

# Review of Contract Year 2019 Medicare Advantage supplemental health care benefit offerings

Commissioned by Better Medicare Alliance, Inc.

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In April 2018, the Centers for Medicare & Medicaid Services (CMS) expanded the types of supplemental benefits that Medicare Advantage organizations can offer to their enrollees.

Medicare Advantage (MA) plans, private plans offering Medicare benefits, must cover all benefits covered by original Medicare at a level of cost sharing that is, in aggregate, no greater than original Medicare. MA plans may offer additional (supplemental) benefits such as dental, vision, and fitness. Under new CMS guidelines, these plans will have more flexibility in 2019 with regard to the benefits they are permitted to offer. Milliman reviewed the number of MA plans that are taking advantage of this new flexibility by offering new types of benefits in 2019. This flexibility expands the types of supplemental benefits that can be provided to all enrollees (“‘primarily health related’ for supplemental benefits”) and allows plans to offer different cost-sharing or additional benefits to specific subsets of their enrollees (“uniformity requirement”). It is important for Medicare beneficiaries who choose to enroll in Medicare Advantage plans to consider supplemental benefits in the context of all of their healthcare needs as well as any cost sharing and member premium.

## Reinterpretation of “primarily health related” for supplemental benefits

CMS used the 2019 Announcement<sup>1</sup> to expand the scope of “primarily health related” supplemental benefits to “permit MA plans to offer additional benefits as ‘supplemental benefits’ so long as they are healthcare benefits.” Previously, the standard did not allow a benefit “if the primary purpose [was] daily maintenance.” Further guidance was issued on this reinterpretation on April 27, 2018,<sup>2</sup> and included, as examples, the following nine services:

adult day care services, home-based palliative care, in-home support services, support for caregivers of enrollees, medically-approved non-opioid pain management, stand-alone memory fitness benefit, home & bathroom safety devices & modifications, transportation, and over-the-counter (OTC) Benefits.

Prior to this year, bathroom safety devices, transportation, and OTC benefits were allowable benefits for MA plans, but their scope has expanded under this reinterpretation. Bathroom safety devices and modifications was amended to include home modifications (e.g., stair rails and treads), transportation was amended to include a health aide to assist the enrollee to and from the destination, and OTC benefits now include pill cutters, crushers, and bottle openers. A dual eligible special needs plan (D-SNP) could offer non-skilled in-home support services, supports for caregivers of enrollees, home modifications, and adult day care services prior to CY2019. Under the expansion, any MA plan can now offer these benefits.

Figure 1 shows the number of plans offering one of the new supplemental benefits identified by CMS in the guidance for 2019.

**FIGURE 1: SUMMARY OF EXPANDED SUPPLEMENTAL BENEFITS\***

BENEFIT	PLANS OFFERING BENEFIT
Adult Day Care Services	0
Home-Based Palliative Care	29
In-Home Support Services	51
Medically-Approved Non-Opioid Pain Management	22
Stand-alone Memory Fitness Benefit	0
Total (no plan offered more than one of these benefits)	102

\* We exclude D-SNPs as these benefits were previously allowable benefits for D-SNP beneficiaries

As bathroom safety devices, transportation, and OTC benefits were previously allowable supplemental benefits, it is unclear from the publicly available files we reviewed<sup>3</sup> whether MA plans are now providing these benefits because of the definition expansion, or

<sup>1</sup> CMS (April 2, 2018). Announcement of Calendar Year (CY) Medicare Advantage Capitation Rates and Medicare Advantage and Part D Payment Policies and Final Call Letter. Retrieved November 30, 2018, from <https://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Downloads/Announcement2019.pdf>

<sup>2</sup> CMS (April 27, 2018). HPMS Memo Primarily Health Related 4-27-18. Retrieved November 30, 2018, from <https://www.cms.gov/Research-Statistics-Data-and-Systems/Computer-Data-and-Systems/HPMS/HPMS-Memos-Archive-Weekly-Items/SysHPMS-Memo-2018-Week4-Apr-23-27.html>.

<sup>3</sup> CMS. PBP Benefits - 2019 - Quarter 1. Retrieved November 30, 2018, from <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MCRAAdvPartDENrolData/Benefits-Data-Items/2019-PBP-Benefits-Q1.html>

because the plan just wishes to add supplemental benefits. In addition, some of the benefits now classified as support for caregivers could have been classified differently and offered as a benefit to enrollees in prior years. As such, we have not included these benefits in our summary above.

