Nonmedical Supplemental Benefits in Medicare Advantage in 2024

Last Updated October 30, 2023
PURPOSE OF THIS CHARTBOOK

→ This chartbook details the number of plans that offer certain nonmedical supplemental benefits in Medicare Advantage (MA) in 2024, where those plans are offered, and which MA organizations offer the most plans with a given benefit.

→ Stakeholders can use this chartbook to understand how common it is for plans to offer a specified benefit, the variation in authorities used to offer the benefits, which MA organizations are offering a benefit, counties where at least one plan is offering a benefit, and the year-over-year changes in the number of plans offering benefits.

→ These figures demonstrate the proportion and number of plans offering benefits, which does not necessarily indicate utilization.
Benefit and Authorities Overview
PURPOSE OF THIS SECTION

This section provides background on the historical number of plans offering a benefit, the authorities that plans can use to offer these benefits, and data on the number of plans using each authority to offer a benefit.

The number of plans offering a benefit offers an insight into which benefits are most commonly offered from year-to-year and how those trends change over time.

Tracking the authorities used to offer benefits can indicate how plans are making the benefits available. For example, offering a benefit under VBID or SSBCI allows a plan to target a benefit as opposed to making it generally available using EPHRB authority. However, this chartbook does not include information about eligibility criteria.
### How are Nonmedical Benefits Offered in Medicare Advantage?

<table>
<thead>
<tr>
<th>Benefits must be primarily health-related?</th>
<th>Expanded Definition of “Primarily Health-Related” Supplemental Benefits (EPHRB)¹</th>
<th>Special Supplemental Benefits for the Chronically Ill (SSBCI)²</th>
<th>Value-Based Insurance Design (VBID) Model³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>No, but can be</td>
<td>No, but can be</td>
</tr>
<tr>
<td>Introduced in:</td>
<td>2018 guidance (went into effect 2019) where CMS expanded the definition of “Primarily Health-Related”</td>
<td>2018 CHRONIC Care Act (went into effect in 2020) creating SSBCI targeted to those with chronic conditions; allow plans to consider SDOH (but cannot be only factor)</td>
<td>2015 announcement (went into effect in 2017) where MA Organizations could offer benefits non-uniformly to enrollees; allow plans to target benefits to enrollees with low-income status or specified chronic conditions</td>
</tr>
<tr>
<td>Benefits created by authority:</td>
<td>• Adult Day Health Services • Home-Based Palliative Care • In-Home Support Services • Support for Caregivers of Enrollees • Therapeutic Massage</td>
<td>• Extended Meals • Food and Produce • Transportation for Nonmedical Needs • Pest Control • Indoor Air Quality Equipment and Services • Social Needs Benefits • Complementary Therapies • Services Supporting Self-Direction • Structural Home Modifications • General Supports for Living • “Other” SSBCI</td>
<td>Note: VBID did not create new benefits, but both EPHRB and SSBCI benefits can be offered through VBID</td>
</tr>
</tbody>
</table>

Note. In prior versions of this chartbook, we reported the number of plans offering benefits only if they were offered under the original authority that created the benefits.

