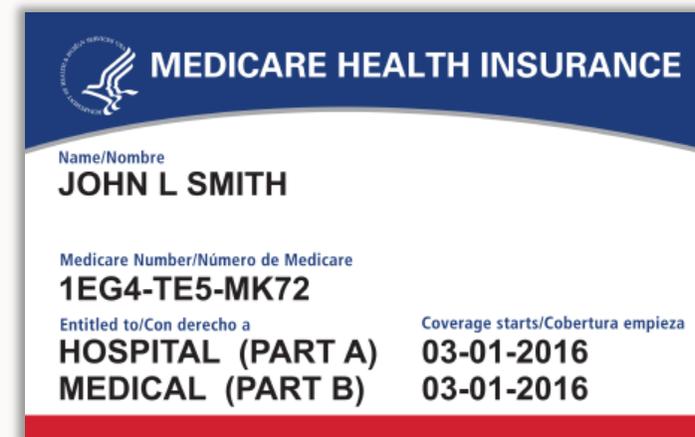
# Who is Eligible for Medicare?

## People who are 65 or older and,

- A US Citizen, or
- A legal permanent resident with at least five years of continuous residency in the US

## People under the age of 65 with a permanent disability who have:

- Received Social Security Disability Insurance (SSDI) benefits for 24 consecutive months.
- Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig's Disease, or End Stage Renal Disease (ESRD).



# Medicare Benefits: Part A

## Part A

- » Hospital Services
- » Home Health Care
- » Skilled Nursing Care in a Skilled Nursing Facility
- » Hospice Care

**\*Most people get Part A coverage for free. If you do not have Part A because you do not have enough work credits with Social Security, contact HICAP or your county office to see if you are eligible for the Qualified Medicare Beneficiary Program (QMB).**

# Medicare Benefits: Part B

## Part B

- » Doctor Services
- » Ambulance Services
- » Labs, X-Rays, Diagnostic Tests
- » Durable Medical Equipment
- Preventive Care
- Outpatient Therapy
- Mental Health Services

**\*Most people pay a monthly premium for Part B coverage. In 2023, that premium is \$164.90 per month. High income earners pay more, and the state pays the Part B premium for individuals with Medi-Cal or a Medicare Savings Program.**

# Medicare Benefits: Part D



## Part D

» Prescription Drugs

**\*Part D plans vary in price. For people with the “Extra Help” Low Income Subsidy Program (including those with Medi-Cal), plans are available for \$0 per month.**

# Medicare Benefits: Part C



## Part C

- » Known as “Medicare Advantage,” typically combines **Parts A, B, and D**
- » May add supplemental benefits not covered by “Original Medicare,” which vary from plan to plan
- » Note: you must have Medicare A and B to enroll in a Medicare Advantage plan

**\*Medicare Advantage plans vary in price. Many have no additional monthly cost. Others do charge a monthly premium.**

# Medicare Part D Drug Plan Choices



## **Prescription drug plan (PDP)**

- Obtain Medicare Part D drug coverage by enrolling into a PDP
- Continue to use “original Medicare” for Part A and B services
- Plan premiums vary

## **Medicare Advantage drug plan (MAPD – also called Part C)**

- When you enroll into a MAPD plan you assign your Medicare A, B and D benefits to the plan
- You obtain all your medical care from plan providers
- Plan premiums vary

# What is Open Enrollment?

## Annual Election Period, or “Open Enrollment”

- **October 15<sup>th</sup> through December 7<sup>th</sup>** you can enroll in a Part D drug plan (including Medicare Advantage plans) or change to another plan.
- Any plan changes made during Open Enrollment are effective January 1<sup>st</sup>.



# Things to consider before/during Open Enrollment

## Preparation check-list:

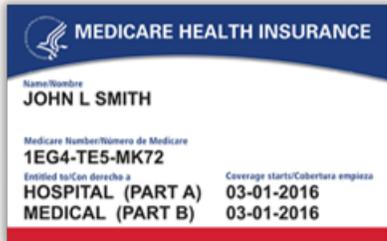
- What kind of coverage do you currently have?
- Are you happy with your current coverage?
- Is your plan changing?
- **What is important to you when it comes to your health care?**
  - Are there doctors or hospitals you want to keep using?
  - How much are you currently paying for your coverage?



# Medicare Coverage Options

## Step 1: Decide how you want to get your coverage

### Original Medicare



You enroll in a stand-alone Part D plan and can see any provider that accepts Medicare.

Supplemental/secondary coverage is recommended.

or

### Medicare Advantage



You enroll in a Medicare Advantage HMO or PPO that may reduce your medical costs and add supplemental benefits like dental and vision services, with a specific provider network.

# Prescription Drug Plans (PDP)

- » Plans contract with Medicare to provide Part D benefits only.
- » Keep using Original Medicare for Part A & B services.
- » Use any providers that contract with Medicare and do not need referrals or prior authorizations for hospital and medical services.
- » **Will need to think about how to supplement Medicare.**
  - Medi-Cal
  - Medicare Supplemental Insurance (Medigaps)
    - These plans do not have the same Open Enrollment rules as Medicare

# Medicare Advantage Prescription Drug Plans (MAPD)

- » Plans that contract with Medicare to provide all Medicare Part A, B, and D benefits.
- » When you enroll into an MAPD, you assign your Medicare benefits to the plan.
- » You work with your primary care doctor to manage your medical care
- » All specialty services must be authorized by the plan medical group.
- » You can use out of plan providers only for emergency and urgent care.