## Reinterpretation of the uniformity requirement

Historically, MA plans have been required to offer identical benefits (i.e., cost sharing and services) to all enrollees to ensure that all members have access to the same care. However, in the 2019 Announcement<sup>4</sup>, CMS also indicated that it would be reinterpreting the uniformity requirement to allow MA plans to offer benefits targeting specific disease states as long as “similarly situated individuals are treated uniformly.”

Further, CMS indicated that this rule would “be interpreted and implemented to permit MA organizations the ability to reduce cost sharing for certain covered benefits, offer specific tailored supplemental benefits, and offer lower deductibles for enrollees that meet specific medical criteria, provided that similarly situated enrollees (that is, all enrollees who meet the identified criteria) are treated the same and enjoy the same access to these targeted benefits.”

Additional guidance on this change was released by CMS on April 27, 2018.<sup>5</sup> In this guidance, CMS indicated that plans choosing to offer separate disease state packages should submit a plan benefit package (PBP) with targeted benefits entered in service category B19. Service category B19 was not included in

the publicly available files we reviewed, so at this time we are unable to determine what plans chose to use this new flexibility.

## Sources and assumptions

The analysis provided in this letter is based on the CMS file named “PBP Benefits - 2019 - Quarter 1”, made available on CMS’s website on October 6, 2018. We mapped plans to the above specified benefits based on descriptions of the service categories provided in the guidance issued by CMS on April 27, 2018. A different set of assumptions may result in different results.

## Caveats and disclosures

The analysis provided in this brief is based on benefit information made available by CMS. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

The numbers shown in this report are distinct from the totals noted in CMS’s fact sheet,<sup>6</sup> as CMS included plans offering new benefits under the reinterpretation of the uniformity requirement in its report. Plan details regarding the uniformity requirement are not publicly available at this time.

This brief was commissioned by the Better Medicare Alliance, Inc.

Catherine Murphy-Barron and Eric Buzby are members of the American Academy of Actuaries and meet its qualification standards to provide this analysis.



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<sup>4</sup> CMS (April 2, 2018). Announcement of Calendar Year (CY) Medicare Advantage Capitation Rates and Medicare Advantage and Part D Payment Policies and Final Call Letter. Retrieved November 30, 2018, from <https://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Downloads/Announcement2019.pdf>

<sup>5</sup> CMS (April 27, 2018). HPMS Memo Uniformity Requirements 4-27-18. Retrieved November 30, 2018, from <https://www.cms.gov/Research-Statistics-Data-and-Systems/Computer-Data-and-Systems/HPMS/HPMS-Memos-Archive-Weekly-Items/SysHPMS-Memo-2018-Week4-Apr-23-27.html>.

<sup>6</sup> CMS (September 28, 2018). 2019 Medicare Advantage and Part D Prescription Drug Program Landscape. Retrieved November 30, 2018, from <https://www.cms.gov/newsroom/fact-sheets/2019-medicare-advantage-and-part-d-prescription-drug-program-landscape>



