2023 Expanded Primarily Health-Related Benefits in Medicare Advantage

Last Updated October 11, 2022
What Are These New, Non-Medical Benefits?

- Prior to 2019, Medicare Advantage (MA) plans could provide additional benefits over the base Medicare benefits. These benefits had to be primarily health-related and available uniformly.

- Expanded authorities now allow plans to offer a broader variety of meaningful benefits and allow for more targeting of benefits.

- These benefits (including expanded authorities) are all financed through rebates and premium dollars.

<table>
<thead>
<tr>
<th>Needs to be Primarily Health-Related?</th>
<th>Expansion of Definition of “Primarily Health-Related” for Supplemental Benefits (EPHRB)</th>
<th>Special Supplemental Benefits for the Chronically Ill (SSBCI)</th>
<th>Uniformity Flexibility (UF)</th>
<th>Value Based-Insurance Design (VBID) Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, but under the new definition of “primarily health-related”</td>
<td>No, plans have the flexibility to offer benefits that are not primarily health-related</td>
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<td>No, plans have the flexibility to offer benefits that are not primarily health-related</td>
<td></td>
</tr>
</tbody>
</table>

| Examples of Benefits (Non-exhaustive) | In-Home Support Services  
- Support for Caregivers of Enrollees  
- Adult Day Health Services  
- Home-Based Palliative Care  
- Therapeutic Massage | Food and Produce  
- Meals beyond a limited basis  
- Pest Control  
- Transportation to Non-Medical Locations  
- Structural Home Modifications | N/A | N/A |

Note: This Chartbook provides analysis on EPHRB only. Updates to this chartbook will occur as CMS makes more data available.

# Growth of EPHRB - Plan Year 2020 to Plan Year 2023

*The number of plans offering at least one EPHRB has grown almost three times larger than in 2020*

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Number of Plans Offering in 2020:</th>
<th>Number of Plans Offering in 2021:</th>
<th>Number of Plans Offering in 2022:</th>
<th>Number of Plans Offering in 2023:</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Home Support Services</td>
<td>223</td>
<td>429</td>
<td>729</td>
<td>1,091</td>
</tr>
<tr>
<td>Adult Day Health Services</td>
<td>84</td>
<td>127</td>
<td>50</td>
<td>41</td>
</tr>
<tr>
<td>Home-Based Palliative Care</td>
<td>61</td>
<td>134</td>
<td>147</td>
<td>157</td>
</tr>
<tr>
<td>Support for Caregivers of Enrollees</td>
<td>125</td>
<td>95</td>
<td>160</td>
<td>293</td>
</tr>
<tr>
<td>Therapeutic Massage</td>
<td>221</td>
<td>170</td>
<td>183</td>
<td>188</td>
</tr>
<tr>
<td>TOTAL (offering at least 1 of these benefits)</td>
<td>490</td>
<td>731</td>
<td>1,034</td>
<td>1,438</td>
</tr>
</tbody>
</table>

*Note: For all analyses and throughout these charts, a ‘plan’ is defined as the combination of a Contract Number, Plan ID, and Segment ID.*

Source: ATI Advisory analysis of CMS PBP files, excludes employer plans, PDPs, MMPs, Part B-only plans, and PACE. Analyses capture benefits that are filed under specific variables for the benefits above and do not capture benefits filed under “Other” categories.
Geography of Plans Offering at Least One EPHRB in PY 2023

2,618 Counties in 45 States and Washington DC have at least one plan with EPHRB

Note: Map does not include Puerto Rico, where plans may be offered. Source: ATI Advisory analysis of CMS PBP files excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
Plan Year 2023 EPHRB
How does CMS define “In-Home Support Services?”

“In-home support services to assist individuals with disabilities and/or medical conditions in performing ADLs and IADLs within the home...Services must be provided by individuals licensed by the state to provide personal care services, or in a manner that is otherwise consistent with state requirements.”