# Medicare Advantage Special Needs Plans (SNPs)

- » Plans that provide services to specific groups of people who have special needs
  
- » There are 3 types of SNP plans:
  - Chronic care plans for people with chronic diseases like diabetes, ESRD, HIV/AIDS, chronic heart failure, or dementia
  - Institutional plans for people who live in certain institutions (like a nursing home) or who require nursing care at home
  - Dual eligible plans for people who have Medicare and full Medi-Cal coverage (D-SNP)
  
- » **You can join or leave a SNP at any time**

# Medicare Advantage Prescription Drug Plan (MAPD)

- » Generally, have lower copayments when compared to Original Medicare and have annual out of pocket maximums.
- » Are cheaper than buying a Medicare Supplement “Medigap.”
- » Supplemental benefits may include things not covered by Original Medicare, such as:
  - Over-the-counter drug benefit
  - Dental coverage
  - Transportation to medical appointments
  - Vision coverage
  - Gym memberships

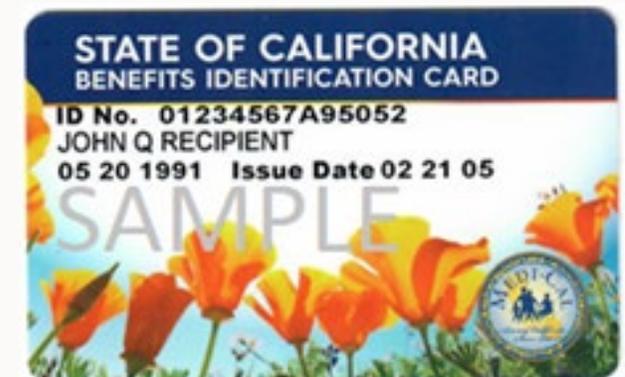
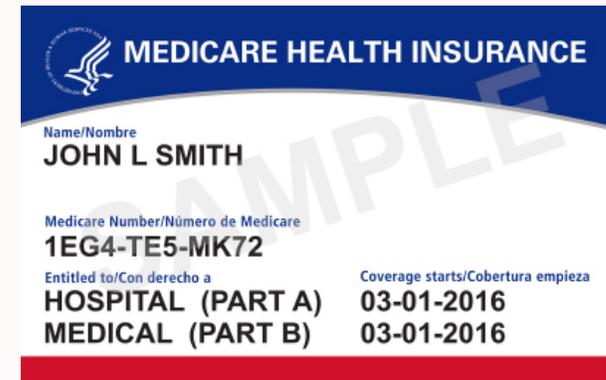
# Comparing Medicare Advantage Plans (MAPD)



- » Which plans contract with the doctors and hospitals you want to see?
- » How much will you have to pay for office visits, hospital care or specialty services?
- » Will your prescription drugs be covered? How much will they cost?
- » What supplemental benefits does the plan offer?

# How Medicare and Medi-Cal Work Together

- » Medicare is the primary health insurance and covers doctor visits, hospital stays, labs, prescription drugs, and other benefits.
- » Medi-Cal covers Medicare Part B premiums, copays, adult day health care, skilled nursing facility care, dental, and In-Home Supportive Services (IHSS) and reduces Part D drug costs.
  - Most people who have Medi-Cal in California are enrolled in a Medi-Cal managed care plan. This is **NOT** the same as a Medicare Advantage plan.



# Do I need to change my Medicare drug plan each year?



- Plans can change from year to year: costs, coverage, and service area.
- It is always a good idea to check your drug plan coverage for the new year.
- You should make sure you are getting good coverage at the lowest cost.

# How to Select a Medicare Plan



- Shop for the lowest cost plan that covers all your current prescription drugs.
- Each drug plan has their own list of covered drugs (formulary) and copayments.
- Use the Medicare Part D Drug Plan Search Tool on the [Medicare.gov](https://www.medicare.gov) website to choose a plan.
- Contact your local HICAP office for assistance with comparing your options!

# Medicare Marketing Violations and Enrollment Fraud



- » Medicare marketing scams target people with Medicare year-round.
  
- » Medicare beneficiaries need to beware of insurance agents pressuring them to switch plans. Agents cannot:
  - Conduct marketing or sales activities at an educational event
  - Approach people in public common areas, or sell door-to-door
  - State they are calling on behalf of Medicare
  - Make unsolicited calls for potential enrollees
  - Provide inaccurate or misleading information

# Where to get information on Medicare Plans

Medicare Website  
[www.Medicare.gov](http://www.Medicare.gov)

Medicare Telephone Hotline  
**1-800-633-4227**

Medicare Part D Plans/Medicare Advantage Plans

Health Insurance Counseling and Advocacy Program (HICAP)  
**1-800-434-0222**

# Questions?

# Supplemental Benefits among Medicare Advantage Plans in California in 2023

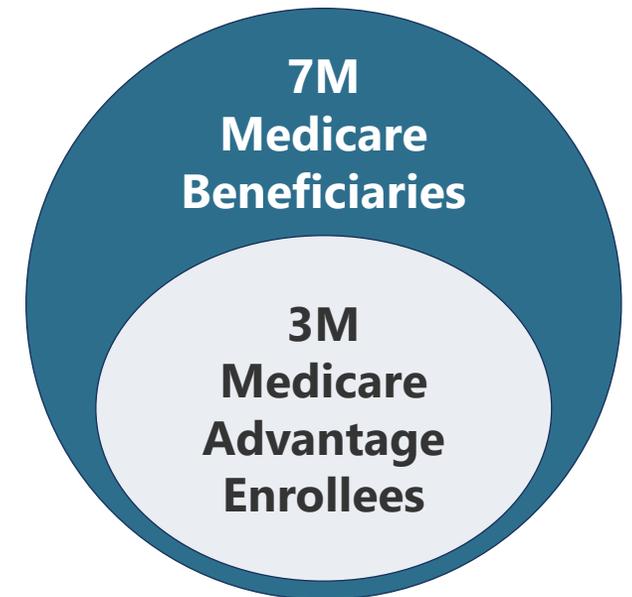
# Topics Covered in This Segment

- » Medicare, Medicare Advantage, and Medi-Cal
- » Supplemental benefits offered in 2023
- » Dual eligible beneficiaries with Medicare and Medi-Cal