**Table A1: Plans Offering Home-Based Palliative Care**

Organization	Plan Name	State	Projected MMs
HealthPartners	HealthPartners Journey Pace (PPO)	Minnesota	4,380
HealthPartners	HealthPartners Journey Stride (PPO)	Minnesota	4,380
HealthPartners	HealthPartners Journey Steady (PPO)	Minnesota	-
Centers Plan for FIDA Care Complete	Centers Plan for FIDA Care Complete (Medicare-Medicaid Plan)	New York	-
Elderplan FIDA Total Care	Elderplan FIDA Total Care (Medicare-Medicaid Plan)	New York	7,530
Healthfirst Medicare Plan	Healthfirst AbsoluteCare FIDA Plan (Medicare-Medicaid Plan)	New York	-
RiverSpring FIDA Plan	RiverSpring FIDA Plan (Medicare-Medicaid Plan)	New York	240
SWH Whole Health FIDA Plan	SWH Whole Health FIDA (Medicare-Medicaid Plan)	New York	1,680
VNSNY CHOICE FIDA Complete	VNSNY CHOICE FIDA Complete (Medicare-Medicaid Plan)	New York	-
AllCare Advantage	AllCare Advantage Preferred Rx (HMO)	Oregon	19,154
AllCare Advantage	AllCare Advantage Gold Plus Rx (HMO)	Oregon	14,825
AllCare Advantage	AllCare Advantage Gold (HMO)	Oregon	3,882
Kaiser Permanente	Kaiser Permanente Senior Advantage (HMO)	Oregon	-
Kaiser Permanente	Kaiser Permanente Senior Advantage Basic (HMO)	Oregon	-
Keystone 65 HMO	Keystone 65 Select Rx (HMO)	Pennsylvania	243,249
Keystone 65 HMO	Keystone 65 Focus Rx (HMO-POS)	Pennsylvania	177,364
Keystone 65 HMO	Keystone 65 Select Rx (HMO)	Pennsylvania	166,104
Keystone 65 HMO	Keystone 65 Basic Rx (HMO)	Pennsylvania	102,269
Keystone 65 HMO	Keystone 65 Basic Rx (HMO)	Pennsylvania	93,883
Keystone 65 HMO	Keystone 65 Focus Rx (HMO-POS)	Pennsylvania	92,492
Keystone 65 HMO	Keystone 65 Preferred Rx (HMO)	Pennsylvania	74,513
Keystone 65 HMO	Keystone 65 Preferred Rx (HMO)	Pennsylvania	43,356
Keystone 65 HMO	Keystone 65 Select Medical Only (HMO)	Pennsylvania	23,467
Keystone 65 HMO	Keystone 65 Select Medical Only (HMO)	Pennsylvania	23,348
Keystone 65 HMO	Keystone 65 Preferred Medical Only (HMO)	Pennsylvania	15,366
Keystone 65 HMO	Keystone 65 Preferred Medical Only (HMO)	Pennsylvania	7,609
Personal Choice 65 PPO	Personal Choice 65 Medical Only (PPO)	Pennsylvania	9,999
Personal Choice 65 PPO	Personal Choice 65 Rx (PPO)	Pennsylvania	9,999
Personal Choice 65 PPO	Personal Choice 65 Rx (PPO)	Pennsylvania	9,999
Kaiser Permanente	Kaiser Permanente Senior Advantage (HMO)	Washington	-
Kaiser Permanente	Kaiser Permanente Senior Advantage Basic (HMO)	Washington	-



**Table A2a: Plans Offering In-Home Support Services**

Organization	Plan Name	State	Projected MMs
Easy Choice Health Plan	Easy Choice Plus Plan (HMO)	California	158,237
Easy Choice Health Plan	Easy Choice Best Plan (HMO)	California	115,347
Easy Choice Health Plan	Easy Choice Plus Plan (HMO)	California	53,412
Easy Choice Health Plan	Easy Choice Best Plan (HMO)	California	9,204
Easy Choice Health Plan	Easy Choice Rx (HMO)	California	6,194
Imperial Health Plan of California, Inc.	Imperial Traditional (HMO)	California	12,000
Imperial Health Plan of California, Inc.	Imperial Senior Value (HMO SNP)	California	6,000
Imperial Health Plan of California, Inc.	Imperial Traditional Plus (HMO)	California	6,000
WellCare	WellCare Elite (HMO)	Florida	64,896
WellCare	WellCare Elite (HMO)	Florida	57,297
WellCare	WellCare Dividend (HMO)	Florida	38,828
WellCare	WellCare Elite (HMO)	Florida	14,034
WellCare	WellCare Elite (HMO)	Florida	13,294
WellCare	WellCare Elite (HMO)	Florida	9,091
WellCare	WellCare Elite (HMO)	Florida	7,789
WellCare	WellCare Elite (HMO)	Florida	6,408
WellCare	WellCare Elite (HMO)	Florida	3,247
WellCare	WellCare Guardian (HMO SNP)	Florida	3,164
WellCare	WellCare Elite (HMO)	Florida	2,416
WellCare	WellCare Guardian (HMO SNP)	Florida	2,219
WellCare	WellCare Champion (HMO SNP)	Florida	1,451
WellCare	WellCare Elite (HMO)	Florida	1,426
WellCare	WellCare Elite (HMO)	Florida	684
WellCare	WellCare Advance (HMO-POS)	Georgia	13,372
Essential Advantage	Essential Advantage (HMO)	Hawaii	4,584
HMSA Akamai Advantage	HMSA Akamai Advantage Complete Plus (PPO)	Hawaii	156,573
HMSA Akamai Advantage	HMSA Akamai Advantage Standard Plus (PPO)	Hawaii	59,494
HMSA Akamai Advantage	HMSA Akamai Advantage Complete (PPO)	Hawaii	35,589
HMSA Akamai Advantage	HMSA Akamai Advantage Standard (PPO)	Hawaii	24,810
Provider Partners Maryland Advantage Plan	Provider Partners Illinois Advantage Plan (HMO SNP)	Illinois	4,680
WellCare	WellCare Plus (HMO)	Illinois	68,117
WellCare	WellCare Rx (HMO)	Illinois	44,267
Humana	Humana Community HMO Diabetes and Heart (HMO SNP)	Kentucky	-
Provider Partners Maryland Advantage Plan	Provider Partners Maryland Advantage Plan (HMO SNP)	Maryland	18,906



