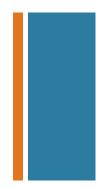


Navigating the Health Care Maze

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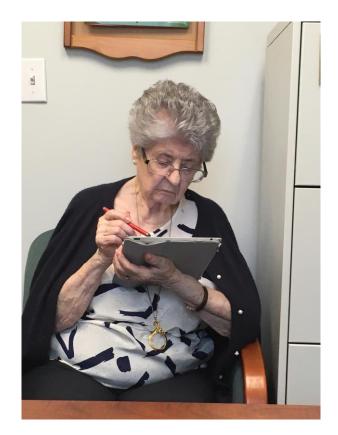


The presenter has nothing to disclose with regard to commercial interests or financial relationships

LEARNING OBJECTIVES

- 1. Describe challenges in access and transitions of care for the aging population in Florida.
- 2. Identify and describe the components of the health care system that provide access to care and services for population 65+ and the frail elderly
- 3. Discuss the benefits of Managed Medicaid in Florida
- 4. Identify at least 3 community resources that assist with transitions of care and access to services

Sra. Pilarcita: A Real Life Example of Health Care Challenges and Solutions







- 90 y/o living in an government financed housing complex for people 55 +
- Ambulates independently, starting to experience some cognitive decline.
- Speaks limited English, visual and hearing issues
- Recipient of Medicare, Medicaid. Recently qualified for Long Term Medicaid

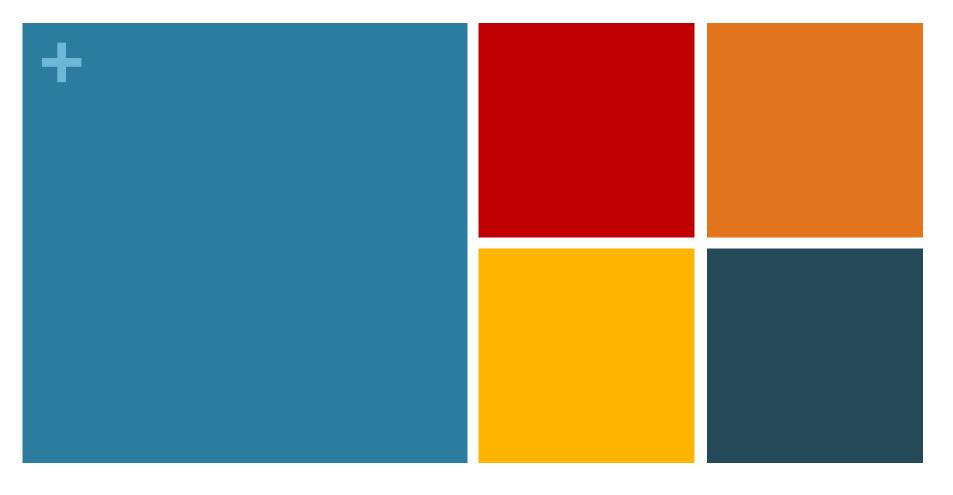
Resources and Services for the Older Adult.

- Health care professionals
- Home Health Care
- Hospice
- Short term Rehab
- Durable Medical Equipment
- Adult Day Care
- Alzheimer's programs
- Medical Respite
- Community Programs (E.g. Impact Broward)

- Caregiver assistance
- Paratransit
- Home Modification
- Emergency Medical Alert
- Meal Delivery
- Guardianship
- Case Management
- Assisted Living Facilities
- Public Housing



- Three separate and distinct sources of coverage
- Primary physician participation in the plans
- Coordination of care
- Caregiver's issues



