

MEDICARE ADVANTAGE:

Providing whole-person care for our region's seniors


We know that older adults are at greater risk for serious illness and death due to COVID-19, making the Medicare program critical to the pandemic response. To better serve our region's seniors, **CAREFIRST IS ENTERING MEDICARE ADVANTAGE (MA) IN 2021** to provide beneficiaries access to affordable, coordinated, comprehensive and high-quality plan options. This also will allow CareFirst to serve our enrollees throughout their lives.

Why MA is important


- Medicare Advantage offers Medicare beneficiaries comprehensive private healthcare plans with access to innovative programs and richer benefits, similar to those enjoyed by enrollees through employers.
- MA products wrap together both Medicare Part A and Part B benefits but typically with lower out-of-pocket costs.
- Most MA plans also offer coverage that traditional fee-for-service Medicare doesn't, such as prescription drug coverage, vision, dental and wellness benefits.

In response to the pandemic, Congress and the administration have taken action to provide flexibilities for MA that include allowing expanded benefits, waiving prior authorizations for drugs, and broadening telehealth and network adequacy rules. CareFirst encourages Federal policymakers to expand on the success of this public-private partnership by taking additional actions outlined below.

MORE THAN
1 in 3
of Medicare
enrollees
RELY ON MA




MA enrollees
SPEND
\$1,276
LESS ANNUALLY*



*Better Medicare Alliance


77%
of MA enrollees are in
4- OR 5-STAR
PLANS**



**The Centers for Medicare and Medicaid Services

1 Include MA in any Medicare program expansion

Retain Medicare Advantage as part of Medicare expansion proposals. MA's comprehensive coverage; rich supplemental benefits; and advancements in holistic, patient-centered **PROGRAMS HELP TO PROVIDE AN ENTIRE CONTINUUM OF CARE.**



MEDICARE ADVANTAGE
provides
comprehensive,
coordinated care


2 Include audio-only telehealth diagnoses in risk adjustment

Allow diagnoses from audio-only telehealth to be valid for Medicare Advantage risk adjustment. Many seniors have relied on audio-only telehealth during the COVID-19 pandemic to access needed care. Because **MANY SENIORS DON'T HAVE ACCESS TO VIDEO TECHNOLOGIES**, CareFirst recommends that the Centers for Medicare and Medicaid Services (CMS) allow audio-only telehealth to be used for risk adjustment purposes as well.

Many seniors use **AUDIO-ONLY CALLS TO ACCESS CARE** 

3 Ensure stability in MA risk adjustment and Part D MLR

Ensure stability in Medicare Advantage risk adjustment and Part D Medical Loss Ratio (MLR). Accurate payment in the MA program depends on accurate risk adjustment. During the pandemic, many seniors delayed elective and routine care, which resulted in a reduction in utilization. Estimates indicate this could result in a 7% decline in risk scores for 2021 and beyond*, which will inhibit plans to execute effective care coordination and disease management programs. For this reason, **CAREFIRST RECOMMENDS CMS HOLD RISK SCORES AND RISK ADJUSTMENT PAYMENT STABLE** by supplementing 2021 risk adjustment data with 2018, 2019 and 2020 diagnosis data for chronic conditions. CareFirst also recommends CMS calculate MA and Part D MLR based on a three-year rolling average.

COVID DELAYS IN CARE  could result in a substantial decrease in risk scores and impact the stability of the MA program

*Avalere: <https://avalere.com/insights/how-covid-19-could-reduce-ma-risk-scores-and-payments-in-2021>

CareFirst enrollees **ENJOY THESE EXTRA BENEFITS**



- + Preventive dental
- + Routine eye exams and eye-wear
- + Hearing exam and hearing aids
- + Annual physical exam
- + 24/7 nurse hotline
- + Additional telehealth [CMS Service categories through IN providers]
- + CareFirst video visit (telehealth)
- + Fitness (gym, online resources, at-home kits)
- + Worldwide emergency and urgently needed services
- + In-home assessment