**Table A2b: Plans Offering In-Home Support Services (continued)**

Organization	Plan Name	State	Projected MMs
WellCare	WellCare Rx (HMO)	New Jersey	3,162
Universal American, A WellCare Company	WellCare Today's Options Advantage Plus 550B (PPO)	New York	173,692
Universal American, A WellCare Company	WellCare Today's Options Advantage Plus 550B (PPO)	New York	73,016
Universal American, A WellCare Company	WellCare Rx (HMO)	New York	43,408
Universal American, A WellCare Company	WellCare Rx (HMO)	New York	39,380
Provider Partners Ohio Advantage Plan	Provider Partners Health Plan of Ohio (HMO SNP)	Ohio	3,510
Provider Partners Pennsylvania Advantage Plan	Provider Partners Pennsylvania Advantage Plan (HMO SNP)	Pennsylvania	23,667
Blue Cross & Blue Shield of Rhode Island	BlueCHiP for Medicare Value (HMO-POS)	Rhode Island	232,074
Blue Cross & Blue Shield of Rhode Island	BlueCHiP for Medicare Advance (HMO)	Rhode Island	126,415
Blue Cross & Blue Shield of Rhode Island	BlueCHiP for Medicare Standard with Drugs (HMO)	Rhode Island	88,407
Blue Cross & Blue Shield of Rhode Island	BlueCHiP for Medicare Extra (HMO-POS)	Rhode Island	67,005
Blue Cross & Blue Shield of Rhode Island	BlueCHiP for Medicare Plus (HMO)	Rhode Island	43,633
Blue Cross & Blue Shield of Rhode Island	BlueCHiP for Medicare Preferred (HMO-POS)	Rhode Island	17,882
Blue Cross & Blue Shield of Rhode Island	BlueCHiP for Medicare Value (HMO-POS)	Rhode Island	17,262
Blue Cross & Blue Shield of Rhode Island	BlueCHiP for Medicare Core (HMO)	Rhode Island	12,830
WellCare	WellCare Advance (HMO-POS)	South Carolina	4,278
Imperial Insurance Company of Texas, Inc	Imperial Insurance Company of Texas Traditional (HMO)	Texas	36,000
Imperial Insurance Company of Texas, Inc	Imperial Insurance Company of Texas Value (HMO SNP)	Texas	18,000
Humana	Humana Value Plus H6622-050 (HMO)	Virginia	-



**Table A3: Plans Offering Medically-Approved Non-Opioid Pain Management**

Organization	Plan Name	State	Projected MMs
AHF	PHP (HMO SNP)	Florida	-
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Maine	1,200 <sup>1</sup>
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Maine	1,200 <sup>2</sup>
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	Maine	1,200 <sup>3</sup>
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	Maine	1,200 <sup>4</sup>
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Basic Rx (HMO)	Maine	-
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Maine	-
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Massachusetts	1,200 <sup>5</sup>
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Massachusetts	1,200 <sup>6</sup>
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	Massachusetts	1,200 <sup>7</sup>
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	Massachusetts	1,200 <sup>8</sup>
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Basic Rx (HMO)	Massachusetts	-
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Massachusetts	-
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	Massachusetts	-
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Massachusetts	1,200 <sup>1</sup>
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Massachusetts	1,200 <sup>2</sup>
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	Massachusetts	1,200 <sup>3</sup>
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	Massachusetts	1,200 <sup>4</sup>
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Basic Rx (HMO)	Massachusetts	-
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Massachusetts	-
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	Massachusetts	-
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	Massachusetts	-
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	Massachusetts	-
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	New Hampshire	1,200 <sup>5</sup>
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	New Hampshire	1,200 <sup>6</sup>
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	New Hampshire	1,200 <sup>7</sup>
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	New Hampshire	1,200 <sup>8</sup>
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Basic Rx (HMO)	New Hampshire	-
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx (HMO)	New Hampshire	-
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	New Hampshire	-
Harvard Pilgrim Health Care of New England, Inc.	Harvard Pilgrim Stride Value Rx Plus (HMO)	New Hampshire	-
CHRISTUS Health Plan Generations	CHRISTUS Health Plan Generations (HMO)	New Mexico	-
CHRISTUS Health Plan Generations	CHRISTUS Health Plan Generations Plus (HMO)	New Mexico	-