# Review of Medicare, Medicare Advantage, and Dual Eligibility

California Medicare and Medicare Advantage Enrollment, 2022

- » **Medicare** – Federal health insurance program for:
  - Most people who are 65 or older
  - Certain younger people with disabilities
  - Certain people with End-Stage Renal Disease
- » **Medicare Advantage** – Medicare plans managed by private insurers, with contracted provider networks. MA plans can offer supplemental benefits, which is coverage that exceeds Traditional Medicare benefits.

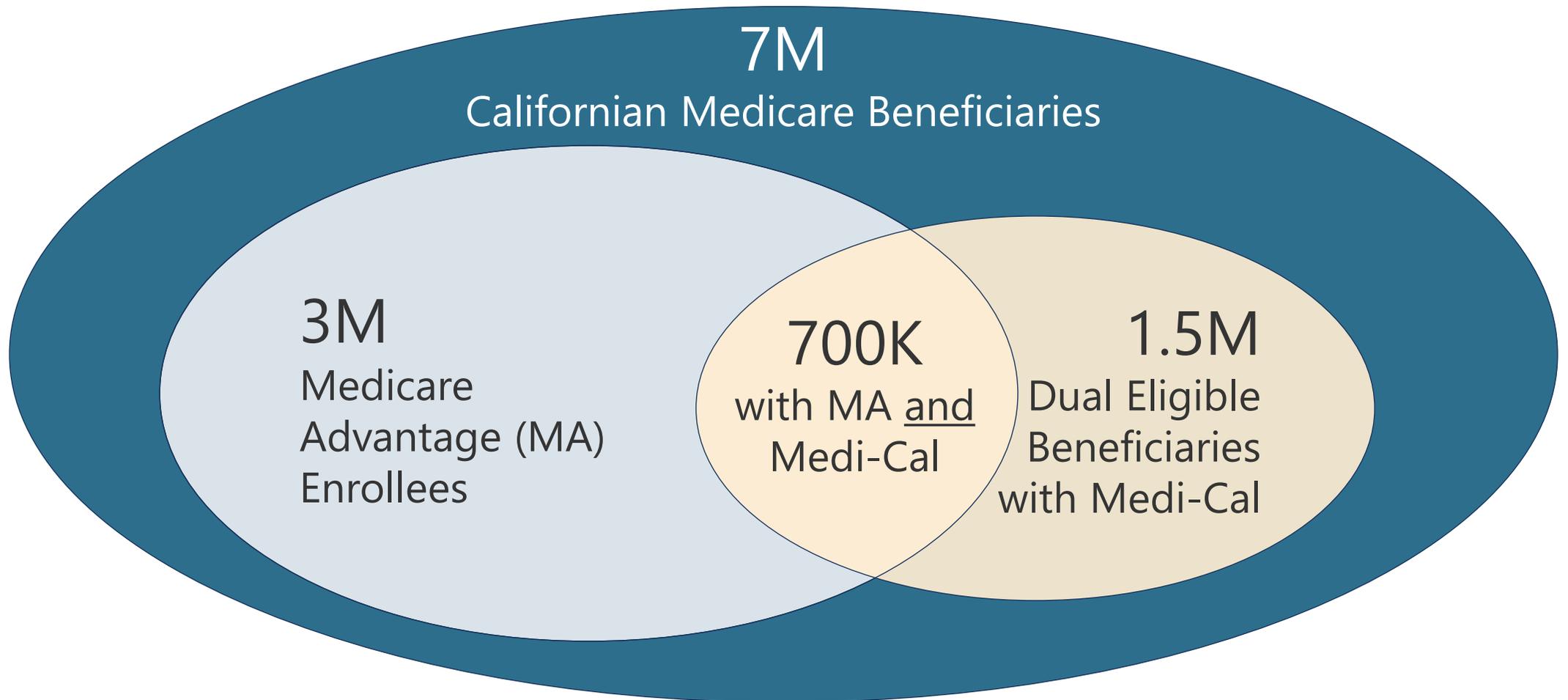


# Review of Medicare, Medicare Advantage, and Dual Eligibility

- » **Dual Eligible Beneficiary** – A Medicare beneficiary who is also a beneficiary of Medi-Cal (Medicaid) (1.5 million in 2022)
- » **Dual Eligible Special Needs Plan (D-SNP)** – A type of Medicare Advantage plan that serves dual eligible beneficiaries. D-SNPs coordinate benefits across Medicare and Medi-Cal. All California D-SNPs must sign a contract to abide by rules set by California.