## ANNUAL NONMEDICAL SUPPLEMENTAL BENEFIT OFFERINGS UNDER SSBCI, EPHRB, AND VBID AUTHORITIES

<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>
<th>Number of Plans Offering in 2024:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Special Supplemental Benefits for the Chronically Ill (SSBCI)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food and Produce</td>
<td>101</td>
<td>347</td>
<td>879</td>
<td>1,231</td>
<td>1,475</td>
</tr>
<tr>
<td>Meals (beyond limited basis)</td>
<td>71</td>
<td>371</td>
<td>445</td>
<td>462</td>
<td>336</td>
</tr>
<tr>
<td>Pest Control</td>
<td>118</td>
<td>208</td>
<td>367</td>
<td>417</td>
<td>346</td>
</tr>
<tr>
<td>Transportation for Non-Medical Needs</td>
<td>88</td>
<td>177</td>
<td>418</td>
<td>612</td>
<td>679</td>
</tr>
<tr>
<td>Indoor Air Quality Equipment and Services</td>
<td>52</td>
<td>140</td>
<td>166</td>
<td>320</td>
<td>236</td>
</tr>
<tr>
<td>Social Needs Benefit</td>
<td>34</td>
<td>203</td>
<td>266</td>
<td>447</td>
<td>300</td>
</tr>
<tr>
<td>Complementary Therapies</td>
<td>1</td>
<td>0</td>
<td>123</td>
<td>226</td>
<td>160</td>
</tr>
<tr>
<td>Services Supporting Self-Direction</td>
<td>20</td>
<td>96</td>
<td>151</td>
<td>232</td>
<td>187</td>
</tr>
<tr>
<td>Structural Home Modifications</td>
<td>44</td>
<td>42</td>
<td>69</td>
<td>57</td>
<td>18</td>
</tr>
<tr>
<td>General Supports for Living</td>
<td>67</td>
<td>150</td>
<td>332</td>
<td>653</td>
<td>996</td>
</tr>
<tr>
<td>“Other” Non-Primarily Health-Related SSBCI</td>
<td>51</td>
<td>200</td>
<td>387</td>
<td>522</td>
<td>557</td>
</tr>
<tr>
<td><strong>TOTAL offering above benefits through SSBCI or VBID authority:</strong></td>
<td>245</td>
<td>815</td>
<td>1,126</td>
<td>1,580</td>
<td>1,732</td>
</tr>
<tr>
<td><strong>Expanded Definition of Primarily Health-Related Benefit (EPHRB)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Therapeutic Massage</td>
<td>234</td>
<td>260</td>
<td>306</td>
<td>386</td>
<td>311</td>
</tr>
<tr>
<td>Adult Day Health Services</td>
<td>85</td>
<td>128</td>
<td>174</td>
<td>241</td>
<td>142</td>
</tr>
<tr>
<td>Home-Based Palliative Care</td>
<td>64</td>
<td>156</td>
<td>170</td>
<td>180</td>
<td>205</td>
</tr>
<tr>
<td>In-Home Support Services</td>
<td>283</td>
<td>488</td>
<td>929</td>
<td>1,308</td>
<td>867</td>
</tr>
<tr>
<td>Support for Caregivers of Enrollees</td>
<td>134</td>
<td>105</td>
<td>335</td>
<td>556</td>
<td>530</td>
</tr>
<tr>
<td><strong>TOTAL offering above benefits through EPHRB, SSBCI, or VBID authority:</strong></td>
<td>571</td>
<td>897</td>
<td>1,247</td>
<td>1,664</td>
<td>1,333</td>
</tr>
<tr>
<td><strong>TOTAL offering an EPHRB and/or SSBCI Benefit</strong></td>
<td>628</td>
<td>1,278</td>
<td>1,825</td>
<td>2,268</td>
<td>2,334</td>
</tr>
<tr>
<td><strong>TOTAL MA Plans</strong></td>
<td>4,344</td>
<td>4,906</td>
<td>5,376</td>
<td>5,730</td>
<td>5,786</td>
</tr>
</tbody>
</table>

Note: In prior versions of this chartbook, we only reported the number of plans offering benefits only if they were offered under the original authority that created the benefits. Source: ATI Advisory analysis of CMS PBP files, excludes EGHPs, 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, except for SSBCI benefits. A plan is the combination of a contract id, plan id, and segment ID. Number of plans include plans offering the specified benefit through EPHRB authority, SSBCI authority, or the VBID model. Totals rows remove duplicate plans and do not equal the sum of the corresponding column.
NUMBER OF PLANS OFFERING SSBCI BENEFITS BY AUTHORITY USED IN 2024

Source: ATI Advisory analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total plans removes duplicates.
NUMBER OF PLANS OFFERING EPHRB BENEFITS BY AUTHORITY USED IN 2024

Source: ATI Advisory analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total plans removes duplicates.
NUMBER OF PLANS OFFERING EPHRB OR SSBCI BENEFITS BY AUTHORITY USED IN 2024

Source: ATI Advisory analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total plans removes duplicates.
GEOGRAPHY OF PLANS OFFERING AN EPHRB AND/OR SSBCI BENEFIT IN PLAN YEAR 2024

Number of Plans Offering these Benefits in 2024

2,334

Map of Counties Offering An EPHRB and/or SSBCI Benefit in PY 2024

2,917 Counties
(including Puerto Rico)

Source: ATI Advisory analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
Details on Nonmedical Supplemental Benefits
PURPOSE OF THIS SECTION

This section provides additional data for each benefit, including the definition of each benefit, how many plans are offering each benefit and by which authority (as defined in slide 3), how many states and territories have plans offering each benefit, and the MA organizations that have the most plans offering each benefit.

The maps for each benefit show where the benefits are available and which authorities are used to offer each benefit.

Plans have flexibility to design these benefits. Benefits are not standardized and can vary significantly in scope, breadth, and intensity of services. Additionally, plans may have different eligibility requirements for their benefits.
## What counts as “Food and Produce”? 

