



Managed Long Term Care Overview

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NYAHSA

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Elderplan Overview

- Part of Metropolitan Jewish Health System (MJHS)
- Elderplan founded as a Medicare Social HMO in 1985, with a focus on frail elderly
- HomeFirst founded in 2000 as a Medicaid Managed Long Term Care (MLTC)
- Elderplan and HomeFirst merged December 31, 2010
- Extensive experience with Nursing Home Certifiable (NHC) & Medicare Special Needs Plan (SNP) populations in the community and institutions
- Services 5 boroughs of NYC
- Products include Medicare Advantage (MAPD), Dual Eligible SNP, Fully Integrated Dual Eligible SNPs (FIDESNP), Institutional SNP, MLTC and others
- 18,000 members & \$360 million in revenue
 - 4300 NHC Dual Eligibles in MLTC
 - 500 NHC Duals Eligibles in FIDESNP
 - 300 NHC Duals in ISNP

The Problem... Current Market Conditions

- Rapid Growth of Home and Community Based Services

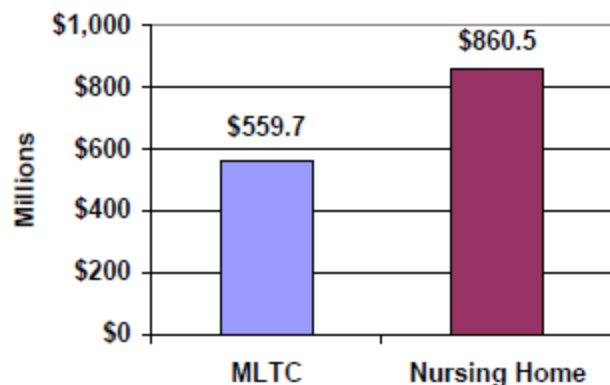
Type of Service	Medicaid Participants (National)			
	1999	2004	# Change	% Change
HCBS	935,160	1,337,010	+401,850	+ 43%
Nursing Homes	1,615,695	1,707,572	+91,877	+ 6%

Kaiser Family Foundation

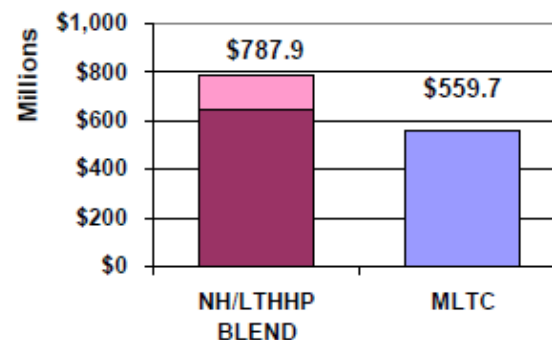
- Declining administrative reimbursement
- Constrained revenue environment
- Federal push toward integration of services for duals
- Mandatory enrollment into MLTC in NYS begins in April 2012 and will drive growth
 - 300%+ enrollment increase in MLTC membership over the next 3 years

MLTC May Offer A Solution

Medicaid Cost: MLTC vs. Nursing Home (In Millions)