# Understanding Medicare and Dual Eligibility

California Medicare, Medicare Advantage, and Medi-Cal Enrollment, 2022



# Supplemental Benefits: Primarily Health Related Benefits

## Summary

- » Many California Medicare Advantage plans offered primarily health-related supplemental benefits:
- 89% offered **dental** benefits
  - 94% offered **hearing** benefits
  - 99% offered **vision** benefits
  - 83% offered **over-the-counter items** benefits
  - 84% offered **personal emergency response systems**

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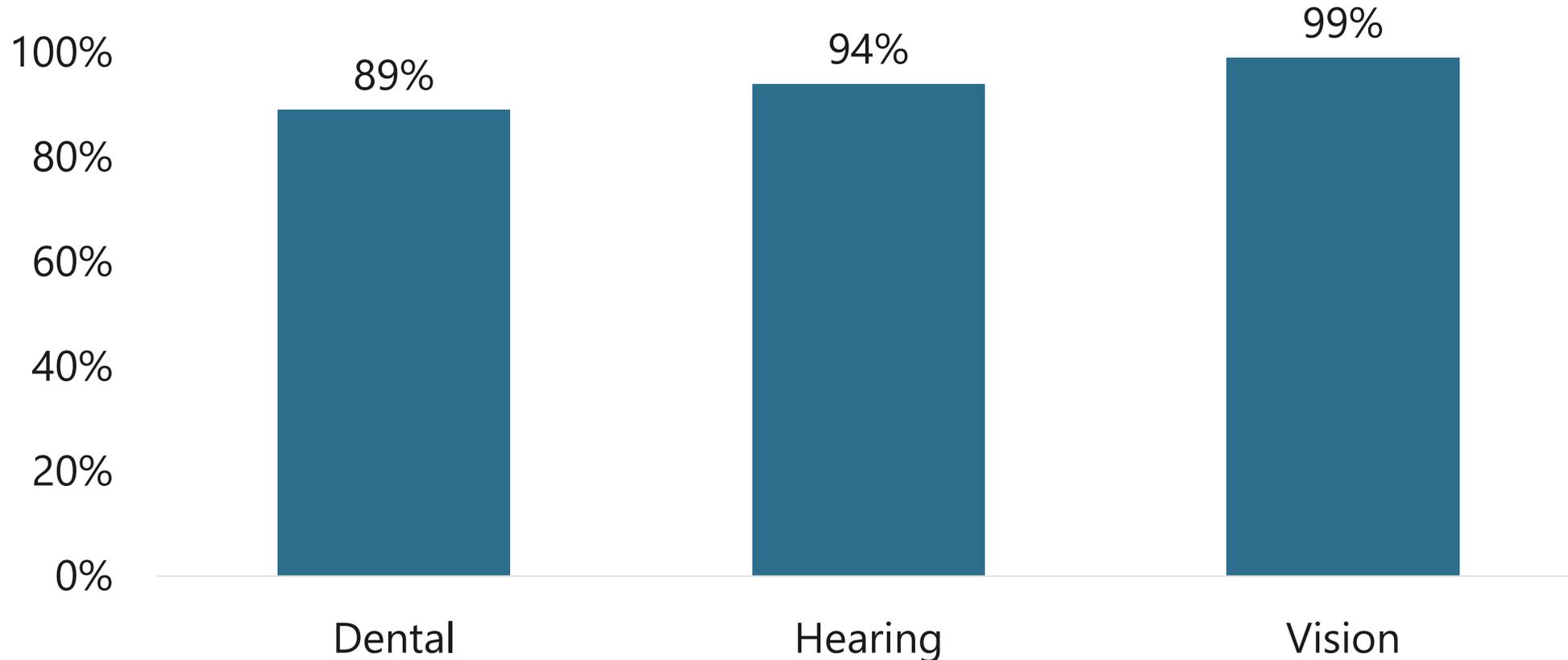
Plan Benefit Packages filed with Medicare for offerings in 2023

### Plans Analyzed

Plans serving California, excluding plans with different benefit rules, like employer plans