“Food and produce to assist chronically ill enrollees in meeting nutritional needs may be covered as SSBCI. Plans may include items such as (but not limited to) produce, frozen foods, and canned goods. Tobacco and alcohol are not permitted”.¹

## How many plans are offering Food and Produce in PY 2024? 

1,475 Plans

Offering Food and Produce in PY 2024² (20% increase)

- 915 Plans through SSBCI Authority (2% decrease)
- 586 Plans through VBID Model (9% increase)

## Where are these benefits being offered?

**47 states and Puerto Rico & DC**

have plans offering Food and Produce in at least one county in PY 2024²

## Which organizations offer the most plans with Food and Produce?

- CVS Health – 234 plans
- Elevance – 201 plans
- Humana – 195 plans
- Centene – 111 plans
- Devoted Health – 75 plans
- BCBS of Michigan – 54 plans
- Molina – 43 plans
- United Healthcare – 42 plans
- Cigna – 41 plans
- Alignment Healthcare – 28 plans

---

¹ Source: CMS Guidance. 
² Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE FOOD AND PRODUCE BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
### MEALS (BEYOND A LIMITED BASIS)

#### What counts as “Meals”?
- “Meals may be offered beyond a limited basis as a non-primarily health-related benefit to chronically ill enrollees. Meals may be home-delivered and/or offered in a congregate setting”.

#### How many plans are offering Meals in PY 2024?
- **336 Plans**
  - Offering Meals in PY 2024 (27% decrease)
  - 323 Plans through SSBCI Authority (23% decrease)
  - 14 Plans through VBID Model (65% decrease)

#### Where are these benefits being offered?
- **38 states and Puerto Rico** have plans offering Meals in at least one county in PY 2024
  - Independence Health – 12 plans
  - Montage Health – 4 plans
  - Avian Health Holdings – 3 plans

#### Which organizations offer the most plans with Meals?
- Humana – 139 plans
- Elevance – 68 plans
- Cambia Health Solutions – 43 plans
- University of Wisconsin System – 28 plans
- Medica Holding Company – 13 plans
- Martin’s Point Health Care – 13 plans
- Centene – 5 plans

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE MEALS (BEYOND A LIMITED BASIS) BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
### PEST CONTROL

<table>
<thead>
<tr>
<th>What counts as “Pest Control”?</th>
<th>How many plans are offering Pest Control in PY 2024?</th>
<th>Where are these benefits being offered?</th>
<th>Which organizations are offering Pest Control?</th>
</tr>
</thead>
</table>
| “Pest eradication services that are necessary to ensure the health, welfare, and safety of the chronically ill enrollee. Services may include pest control treatment(s) or products that may assist the enrollee in the pest eradication (e.g., traps, pest control sprays, cleaning supplies)” | **346 Plans**  
Offering Pest Control in PY 2024\(^2\) (17% decrease)  
- 289 Plans through SSBCI Authority (17% decrease)  
- 61 Plans through VBID Model (12% decrease) | **40 states and Puerto Rico** have plans offering Meals in at least one county in PY 2024\(^2\) |  
- Humana – 195 plans  
- Alignment Health – 54 plans  
- Molina Healthcare – 38 plans  
- MHH Healthcare – 21 plans  
- Centene – 17 plans  
- Elevance – 10 plans  
- UPMC Health System – 3 plans  
- Corewell Health – 2 plans  
- Leon Health Holdings – 2 plans  
- Alterwood Health – 2 plans |

---

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE PEST CONTROL BENEFITS IS AVAILABLE IN 2024, BY AUTHORITY

Legend:
- SSBCI Only
- VBID Only
- SSBCI and VBID
- No Pest Control

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
What counts as “Transportation for Non-Medical Needs”?

“Transportation to obtain non-medical items and services, such as for grocery shopping, banking, and transportation related to any other SSBCI, is a non-primarily health-related benefit. Such transportation may be reimbursed, arranged, or directly provided by an MA plan as a SSBCI”.¹

How many plans are offering Transportation in PY 2024?

679 Plans Offering Transportation in PY 2024² (11% increase)

→ 416 Plans through SSBCI Authority (13% decrease)
→ 279 Plans through VBID Model (104% increase)

Where are these benefits being offered?

46 states and Puerto Rico have plans offering Transportation in at least one county in PY 2024²

Which organizations offer the most plans with Transportation?