<table>
<thead>
<tr>
<th>Where are these benefits being offered?</th>
<th>How many plans are offering In-Home Support Services in PY 2023?</th>
<th>Which organizations offer the most plans with In-Home Support Services?</th>
</tr>
</thead>
</table>
| 43 states, Washington DC, and Puerto Rico have plans offering In-Home Support in at least one county in PY 2023² | **1,091 Plans**  
Offering In-Home Support Services in PY 2023  
*In PY 2022, offered by 729 Plans (50% increase)* | ✓ Cambia Health Solutions, Inc.  
✓ Centene Corporation  
✓ CIGNA  
✓ Elevance Health, Inc.  
✓ Guidewell Mutual Holding Corporation  
✓ Humana Inc.  
✓ Molina Healthcare, Inc.  
✓ SCAN Group  
✓ The Carle Foundation  
✓ Zing Health Consolidator, Inc |
Counties Where In-Home Support Services Are Available in PY 2023

Note: Map does not include Puerto Rico, where plans may be offered. Source: ATI Advisory analysis of CMS PBP files excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
How does CMS define “Adult Day Health Services?”

“Services provided outside the home such as assistance with ADLs/IADLs, education to support performance of ADLs/IADLs, physical maintenance/rehabilitation activities, and social work services...adult day care services must be health related and provided by staff whose qualifications and/or supervision meet state licensing requirements.”

**Where are these benefits being offered?**

**5 states**

have plans offering Adult Day Health in at least one county in PY 2023

**How many plans are offering Adult Day Health Services in PY 2023?**

**41 Plans**

Offering Adult Day Health Services in PY 2023

*In PY 2022, offered by 50 Plans (18% decrease)*

**Which organizations offer Adult Day Health Services?**

- Elevance Health
- UnitedHealthcare

Source: ATI Advisory analysis of PBP files. 1. CMS Guidance. 2. Note: Analysis excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Note: Organizations are ordered alphabetically.
Counties Where Adult Day Health Services Are Available in PY 2023

Note: Map does not include Puerto Rico, where plans may be offered. Source: ATI Advisory analysis of CMS PBP files excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
How does CMS define “Home-Based Palliative Care?”

“Home-based palliative care services to diminish symptoms of terminally ill members with a life expectancy of greater than six months not covered by Medicare (e.g., palliative nursing and social work services in the home not covered by Medicare Part A).”

<table>
<thead>
<tr>
<th>Where are these benefits being offered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>17 states</td>
</tr>
</tbody>
</table>

17 states have plans offering Home-Based Palliative Care in at least one county in PY 2023.

<table>
<thead>
<tr>
<th>How many plans are offering Home-Based Palliative Care in PY 2023?</th>
</tr>
</thead>
<tbody>
<tr>
<td>157 Plans</td>
</tr>
</tbody>
</table>

157 Plans Offering Home-Based Palliative Care in PY 2023

In PY 2022, offered by 147 Plans (7% increase)

<table>
<thead>
<tr>
<th>Which organizations offer the most plans with Home-Based Palliative Care?</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Cambia Health Solutions, Inc.</td>
</tr>
<tr>
<td>✓ Commonwealth Care Alliance, Inc.</td>
</tr>
<tr>
<td>✓ Gold Kidney Health Plan, Inc.</td>
</tr>
<tr>
<td>✓ Health Partners, Inc.</td>
</tr>
<tr>
<td>✓ Henry Ford Health System</td>
</tr>
<tr>
<td>✓ Independence Health Group, Inc.</td>
</tr>
<tr>
<td>✓ Kaiser Foundation Health Plan, Inc.</td>
</tr>
<tr>
<td>✓ Medical Mutual of Ohio</td>
</tr>
<tr>
<td>✓ Memorial Hermann Health System</td>
</tr>
<tr>
<td>✓ UPMC Health System</td>
</tr>
</tbody>
</table>

Source: ATI Advisory analysis of PBP files. 1. CMS Guidance. 2. Note: Analysis excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Note: Organizations are ordered alphabetically.
Counties Where Home-Based Palliative Care Is Available in PY 2023

Note: Map does not include Puerto Rico, where plans may be offered. Source: ATI Advisory analysis of CMS PBP files excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
How does CMS define “Caregiver Support?”