# Dental, Vision, and Hearing Benefits

Share of California MA Plans That Offered Dental, Hearing, and Vision Benefits



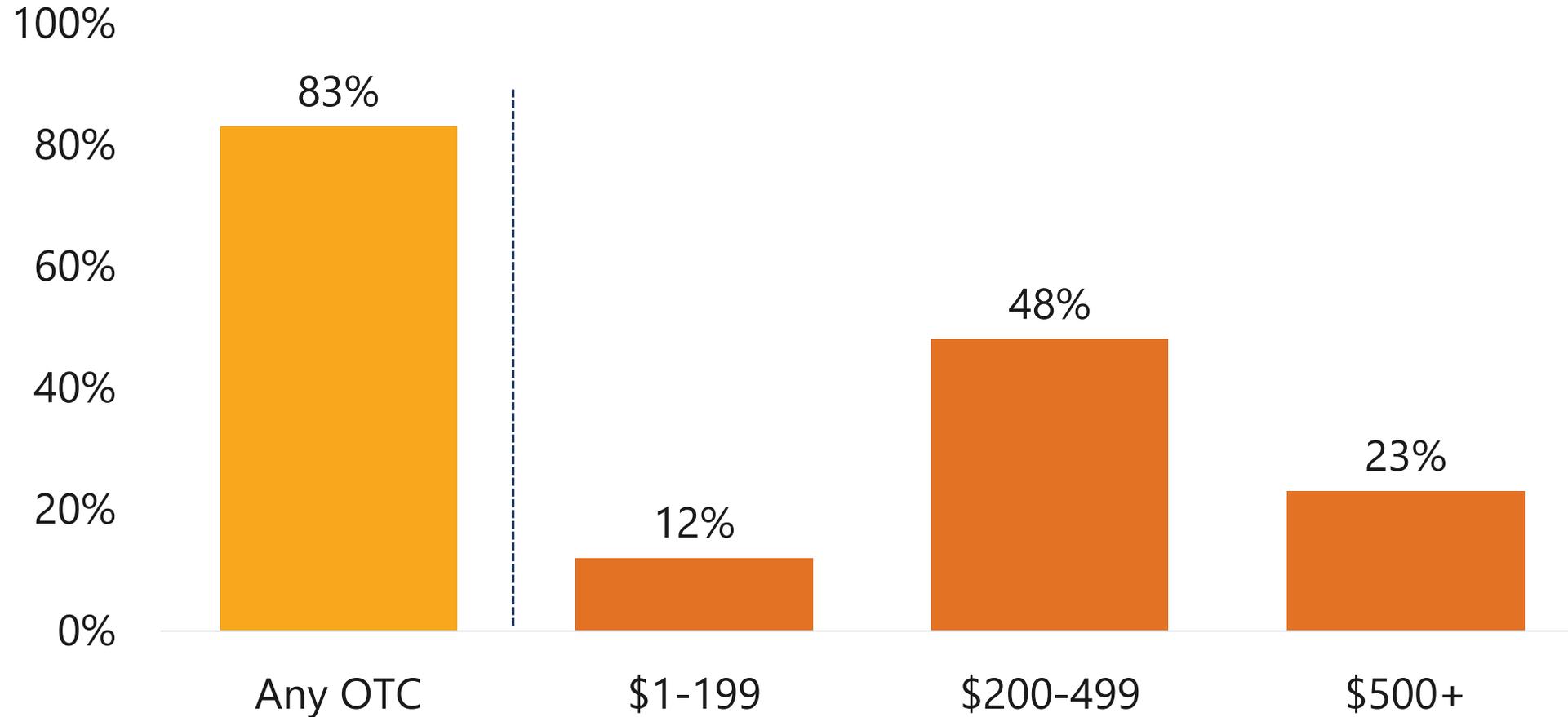
Data Source: Centers for Medicare & Medicaid Services PBP Benefits Data

Dates Represented: 2023 Benefits | Date Downloaded: 2/1/2023

Prepared by ATI Advisory | Excludes EGWPs, Cost plans, MSAs, PACE, and Part-B-Only plans.

# Over-the-Counter (OTC) Items Benefit

## Share of California MA Plans That Offered OTC (by Annual Coverage)



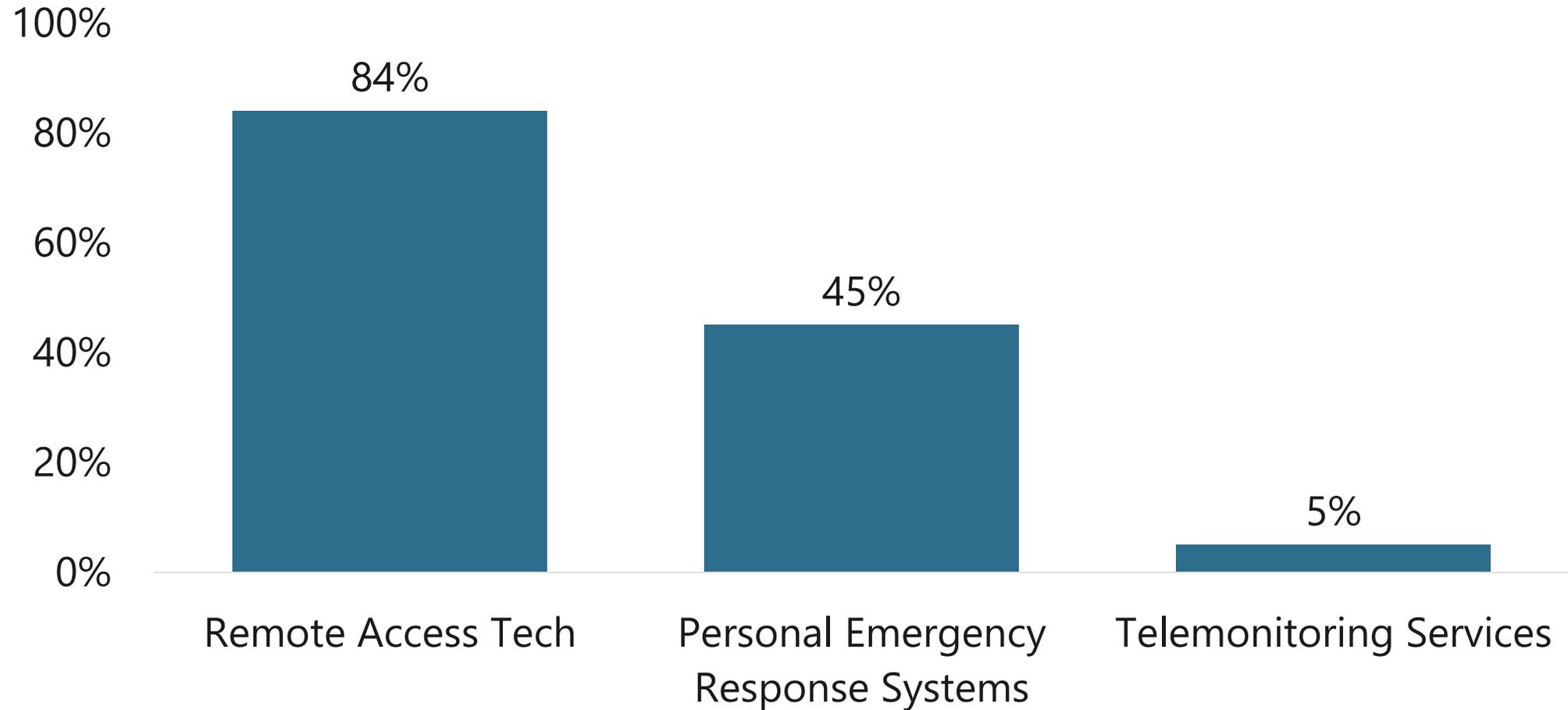
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# Technology-Enabled Benefits