→ Humana – 195 plans
→ CVS Health – 172 plans
→ Elevance – 160 plans
→ SCAN Group – 38 plans
→ MHH Healthcare – 21 plans
→ Centene – 17 plans
→ Bright Health Group – 11 plans
→ Sentara Health Care – 10 plans
→ Guidewell – 9 plans
→ Universal Health Services – 7 plans

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE TRANSPORTATION FOR NON-MEDICAL NEEDS BENEFITS IS AVAILABLE IN 2024, BY AUTHORITY

Legend:
- SSBCI Only
- VBID Only
- SSBCI and VBID
- No Transportation for Non-Medical Needs

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
## INDOOR AIR QUALITY EQUIPMENT AND SERVICES

### What are “Indoor Air Quality Equipment and Services”?

- “Equipment and services to improve indoor air quality, such as temporary or portable air conditioning units, humidifiers, dehumidifiers, High Efficiency Particulate Air filters, and carpet cleaning may be covered as SSBCI. Plans may also include installation and servicing of equipment as part of the benefit.”

### How many plans are offering Indoor Air Quality Equipment and Services in PY 2024?

- **236 Plans**
  - Offering Indoor Air Quality Services in PY 2024\(^2\) (26% decrease)
  - 195 Plans through SSBCI Authority (31% decrease)
  - 45 Plans through VBID Model (22% increase)

### Where are these benefits being offered?

- **36 states and Puerto Rico** have plans offering Indoor Air Quality Services in at least one county in PY 2024\(^2\)

### Which organizations are offering Indoor Air Quality Equipment and Services?

- Humana – 195 plans
- MHH Healthcare – 21 plans
- Alignment Healthcare – 18 plans
- Summa Health – 2 plans

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE INDOOR AIR QUALITY EQUIPMENT AND SERVICES BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.

Legend:
- SSBCI Only
- VBID Only
- SSBCI and VBID
- No Indoor Air Quality Equipment and Services
### What is a “Social Needs Benefit”?

- “Access to community or plan-sponsored programs and events to address enrollee social needs, such as non-fitness club memberships, community or social clubs, park passes, and access to companion care, marital counseling, family counseling, classes for enrollees with primary caregiving responsibilities for a child, or programs or events to address enrollee isolation and improve emotional and/or cognitive function, are non-primarily health-related benefits that may be covered as SSBCI”.

### How many plans are offering Social Needs Benefit in PY 2024?

<table>
<thead>
<tr>
<th>Plans Offered</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>300 Plans</td>
<td>Offering Social Needs Benefit in PY 2024² (33% decrease)</td>
</tr>
<tr>
<td></td>
<td>242 Plans through SSBCI Authority (35% decrease)</td>
</tr>
<tr>
<td></td>
<td>62 Plans through VBID Model (21% decrease)</td>
</tr>
</tbody>
</table>

### Where are these benefits being offered?

- **39 states and Puerto Rico** have plans offering Social Needs Benefit in at least one county in PY 2024²

### Which organizations offer the most plans with Social Needs Benefit?

- Humana – 197 plans
- MHH Healthcare – 21 plans
- Clever Care – 19 plans
- Elevance – 10 plans
- Innovative Long Term Care – 8 plans
- Longevity Health Founders – 8 plans
- Guidewell – 7 plans
- Perennial Consortium – 6 plans
- Avian Health Holdings – 4 plans
- CVS Health – 3 plans

---

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
### COMPLEMENTARY THERAPIES

<table>
<thead>
<tr>
<th>What are “Complementary Therapies”?</th>
<th>How many plans are offering Complementary Therapies in PY 2024?</th>
<th>Where are these benefits being offered?</th>
<th>Which organizations are offering Complementary Therapies?</th>
</tr>
</thead>
</table>
| “Complementary therapies offered alongside traditional medical treatment may be offered as non-primarily health-related SSBCI. Complementary therapies must be provided by practitioners who are licensed or certified, as applicable, in the state in which they practice and are furnishing services within the scope of practice defined by their licensing or certifying state”.1 | **160 Plans**  
Offering Complementary Therapies in PY 20242 (29% decrease)  
→ 152 Plans through SSBCI Authority (32% decrease)  
→ 8 Plans through VBID Model (300% increase) | **30 states and Puerto Rico**  
have plans offering Complementary Therapies in at least one county in PY 20242 | → Humana – 136 plans  
→ MHH Healthcare – 21 plans  
→ Astiva Group – 3 plans |

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE COMPLEMENTARY THERAPIES BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Legend:
- SSBCI Only
- SSBCI and VBID
- No Complementary Therapies

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
### Services Supporting Self-Direction

**What are “Services Supporting Self-Direction”?**

“Services…that allow enrollees to have the responsibility for managing all aspects of healthcare delivery in a person-centered planning process…Plans may provide services to assist in the establishment of decision-making authority for healthcare needs (e.g., power of attorney for health services) and/or may provide education such as financial literacy classes, technology education, and language classes. Interpreter services may also be provided to enrollees to facilitate encounters with healthcare providers. Plans may not include expenses for funerals as a covered benefit.”