“Respite care provided through a personal care attendant or the provision of short-term institutional-based care, as appropriate... Respite care should be for short periods of time (e.g., a 3 few hours each week, a two-week period, a four-week period) and may include services such as counseling and training courses for caregivers of enrollees.”¹

### Support for Caregivers of Enrollees

<table>
<thead>
<tr>
<th>Where are these benefits being offered?</th>
<th>How many plans are offering Caregiver Support in PY 2023?</th>
<th>Which organizations offer the most plans with Caregiver Support?</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 states and Puerto Rico</td>
<td>293 Plans</td>
<td>✓ Alignment Healthcare USA, LLC</td>
</tr>
<tr>
<td></td>
<td>Offering Caregiver Support in PY 2023</td>
<td>✓ CIGNA</td>
</tr>
<tr>
<td></td>
<td>In PY 2022, offered by 160 Plans (83% Increase)</td>
<td>✓ BHSH System</td>
</tr>
<tr>
<td></td>
<td></td>
<td>✓ Blue Cross Blue Shield of Kansas</td>
</tr>
<tr>
<td></td>
<td></td>
<td>✓ Blue Cross Blue Shield of Michigan Mutual Ins. Co.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>✓ Blue Cross and Blue Shield of North Carolina</td>
</tr>
<tr>
<td></td>
<td></td>
<td>✓ Guidewell Mutual Holding Corporation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>✓ SCAN Group</td>
</tr>
<tr>
<td></td>
<td></td>
<td>✓ UCare Minnesota</td>
</tr>
<tr>
<td></td>
<td></td>
<td>✓ UPMC Health System</td>
</tr>
</tbody>
</table>

Source: ATI Advisory analysis of PBP files.¹ CMS Guidance.² Note: Analysis excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Note: Organizations are ordered alphabetically.
Counties Where Caregiver Support Is Available in PY 2023

Note: Map does not include Puerto Rico, where plans may be offered. Source: ATI Advisory analysis of CMS PBP files excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
How does CMS define “Therapeutic Massage?”

“Medically approved non-opioid pain treatment alternatives, including therapeutic massage furnished by a state licensed massage therapist. “Massage” should not be singled out as a particular aspect of other coverage (e.g., chiropractic care or occupational therapy) and must be ordered by a physician or medical professional in order to be considered primarily health related and not primarily for the comfort or relaxation of the enrollee.”

Where are these benefits being offered?

22 states and Puerto Rico have plans offering Therapeutic Massage in at least one county in PY 2023.

How many plans are offering Therapeutic Massage in PY 2023?

188 Plans Offering Therapeutic Massage in PY 2023

In PY 2022, offered by 183 Plans (3% Increase)

Which organizations offer the most plans with Therapeutic Massage?

- Blue Cross Blue Shield of Arizona
- Cambia Health Solutions, Inc.
- Centene Corporation
- CVS Health Corporation
- Elevance Health, Inc.
- Highmark Health
- MHH Healthcare, L.P.
- SCAN Group
- Summa Health
- University of Wisconsin Hospitals and Clinics Authority

Source: ATI Advisory analysis of PBP files. 1. CMS Guidance. 2. Note: Analysis excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Note: Organizations are ordered alphabetically.
Counties Where Therapeutic Massage Is Available in PY 2023

Note: Map does not include Puerto Rico, where plans may be offered. Source: ATI Advisory analysis of CMS PBP files excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
Additional Information and Resources
For More Information

View all SSBCI analysis and commentary, including the Fall reports, data briefs, chartbooks, and more at https://atiadvisory.com/advancing-non-medical-supplemental-benefits-in-medicare-advantage/

ADVANCING NON-MEDICAL SUPPLEMENTAL BENEFITS IN MEDICARE ADVANTAGE

First available in 2019 and 2020, Medicare Advantage (MA) non-medical supplemental benefits provide an unprecedented opportunity to deliver valuable non-medical services in Medicare beneficiaries to maintain or improve their health. ATI Advisory and the Long-Term Quality Alliance, with support from The SCAN Foundation, have developed a set of resources for plans, providers, and policymakers to advance the availability and implementation of these benefits and the Guiding Principles in practice. Learn more below.

See our latest research and analysis:

- Policy recommendations for Congress to advance new, non-medical benefits: "Fulfilling the Promise of the CHRONIC Care Act: Policy Recommendations to Advance New Supplemental Benefits in Medicare Advantage"
- Our latest Data Brief detailing growth in new, non-medical benefits: "Data Insight: Growth in New, Non-Medical Benefits Since Implementation of the CHRONIC Care Act"
- The latest on where these non-medical supplemental benefits are being offered: 2022 New, Non-Medical Supplemental Benefits Analysis.