1-8: Plan spans two states; member months shown above are indicative of the plan-level enrollment (i.e., enrollment is duplicated)



**Table A5a: D-SNP Plans Offering Benefits Newly Available to General Enrollment MA Plans**

Organization	Plan Name	State	Projected MMs	Benefits
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Alabama	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Alabama	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Arizona	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Arizona	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete ONE (HMO SNP)	Arizona	-	ADC, SCE
UnitedHealthcare	UnitedHealthcare Dual Complete Choice (Regional PPO SNP)	Arkansas	-	SCE
WellCare	WellCare Access (HMO SNP)	Arkansas	49,937	IHS
WellCare	WellCare Liberty (HMO SNP)	Arkansas	22,427	IHS
Anthem Blue Cross	Anthem Connect (HMO SNP)	California	692	SCE
Anthem Blue Cross	Anthem Connect (HMO SNP)	California	99	SCE
Easy Choice Health Plan	Easy Choice Freedom Plan (HMO SNP)	California	54,804	IHS
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Colorado	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (PPO SNP)	Connecticut	-	SCE
WellCare	WellCare Liberty (HMO SNP)	Connecticut	5,174	IHS
Humana	Humana Gold Plus SNP-DE H1036-102 (HMO SNP)	Florida	-	IHS
UnitedHealthcare	Medica HealthCare Plans MedicareMax Plus (HMO SNP)	Florida	-	SCE
UnitedHealthcare	Preferred Medicare Assist (HMO SNP)	Florida	-	SCE
UnitedHealthcare	Preferred Medicare Assist Palm Beach (HMO SNP)	Florida	-	SCE
WellCare	WellCare Liberty (HMO SNP)	Florida	200,502	IHS
WellCare	WellCare Access (HMO SNP)	Florida	191,789	IHS
WellCare	WellCare Reserve (HMO SNP)	Florida	12,353	IHS
WellCare	WellCare Reserve (HMO SNP)	Florida	6,268	IHS
WellCare	WellCare Reserve (HMO SNP)	Florida	1,962	IHS
WellCare	WellCare Reserve (HMO SNP)	Florida	1,344	IHS
WellCare	WellCare Reserve (HMO SNP)	Florida	1,217	IHS
UnitedHealthcare	UnitedHealthcare Dual Complete Choice (Regional PPO SNP)	Georgia	-	SCE
WellCare	WellCare Access (HMO SNP)	Georgia	174,255	IHS
WellCare	WellCare Liberty (HMO SNP)	Georgia	52,486	IHS
UnitedHealthcare	UnitedHealthcare Dual Complete (PPO SNP)	Indiana	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO-POS SNP)	Kansas	-	SCE
Humana	Humana Community HMO SNP-DE (HMO SNP)	Kentucky	-	IHS
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Kentucky	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Louisiana	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (PPO SNP)	Maine	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Maryland	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Mississippi	-	SCE
WellCare	WellCare Access (HMO SNP)	Mississippi	132,696	IHS
WellCare	WellCare Liberty (HMO SNP)	Mississippi	28,835	IHS
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Missouri	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete Choice (Regional PPO SNP)	Missouri	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete ONE (HMO SNP)	New Jersey	-	SCE

ADC=Adult Day Care Services, IHS=In-Home Support Services, SCE=Support for Caregivers of Enrollees