**How many plans are offering Services Supporting Self-Direction in PY 2024?**

**187 Plans**

Offering Services Supporting Self-Direction in PY 2024\(^2\) (19% decrease)

- 178 Plans through SSBCI Authority (23% decrease)
- 9 Plans through VBID Model (350% increase)

**Where are these benefits being offered?**

34 states and Puerto Rico have plans offering Services Supporting Self-Direction in at least one county in PY 2024\(^2\)

**Which organizations are offering Services Supporting Self-Direction?**

- Humana – 136 plans
- MHH Healthcare – 21 plans
- Centene – 17 plans
- Harris County Hospital System – 3 plans
- SCAN Group – 3 plans
- Independent Living Systems – 3 plans
- Western Health Advantage – 2 plans
- Health Partners – 1 plan
- Medica Holding Company – 1 plan

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE SERVICES SUPPORTING SELF-DIRECTION BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Legend:
- SSBCI Only
- VBID Only
- SSBCI and VBID
- No Services Supporting Self-Direction

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
**What are “Structural Home Modifications”?”**

- “Structural modifications to the home that may assist in the chronically ill enrollee’s overall function, health, or mobility are permitted if those items and services have a reasonable expectation of improving or maintaining the health or overall function of the chronically ill enrollee (e.g., widening of hallways or doorways, permanent mobility ramps, easy use doorknobs and faucets)”.

**How many plans are offering Structural Home Modifications in PY 2024?**

- **18 Plans**
  - Offering Structural Home Modifications in PY 2024² (68% decrease)
  - 18 Plans through SSBCI Authority (68% decrease)
  - 0 Plans through VBID Model (no change)

**Where are these benefits being offered?**

- **10 states** have plans offering Structural Home Modifications in at least one county in PY 2024²

**Which organizations are offering Structural Home Modifications?**

- Centene – 17 plans
- Henry Ford Health System – 1 plan

---

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE STRUCTURAL HOME MODIFICATIONS BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Legend:
- SSBCI Only
- No Structural Home Modifications

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
### General Supports for Living

#### What are “General Supports for Living”?  

“General supports for living such as housing may be provided to chronically ill enrollees if the benefit has a reasonable expectation of improving or maintaining the health or overall function of the enrollee. General supports for living may be provided for a limited or extended duration as determined by the plan. The benefit may include plansponsored housing consultations and/or subsidies for rent or assisted living communities. Plans may also include subsidies for utilities such as gas, electric, and water as part of the benefit”.

#### How many plans are offering General Supports for Living in PY 2024?  

**996 Plans**  
Offering General Supports for Living in PY 2024 (53% increase)  
- 526 Plans through SSBCI Authority (<1% decrease)  
- 499 Plans through VBID Model (296% increase)

#### Where are these benefits being offered?  

**47 states and Puerto Rico** have plans offering Structural General Supports for Living in at least one county in PY 2024

#### Which organizations offer the most plans with General Supports for Living?  

- **Elevance** – 201 plans  
- **Humana** – 195 plans  
- **CVS Health** – 172 plans  
- **Centene** – 116 plans  
- **Devoted Health** – 75 plans  
- **Cigna** – 40 plans  
- **MHH Healthcare** – 24 plans  
- **Alignment Healthcare** – 28 plans  
- **Zing Health** – 24 plans  
- **Group 1001** – 15 plans

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE GENERAL SUPPORTS FOR LIVING BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Legend:
- SSBCI Only
- VBID Only
- SSBCI and VBID
- No General Supports for Living

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
What are “Other” SSBCI?

MAOs have the flexibility to offer additional supplemental benefits that fit the definition of non-primarily health-related. Each “other” benefit is reported in the plan benefit files each year. Examples in PY2024 are on the next page.

How many plans are offering “Other” SSBCI in PY 2024?

<table>
<thead>
<tr>
<th>Plans</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>577 Plans</td>
<td>Offering “Other” SSBCI in PY 2024¹ (11% increase)</td>
</tr>
<tr>
<td></td>
<td>→ 410 Plans through SSBCI Authority (7% decrease)</td>
</tr>
<tr>
<td></td>
<td>→ 181 Plans through VBID Model (110% increase)</td>
</tr>
</tbody>
</table>

Where are these benefits being offered?

45 states and Puerto Rico have plans offering “Other” SSBCI for Living in at least one county in PY 2024²

Which organizations offer the most plans with “Other” SSBCI?