Medicaid Cost: MLTC vs. Nursing Home & LTHHCP Blend



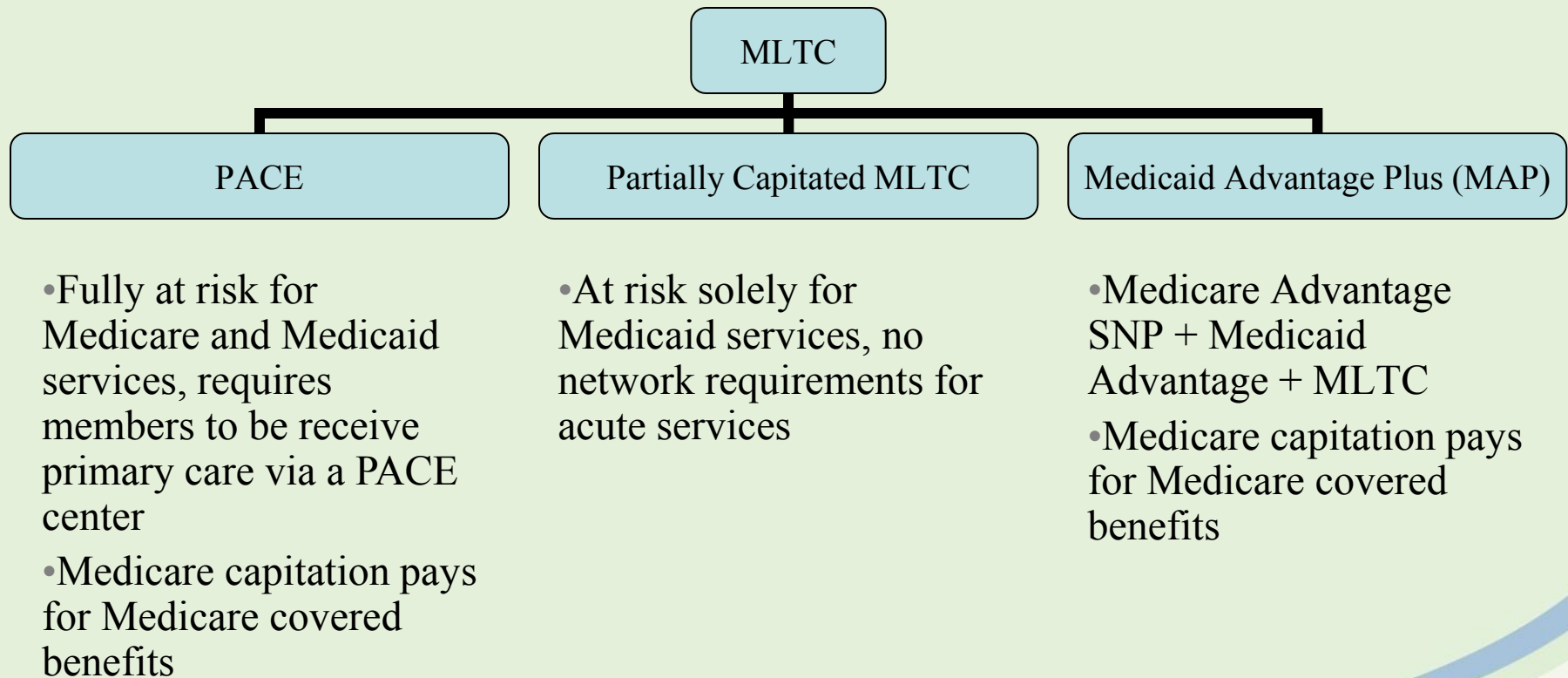
- MLTC...

- Saves \$2700 PMPM over SNF
- Saves \$650 PMPM over FFS home care
- Achieves low rates of hospitalization (*1.6% of enrollee days*)
- Achieves low rates of SNF placement (*5% of enrollee days*)
- Has high rates of enrollee satisfaction (*90% good / excellent*)
- Has maintained voluntary enrollment growth in excess of 15% / yr

What is MLTC... and how is it changing?

- Managed Long Term Care (MLTC) is a care coordination model for aged or disabled Medicaid beneficiaries who require nursing home level care but wish to remain at home
 - Effective April 2012, the benefit will be expanded to any individual (over 21 years of age) in need of home and community-based long term care services for more than 120 days
- The plan covers home and community based services and care management.
- MLTCs are responsible to coordinate access to and appropriate utilization of covered and non-covered services.
- MLTC enrollment is currently voluntary. However, beginning in April 2012, enrollment will be mandatory
 - Eligible individuals who do not choose a plan will be auto-assigned.