## Share of California MA Plans That Offered Technology-Enabled Benefits



Data Source: Centers for Medicare & Medicaid Services PBP Benefits Data

Dates Represented: 2023 Benefits | Date Downloaded: 2/1/2023

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# Supplemental Benefits: Expanded Primarily Health Related Benefits

» EPHRB are non-medical benefits which must be made available **uniformly** to plan members.

## Summary

» 27% of California Medicare Advantage plans offered any EPHRB

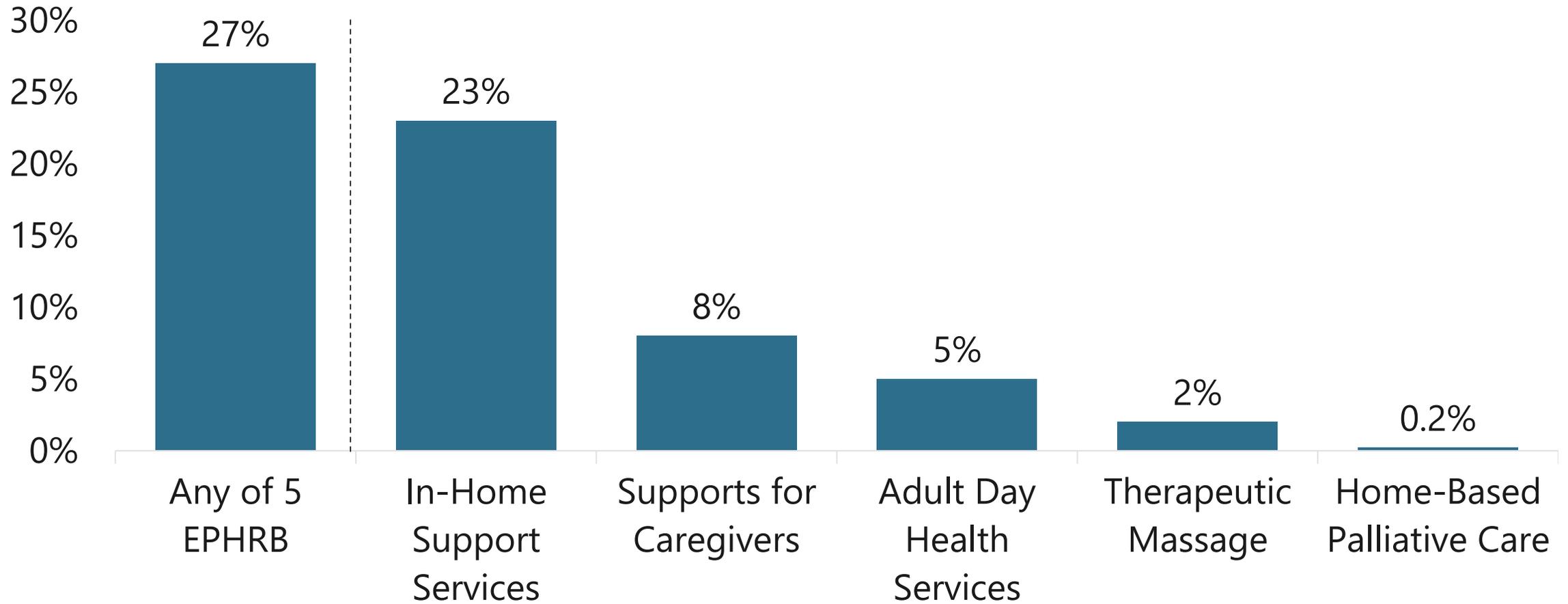
» 53% of California D-SNPs offered any of these benefits

» The most common was In-Home Support Services

(Not to be mistaken for the California state program with the same name)