<table>
<thead>
<tr>
<th>Plans</th>
<th>Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>172 plans</td>
<td>CVS Health</td>
</tr>
<tr>
<td>171 plans</td>
<td>Humana</td>
</tr>
<tr>
<td>65 plans</td>
<td>Elevance</td>
</tr>
<tr>
<td>54 plans</td>
<td>Alignment Healthcare</td>
</tr>
<tr>
<td>41 plans</td>
<td>Molina Healthcare</td>
</tr>
<tr>
<td>21 plans</td>
<td>MHH Healthcare</td>
</tr>
<tr>
<td>10 plans</td>
<td>Commonwealth Core</td>
</tr>
<tr>
<td>7 plans</td>
<td>Cigna</td>
</tr>
<tr>
<td>6 plans</td>
<td>Longevity Health Founders</td>
</tr>
<tr>
<td>4 plans</td>
<td>California Physicians’ Service</td>
</tr>
</tbody>
</table>

¹ Source: Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.

² Source: Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
### “OTHER” NON-PRIMARILY HEATLH-RELATED SSBCI IN 2024

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Number of Plans Offering in 2024:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pet Care, Assistance, or Services</td>
<td>405</td>
</tr>
<tr>
<td>Barber and Beauty Shop Care, Hairstyling, Haircuts</td>
<td>172</td>
</tr>
<tr>
<td>Travel Care Assistance</td>
<td>137</td>
</tr>
<tr>
<td>Home Cleaning or Housekeeping</td>
<td>61</td>
</tr>
<tr>
<td>Non-Food Items</td>
<td>48</td>
</tr>
<tr>
<td>Service Animal Supplies or Support</td>
<td>41</td>
</tr>
<tr>
<td>Healthy Living Products</td>
<td>38</td>
</tr>
<tr>
<td>Memory Fitness Program or Memory Support Kit</td>
<td>27</td>
</tr>
<tr>
<td>Personal Hygiene Care</td>
<td>22</td>
</tr>
<tr>
<td>Roadside Assistance</td>
<td>15</td>
</tr>
<tr>
<td>Foot Hygiene Services</td>
<td>10</td>
</tr>
<tr>
<td>Identity Theft Insurance</td>
<td>10</td>
</tr>
<tr>
<td>Sneakers</td>
<td>6</td>
</tr>
<tr>
<td>Mobility Devices</td>
<td>5</td>
</tr>
<tr>
<td>Wellness Box</td>
<td>3</td>
</tr>
<tr>
<td>Parking</td>
<td>2</td>
</tr>
<tr>
<td>Stress Reduction Kit</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total Plans Offering “Other” SSBCI</strong></td>
<td><strong>577</strong></td>
</tr>
</tbody>
</table>

Source: ATI Advisory analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE “OTHER” NON-PRIMARILY HEALTH-RELATED SSBCI BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Legend:
- SSBCI Only
- VBID Only
- SSBCI and VBID
- No “Other” SSBCI

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
What is “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”.

How many plans are offering Therapeutic Massage in PY 2024?

311 Plans
Offering Therapeutic Massage in PY 2024² (34% decrease)

→ 173 Plans through EPHRB Authority (7% decrease)
→ 140 Plans through SSBCI Authority (30% decrease)

Where are these benefits being offered?

37 states and Puerto Rico have plans offering Therapeutic Massage in at least one county in PY 2024²

Which organizations offer the most plans with Therapeutic Massage?

→ Humana – 137 plans
→ CVS Health – 26 plans
→ University of Wisconsin System – 25 plans
→ MHH Healthcare – 21 plans
→ Highmark Health – 16 plans
→ Centene – 15 plans
→ Elevance – 11 plans
→ Summa Health – 8 plans
→ SCAN Group – 8 plans
→ Devoted Health – 5 plans

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE THERAPEUTIC MASSAGE BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Legend:
- EPHRB Only
- SSBCI Only
- EPHRB and SSBCI
- No Therapeutic Massage

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
What are “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”.1

How many plans are offering Adult Day Health Services in PY 2024?

142 Plans Offering Adult Day Health Services in PY 20242 (41% decrease)

→ 5 Plans through EPHRB Authority (88% decrease)
→ 137 Plans through SSBCI Authority (32% decrease)

Where are these benefits being offered?

32 states have plans offering Adult Day Health Services in at least one county in PY 20242

→ Humana – 137 plans
→ United Healthcare – 4 plans
→ Longevity Health Founders – 1 plan

Which organizations offer Adult Day Health Services?