**Table A5b: D-SNP Plans Offering Benefits Newly Available to General Enrollment MA Plans (continued)**

Organization	Plan Name	State	Projected MMs	Benefits
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO-POS SNP)	New Mexico	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (PPO SNP)	New Mexico	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (PPO SNP)	New Mexico	-	SCE
Universal American, A WellCare Company	WellCare Access (HMO SNP)	New York	142,802	IHS
Universal American, A WellCare Company	WellCare Access (HMO SNP)	New York	42,801	IHS
Universal American, A WellCare Company	WellCare Liberty (HMO SNP)	New York	26,835	IHS
Universal American, A WellCare Company	WellCare Access (HMO SNP)	New York	24,208	IHS
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	North Carolina	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete RP (Regional PPO SNP)	North Carolina	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Ohio	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO-POS SNP)	Ohio	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Oklahoma	-	SCE
Constellation Health	Genesis Prime Constellation Health (HMO SNP)	Puerto Rico	222,469	SCE
Constellation Health	Genesis Constellation Health (HMO SNP)	Puerto Rico	147,238	SCE
Constellation Health	Genesis @ Home Constellation Health (HMO SNP)	Puerto Rico	10,571	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Rhode Island	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete Choice (Regional PPO SNP)	South Carolina	-	SCE
WellCare	WellCare Access (HMO SNP)	South Carolina	42,220	IHS
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Tennessee	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete ONE (HMO SNP)	Tennessee	-	ADC, SCE
UnitedHealthcare	UnitedHealthcare Dual Complete ONE Plus (HMO SNP)	Tennessee	-	SCE
WellCare	WellCare Access (HMO SNP)	Tennessee	54,062	IHS
Imperial Insurance Company of Texas, Inc	Imperial Insurance Company of Texas Dual (HMO SNP)	Texas	18,000	IHS
UnitedHealthcare	UnitedHealthcare Dual Complete (PPO SNP)	Texas	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete Choice (Regional PPO SNP)	Texas	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (HMO SNP)	Virginia	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete RP (Regional PPO SNP)	Virginia	-	SCE
UnitedHealthcare	UnitedHealthcare Dual Complete (PPO SNP)	West Virginia	-	SCE

ADC=Adult Day Care Services, IHS=In-Home Support Services, SCE=Support for Caregivers of Enrollees



**Table A6: Mapping of Submitted to Specified Benefits in PBP Service Categories 13d, e, and f\***

Specified	Benefit Submitted	Count of Plans	
		With Benefit	With Benefit with Non-Zero MMs
Adult Day Care	(1) adult day care	0	0
Home-Based Palliative Care	(1) home based palliative care (2) home-based palliative care (3) palliative care	29	23
In-Home Support Services	(1) in-home support (2) in-home support services (3) non-skilled home health (4) restorative care benefit (5) supportive care	53	51
Medically-Approved Non-Opioid Pain Management	(1) massage therapy (2) therapeutic massage	24	8
Stand-alone Memory Fitness Benefit	N/A	0	0
Support for Caregivers of Enrollees	(1) caregiver services (2) personal care (3) personal care services (4) personal home care (5) respite (6) respite care (7) supportive items and services the idt finds necessary (8) supports for caregivers	426	39

\* Excludes D-SNP plans



**Table A7: List of Other Submitted Benefits in PBP Service Categories 13d, e, and f**

- 
- (1) accessory tote bag
  - (2) accidental dental services
  - (3) activity tracker
  - (4) additional annual wellness visit
  - (5) additional mental health counselors
  - (6) advanced usage of dme
  - (7) alzheimer's support
  - (8) alzheimer / dementia bracelet
  - (9) ambulance service for non-transport
  - (10) ambulance stabilization-non-transport
  - (11) ambulance stabilization/non-transport
  - (12) assist america emergency travel benefit
  - (13) assistance for asthmatics
  - (14) backup support for medical equipment
  - (15) bathroom safety devices for non-waiver enrollees
  - (16) behavioral health services
  - (17) cell phone benefit
  - (18) continuous glucose monitor (cgm)
  - (19) continuous glucose monitoring (cgm)
  - (20) dme enhanced benefit
  - (21) fall prevention program
  - (22) fitness tracker
  - (23) flex benefit
  - (24) health alert
  - (25) health related supplemental benefits
  - (26) home adaptation allowance
  - (27) homemaker services
  - (28) hospice services
  - (29) housekeeping
  - (30) lipid profile, fasting blood sugar and cbc
  - (31) live and work well- optum website
  - (32) livehealth online
  - (33) medical services discretionary fund
  - (34) member assistance fund
  - (35) outside service area benefit
  - (36) part b home infusion services
  - (37) personal blanket
  - (38) pest control
  - (39) residential chemical dependency services
  - (40) residential mental health/chemical dependency treatment
  - (41) residential substance abuse and mh treatment
  - (42) residential substance use disorder and mh treatment
  - (43) seat lift chair
  - (44) skid proof socks
  - (45) skilled nursing facility bed reserve reimbursement
  - (46) social worker line
  - (47) supplemental benefits in addition to req'd covered svcs
  - (48) therapeutic leave
  - (49) us emergency travel logistics
  - (50) vial of life program
  - (51) wandering support service
  - (52) wellness reimbursement
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