# Expanded Primarily Health Related Benefits

## Share of California MA Plans That Offered EPHRB



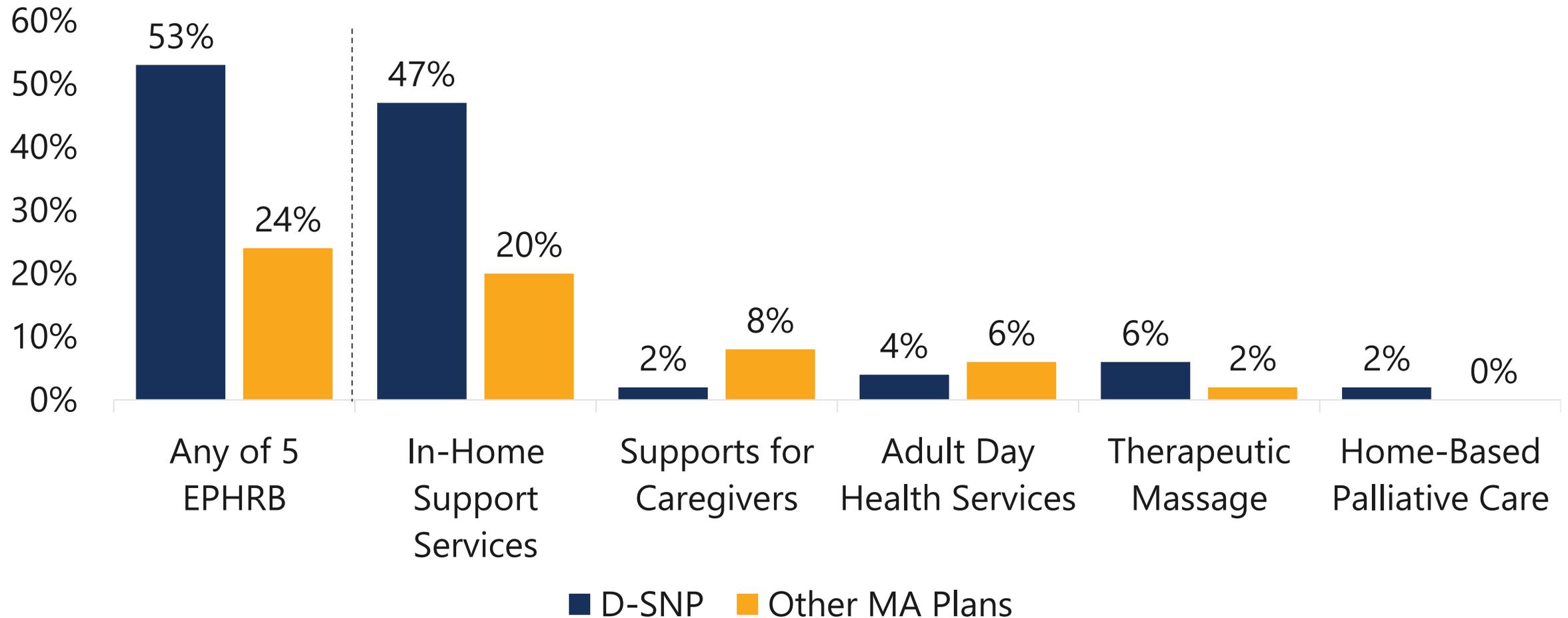
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# Expanded Primarily Health Related Benefits

## Share of California D-SNPs and Other MA Plans That Offered EPHRB



Data Source: Centers for Medicare & Medicaid Services PBP Benefits Data

Dates Represented: 2023 Benefits | Date Downloaded: 2/1/2023

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# Supplemental Benefits: Non-Primarily Health Related Benefits

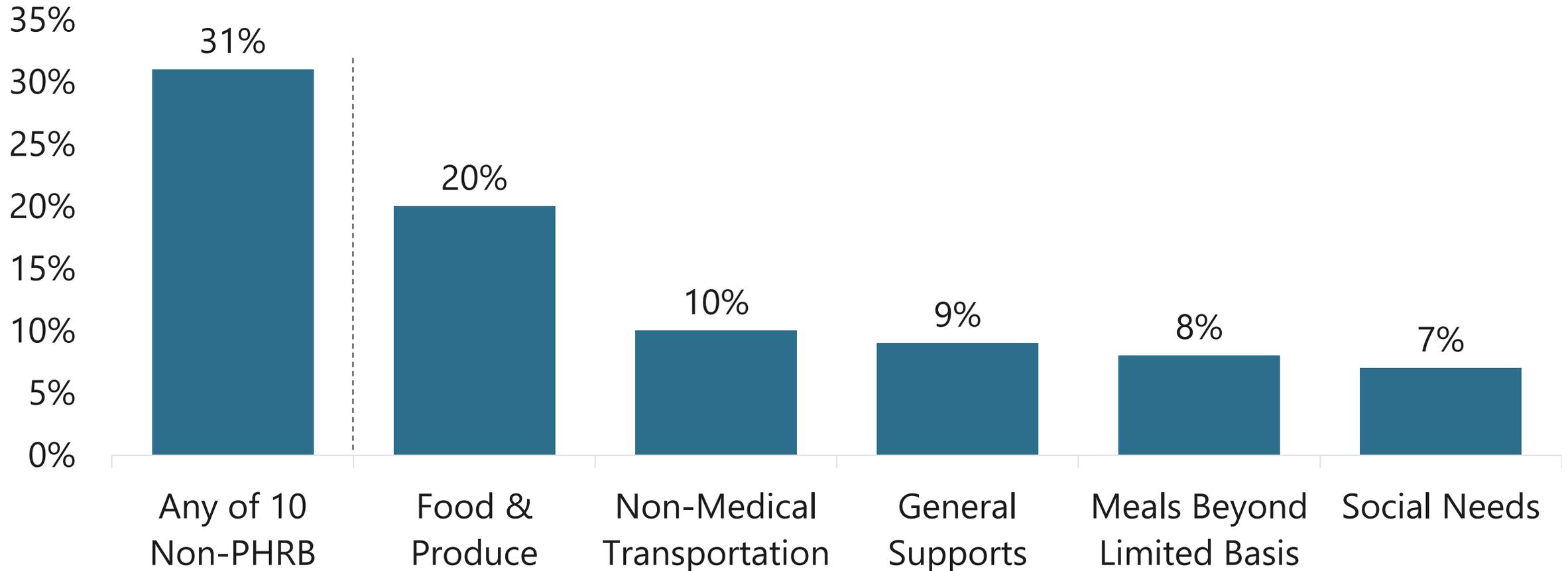
» Non-PHRB are non-medical benefits that must be **targeted** to members with specific conditions, functional limitations, or income levels.