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE ADULT DAY HEALTH SERVICES BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
# Home-Based Palliative Care

## What is “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)”.

## How many plans are offering Home-Based Palliative Care in PY 2024?

205 Plans
Offering Home-Based Palliative Care in PY 2024\(^2\) (14% increase)

- 195 Plans through EPHRB Authority (24% increase)
- 10 Plans through SSBCI Authority (57% decrease)

## Where are these benefits being offered?

25 states have plans offering Home-Based Palliative Care in at least one county in PY 2024\(^2\)

## Which organizations offer the most plans with Home-Based Palliative Care?

- Cambia Health Solutions – 44 plans
- Medical Mutual of Ohio – 24 plans
- UPMC Health Systems – 24 plans
- Independence Health Group – 20 plans
- Louisiana Health Service & Indemnity Co. – 18 plans
- Kaiser Foundation – 16 plans
- Gold Kidney Health Plan – 10 plans
- Henry Ford Health System – 8 plans
- Capital District Physicians – 8 plans
- Health Partners – 7 plans

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE HOME-BASED PALLIATIVE CARE BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
### What are “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”.¹

### How many plans are offering In-Home Support Services in PY 2024?

**867 Plans**

Offering In-Home Support Services in PY 2024² (34% decrease)

→ 721 Plans through EPHRB Authority (34% decrease)
→ 191 Plans through SSBCI Authority (33% decrease)
→ 0 Plans through VBID Model (100% decrease)

### Where are these benefits being offered?

**46 states and Puerto Rico**

have plans offering In-Home Support in at least one county in PY 2024²

### Which organizations offer the most plans with In-Home Support?

- Humana – 193 plans
- Centene – 86 plans
- Elevance – 75 plans
- SCAN Group – 73 plans
- Cigna – 41 plans
- Intermountain Health Care – 27 plans
- Alignment Health Care – 23 plans
- Zing Health – 22 plans
- The Carle Foundation – 21 plans
- Clever Care – 19 plans

---

Source: 1. CMS Guidance. 2. Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE IN-HOME SUPPORT SERVICES BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
## SUPPORT FOR CAREGIVERS OF ENROLLEES

<table>
<thead>
<tr>
<th>What is “Caregiver Support”?</th>
<th>How many plans are offering Caregiver Support in PY 2024?</th>
<th>Where are these benefits being offered?</th>
<th>Which organizations offer the most plans with Caregiver Support?</th>
</tr>
</thead>
</table>
| “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 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 | 530 Plans Offering Caregiver Support in PY 2024² (5% decrease) | 43 states and Puerto Rico have plans offering Caregiver Support in at least one county in PY 2024² | → Humana – 137 plans  
→ SCAN Group – 81 plans  
→ BCBS of Michigan – 61 plans  
→ Cigna – 52 plans  
→ Guidewell – 44 plans  
→ UPMC Health System – 24 plans  
→ Alignment Healthcare – 23 plans  
→ Clever Care – 19 plans  
→ Centene – 17 plans  
→ UCare Minnesota – 15 plans |

¹ Source: CMS Guidance. ² Analysis of CMS PBP files, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE. Total number excludes duplicate plans.
COUNTIES WHERE CAREGIVER SUPPORT BENEFITS ARE AVAILABLE IN 2024, BY AUTHORITY

Source: ATI Advisory analysis of CMS PBP files for PY2024, excludes EGHPs, PDPs, MMPs, Part B-only plans, and PACE.
This chartbook provides data and analysis to describe non-medical benefits, how many MA plans are offering benefits, where, and with what supplemental benefit authority.

Additional research is needed to determine:

• What causes the changes in the number of plans offering certain nonmedical supplemental benefits each year
• What are the specific designs of these benefits
• What are the eligibility requirements for benefits offered through SSBCI and VBID
• Are plans that offer these benefits open to all Medicare beneficiaries or are they only available to individuals with special needs
• How many beneficiaries are using these benefits and how often
• Do beneficiaries know about these benefits and how to access them
• Do these benefits impact the health and well-being of beneficiaries who utilize them
• How are these benefits interacting with other benefits available to individuals
Additional Information and Resources
See the Advancing Non-Medical Supplemental Benefits in Medicare Advantage landing page for more information on nonmedical supplemental benefit offerings, including:

→ How plans and providers partner to offer these benefits
→ Policy opportunities for these benefits
→ Past analyses, and
→ Additional resources