Types of MLTC in New York State



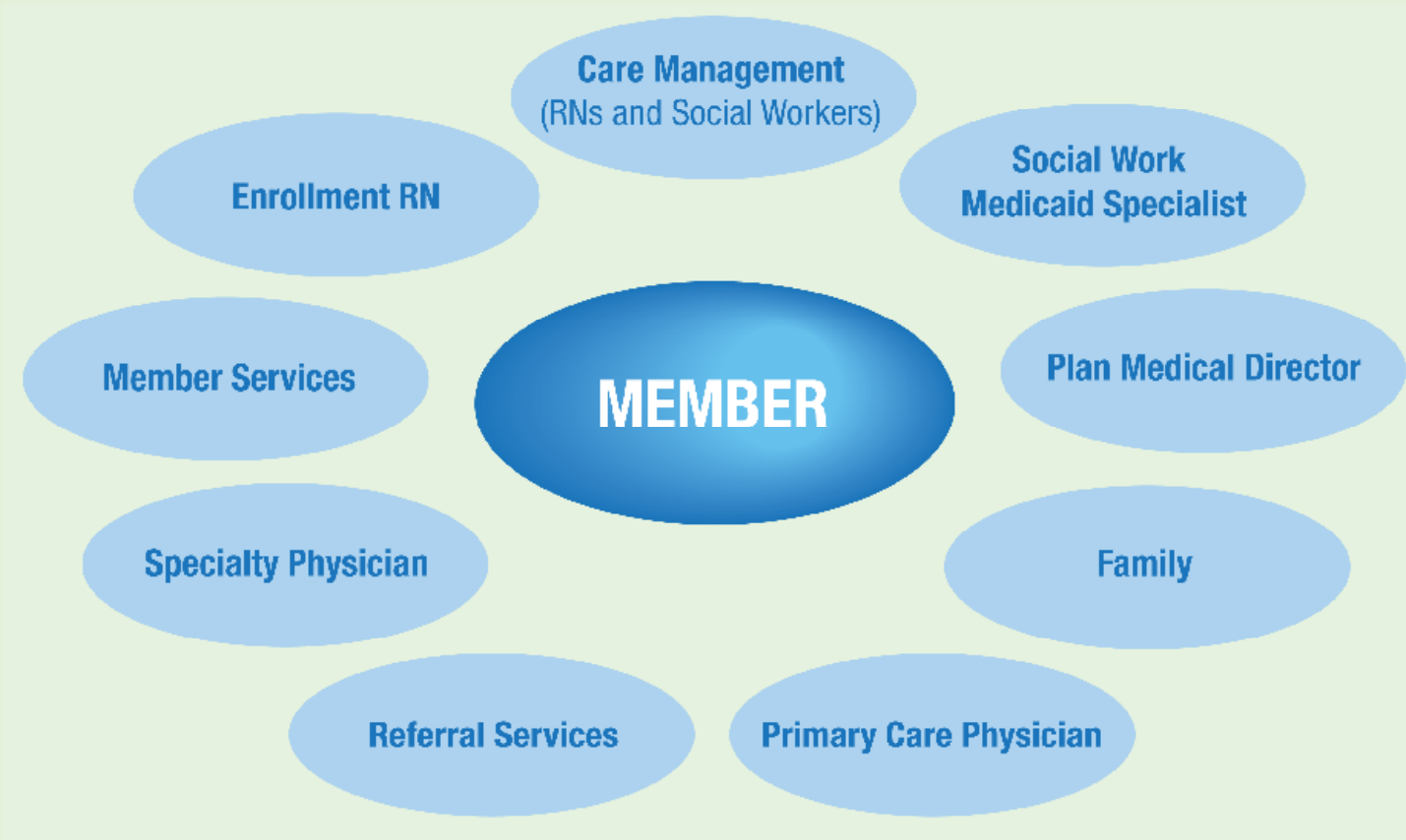
MLTC Covered Home and Community Based Services

- Nursing care
- Personal care
- Rehab (PT/OT/ST)
- Audiology & hearing aids
- Respiratory therapy
- Medical social services
- Nutritional counseling
- Chore services / housekeeping
- Home-delivered/congregate meals
- Dental care
- Optometry/eyeglasses
- Podiatry
- Transportation to health-related appointments
- Durable medical equipment
- Nursing home care (restrictions apply)
- Medical and social day care
- Personal Emergency Response System (PERS)
- Assistance with mandated Medicaid paperwork
- Patient teaching and health promotion
- Social and environmental support
- **Care Management of all services, regardless of payer**

What is the financial structure of MLTC in New York?

- Risk adjusted PMPM payment for covered services, including care management
 - Full financial risk for services covered in the benefit package
 - Not at financial risk for services excluded from the benefit package
 - Contractually responsible to coordinate all services (covered and not covered)
- Non risk adjusted PMPM payment for administration

Our MLTC Model



For further discussion

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