## Summary

- » 31% of California Medicare Advantage plans offered any non-PHRB
- » 66% of California D-SNPs offered any of these benefits
- » The most common such benefit was food and produce coverage

# Non-Primarily Health Related Benefits

## Share of California MA Plans That Offer Non-PHRB



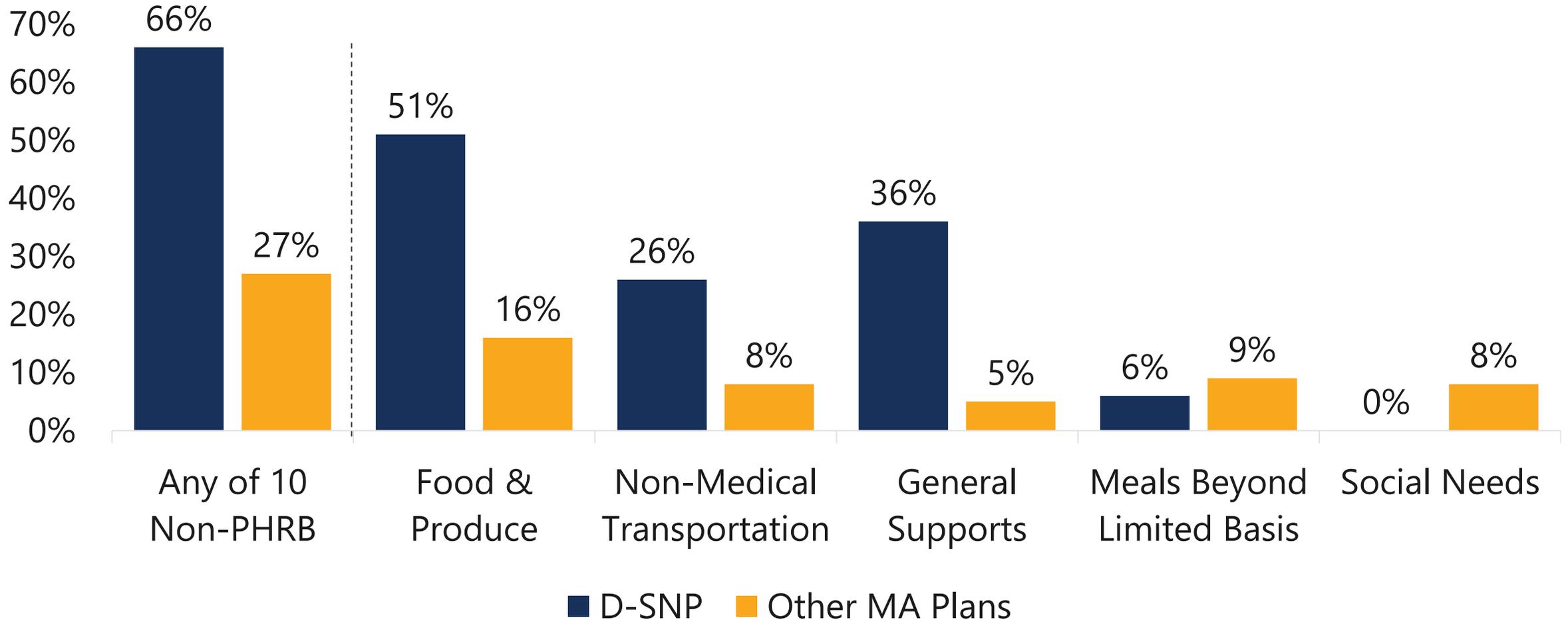
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# Non-Primarily Health Related Benefits

## Share of California D-SNPs and Other MA Plans That Offer Non-PHRB



Data Source: Centers for Medicare & Medicaid Services PBP Benefits Data

Dates Represented: 2023 Benefits | Date Downloaded: 2/1/2023

Prepared by ATI Advisory | Excludes EGWPs, Cost plans, MSAs, PACE, and Part-B-Only plans.

# What We Learned

## California MA plans offered a variety of supplemental benefits in 2023, including non-medical benefits.

- 9 in 10 plans offered dental and hearing benefits
- Almost all plans offered vision benefits
- 8 in 10 plans offered OTC benefits
  - Half of plans offered between \$200 and \$500 of annual OTC coverage
  - A higher percent of D-SNPs offered OTC benefits than other MA plans
- 8 in 10 plans offered remote access technology benefits to reduce telehealth barriers
- Half of plans offered personal emergency response systems
- A minority of plans offered both types of non-medical benefits (EPhRB and non-PHRB).
  - Most D-SNPs offered both types of non-medical benefits

**Questions?**

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# Wrap Up and Resources

» **Questions about Medicare? Contact HICAP!**

- **Find your local HICAP office by calling:** 1-800-434-0222
- Or click on your county here:  
[https://aging.ca.gov/Find Services in My County/](https://aging.ca.gov/Find_Services_in_My_County/)

» **Or Call Medicare: 1-800-633-4227**

» **Medicare Plan Finder:** <https://www.medicare.gov/plan-compare>

» **Link to ATI Report** on 2023 CA Supplemental Benefits:  
<https://www.dhcs.ca.gov/services/Documents/OMII-Chartbook-4-Supplemental-Benefits.pdf>