Understanding Florida's Medicaid Program

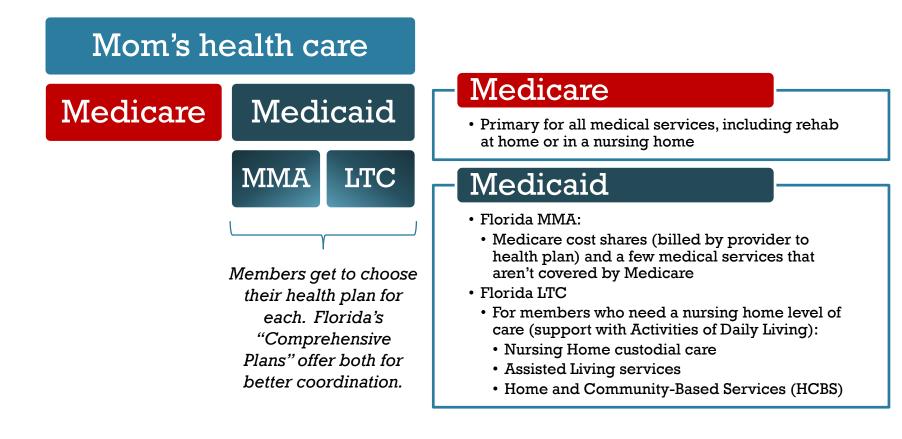
Jennifer Langer Jacobs Senior Vice President, Long Term Care Sunshine Health





- I disclose the following relevant financial relationships:
 - 1. Sunshine Health employee
 - 2. Centene Corporation shareholder

What's What for "Dual Eligible" Adults??



MEDICARE

https://www.medicare.gov/what-medicarecovers/index.html

Medicare is a health insurance program for:

- people age 65 or older,
- people under age 65 with certain disabilities, and
- people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).



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-Medicare Advantage

https://medicare.com/medicare-advantage/medicare-part-c/

- Sometimes called Medicare Part C
- They are Medicare-approved private health insurance plans for individuals enrolled in Original Medicare, Part A and Part B.
- Enrollees must continue paying Part B premiums
- Costs will vary by the services and the <u>type of plan</u> <u>purchased</u>.
 - Each Medicare Advantage plan can charge different out-of-pocket costs and have different rules for how to get services (like whether you need a referral to see a specialist or can use only doctors, facilities, or suppliers in the network).

Medicaid Managed Care: Why?

- Help states run Medicaid programs that are efficient and effective
 - Develop new strategies and programs to improve outcomes e.g. reduce Emergency Department utilization, decrease hospital admissions/readmissions and other forms of institutionalization
 - Assume financial "risk" for medical costs; ensure appropriate utilization
 - Monitor fraud, waste, and abuse
- Maintain a comprehensive network of providers that offers access and choice
 - Primary care, specialists, pharmacies, labs, therapy centers, home health care, hospitals, nursing homes, assisted living, etc.
 - Network standards <u>plus</u> every case gets necessary services
 - Pay claims; Medicaid must coordinate with primary payers
- Help people connect to the right services at the right time
 - Disease management, community care and discharge planning through case management
 - Respect individual needs and preferences while following the Medicaid rulebook

Medicaid LTC: Times have changed

- Historically, Medicaid covered long-term care in nursing homes.
- Nursing home care is expensive and, for most people, not the ideal setting for aging with independence.
- States now apply for "waivers" to spend Medicaid dollars on community care instead.
- "Non-traditional" home and community services are more cost effective than nursing homes for most people.
 - Examples of community care: Assisted living, assistance with Activities of Daily Living in the home, home modification, incontinence supplies, personal emergency response system, meals
- LTC plans are expected to help members transition from nursing home to community when that's a realistic option for the member
- Every member has a Care Manager focused on "person-centered care planning," which takes into account individual goals, preferences, and natural supports.

Every State Medicaid program is different.

Resources for understanding Florida's program

- Aging & Disability Resource Centers for information/referrals: <u>http://elderaffairs.state.fl.us/doea/arc.php</u>
- Detailed health plan info specific to your county: <u>http://www.flmedicaidmanagedcare.com/</u>
- Understanding MMA & LTC: <u>http://www.fdhc.state.fl.us/Medicaid/recent_presentations/SM</u> <u>MC_webinars/LTC_and_MMA_Putting_the_Pieces_Together_Fin</u> <u>al_2014-08-19.pdf</u>
- Email contact with the Agency for Health Care Administration (AHCA): <u>ahcacontact@ahca.myflorida.com</u>
- Updates about the Statewide Medicaid Managed Care program: <u>www.ahca.myflorida.com/SMMC</u>

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