PASSPORT HEALTH PLAN

# Kentucky HEALTH (1115 Waiver)

## ACAP 2018 CEO Summit

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# Kentucky HEALTH: Background

- Kentucky HEALTH is the Commonwealth of Kentucky's 1115 demonstration project focused on "Helping to Engage and Achieve Long Term Health (HEALTH)".
- The demonstration project is part of an overall initiative to transform the Kentucky Medicaid program to empower individuals to improve their health and gain employer sponsored coverage or other commercial health insurance coverage, while simultaneously ensuring the program's long-term fiscal sustainability.
- The Commonwealth sought a five-year Section 1115 waiver from the Centers for Medicare & Medicaid Services (CMS) to implement and evaluate Kentucky HEALTH.

# Kentucky HEALTH: Background

The program seeks to break the cycle of poverty through efforts on several fronts:

- Encourages members to improve their health by incentivizing preventive care, participation in disease management programs, and healthy lifestyles.
- Embraces private market policies and principles to familiarize members with commercial health insurance coverage to prepare them for the commercial market.
- Focuses on addressing Kentucky's growing drug abuse epidemic.
- Focus on engaging members in the community, either through employment or preparing for employment, as well as volunteer activities.

Through the waiver application, the Commonwealth is seeking the opportunity to evaluate these new program components in Kentucky, with the goal of dramatically improving member outcomes.

# Kentucky HEALTH: Who is Impacted?

## Approximately 88% of Passport's member population will transition to Kentucky HEALTH

| **Included in Kentucky HEALTH: Non-Disabled Adults & Children** | **Not included in Kentucky HEALTH: Traditional Medicaid** |
|---|---|
| • Expansion Adult Group (including Presumptive Eligible (PE))<br>• Parent & Caretaker Relatives (a relative taking care of a child)<br>• Pregnant Women<br>• Children<br>• Former Foster Care (FFC) | • Aged, Blind & Disabled populations<br>• Institutionalized & Incarcerated<br>• Duals<br>• 1915© Waiver Groups<br>• Foster Children, Subsidized Adoption<br>• Breast and Cervical Cancer Treatment Program<br>• Emergency Services Only<br>• PE children and PE FFC |

* As of 5/29/18: 88% of Passport Health Plan's membership is 281,579

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# Kentucky HEALTH: Benefits

## Overview:

| **Alternative Benefits Plan (ABP)**<br>• **Expansion Adult Group** | **Medicaid State Plan/CHIP**<br>• **Parent/Caretaker and Relative**<br>• **Pregnant Women**<br>• **Children**<br>• **Former Foster Care**<br>• **Medically Frail** |
|---|---|
| Indexed to the Medicaid Fee-for-Service (FFS) Benefits<br>• Same benefits and limitations as the plan<br>• Excludes:<br>  • Vision<br>  • Dental<br>  • Non-emergent transportation | Current benefits available to individuals outside of the Adult Group<br>• Includes Medically Frail |

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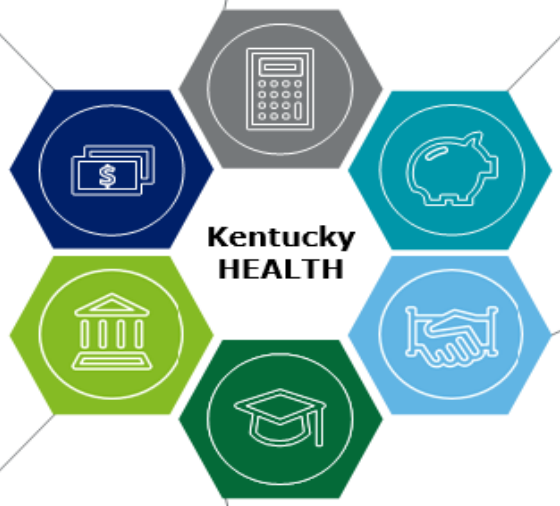
# Kentucky HEALTH: Key Operational Areas




## Deductible Account

The deductible account empowers individuals to make cost-conscious healthcare decisions.