Acknowledgement
Supported by a grant from The SCAN Foundation – advancing a coordinated and easily navigated system of high-quality services for older adults that preserve dignity and independence. For more information, visit thescanfoundation.org
Appendix
To show the annual changes in benefit offerings in similar ways to prior versions of this chartbook, the table on the following slide shows the number of plans offering each nonmedical supplemental benefit under the original authority that created the benefit (as defined on page 2). It does not include benefits offered under VBID.
### APPENDIX: ANNUAL NONMEDICAL SUPPLEMENTAL BENEFIT OFFERINGS UNDER ORIGINAL AUTHORITIES

<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>
<th>Number of Plans Offering in 2024:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Special Supplemental Benefits for the Chronically Ill (SSBCI)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food and Produce</td>
<td>101</td>
<td>345</td>
<td>763</td>
<td>929</td>
<td>915</td>
</tr>
<tr>
<td>Meals (beyond limited basis)</td>
<td>71</td>
<td>371</td>
<td>403</td>
<td>422</td>
<td>323</td>
</tr>
<tr>
<td>Pest Control</td>
<td>118</td>
<td>208</td>
<td>326</td>
<td>349</td>
<td>289</td>
</tr>
<tr>
<td>Transportation for Non-Medical Needs</td>
<td>88</td>
<td>177</td>
<td>375</td>
<td>478</td>
<td>416</td>
</tr>
<tr>
<td>Indoor Air Quality Equipment and Services</td>
<td>52</td>
<td>140</td>
<td>166</td>
<td>284</td>
<td>195</td>
</tr>
<tr>
<td>Social Needs Benefit</td>
<td>34</td>
<td>211</td>
<td>244</td>
<td>370</td>
<td>242</td>
</tr>
<tr>
<td>Complementary Therapies</td>
<td>1</td>
<td>0</td>
<td>123</td>
<td>224</td>
<td>152</td>
</tr>
<tr>
<td>Services Supporting Self-Direction</td>
<td>20</td>
<td>96</td>
<td>151</td>
<td>230</td>
<td>178</td>
</tr>
<tr>
<td>Structural Home Modifications</td>
<td>4</td>
<td>42</td>
<td>57</td>
<td>57</td>
<td>18</td>
</tr>
<tr>
<td>General Supports for Living</td>
<td>67</td>
<td>150</td>
<td>328</td>
<td>528</td>
<td>526</td>
</tr>
<tr>
<td>“Other” Non-Primarily Health-Related SSBCI</td>
<td>51</td>
<td>191</td>
<td>359</td>
<td>440</td>
<td>410</td>
</tr>
<tr>
<td>TOTAL offering above benefits under SSBCI authority only:</td>
<td>245</td>
<td>812</td>
<td>1,126</td>
<td>1,302</td>
<td>1,216</td>
</tr>
<tr>
<td><strong>Expanded Definition of Primarily-Health Related Benefit (EPRHB)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Therapeutic Massage</td>
<td>223</td>
<td>429</td>
<td>729</td>
<td>1,091</td>
<td>721</td>
</tr>
<tr>
<td>Adult Day Health Services</td>
<td>84</td>
<td>127</td>
<td>50</td>
<td>41</td>
<td>5</td>
</tr>
<tr>
<td>Home-Based Palliative Care</td>
<td>61</td>
<td>134</td>
<td>147</td>
<td>157</td>
<td>195</td>
</tr>
<tr>
<td>In-Home Support Services</td>
<td>125</td>
<td>95</td>
<td>160</td>
<td>293</td>
<td>350</td>
</tr>
<tr>
<td>Support for Caregivers of Enrollees</td>
<td>221</td>
<td>170</td>
<td>183</td>
<td>187</td>
<td>173</td>
</tr>
<tr>
<td>TOTAL offering above benefits under EPRHB authority only:</td>
<td>490</td>
<td>731</td>
<td>1,034</td>
<td>1,437</td>
<td>1,193</td>
</tr>
<tr>
<td><strong>TOTAL offering an EPHRB and/or SSBCI Benefit</strong></td>
<td>626</td>
<td>1,326</td>
<td>1,851</td>
<td>2,207</td>
<td>1,949</td>
</tr>
<tr>
<td><strong>TOTAL MA Plans</strong></td>
<td>4,344</td>
<td>4,906</td>
<td>5,376</td>
<td>5,730</td>
<td>5,786</td>
</tr>
</tbody>
</table>

Note: This table shows the number of plans offering supplemental benefits in the format from prior versions of this chartbook and does not include benefits offered through additional authorities.

Source: ATI Advisory analysis of CMS PBP files, excludes EGHPs, 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, except for SSBCI benefits. A plan is the combination of a contract id, plan id, and segment ID. Totals rows remove duplicate plans and do not equal the sum of the corresponding column.