## Cost Sharing

Cost sharing introduces members to critical commercial market features, including making timely monthly premiums, tracking deductibles, and managing a healthcare account a way of investing in own health.

## My Rewards Account

By rewarding health and positive community related activities, My Rewards Account provides incentives for members to improve their health, engage in their communities, and improve their job skills.

## Community Engagement

Research shows an important link between some sort of community engagement (like volunteer work, public service, and employment) and an individual's overall health and well-being. This program is a unique community engagement and employment initiative for Kentucky HEALTH members designed to build and strengthen Kentucky's workforce.

## Premium Assistance

Establishes a path for the state to pay member's premium if employer sponsored insurance is available.

## Education and Training

The Health and Financial Literacy classes allow Kentuckians to gain skills for long-term independence and success.

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# Kentucky HEALTH: Cost Sharing

Approximately 45% of Passport's Kentucky HEALTH population will be required to pay premiums

## Cost Sharing Breakdown

**Policy**

- Kentucky HEALTH members will have monthly family premiums (ranging from $1 to $15, depending on income)

**What's Changing?**

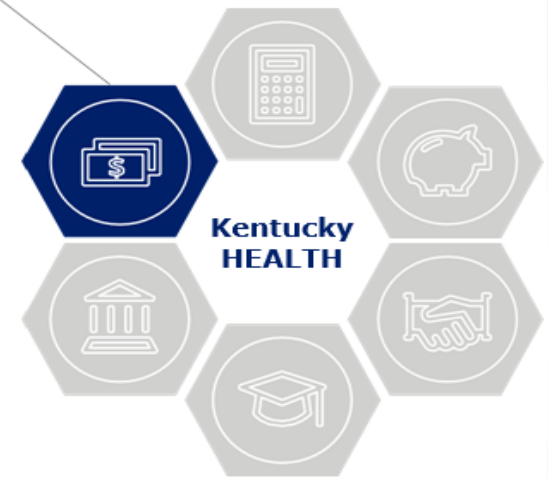
- Monthly premiums
- Non-payment penalties vary
  - Over 100% FPL- Disenrolled
  - At or below 100% FPL- shift to state plan with copayments

**Who is Impacted?**

- Adult Group
- Parent/Caretaker Relatives

**Not Impacted**

- Children
- Medically Frail
- Pregnant Women
- Non-Kentucky HEALTH Medicaid members




Passport is contracted with a Sub-contractor to handle all premium billing and payment processing

* Based on 88% projected membership: 45% of membership is 126,710

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# Kentucky HEALTH: Cost Sharing

**Premium Plan**

- Expansion Adult and Parent/Caretakers
- Budget predictability for Individuals
- Access to *My Rewards Account* for encouraging access to preventive services benefits

**Copay Plan**

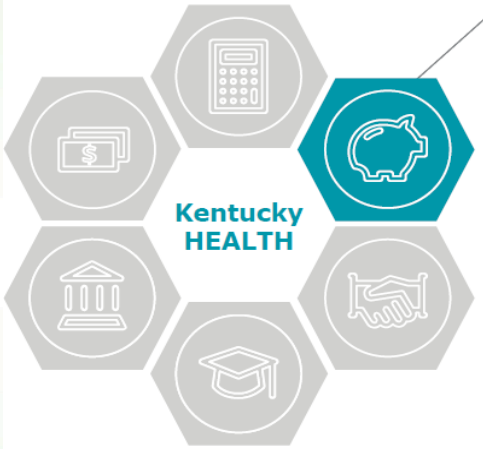
- Expansion Adult and Parent/Caretakers
- Non-payment penalty plan available to those under 100% FPL
- No *My Rewards Account* access

**Cost-Share Exempt**

- Medically Frail & Former Foster Youth (to age 26) (*Premium optional for access to My Rewards Account*)
- Pregnant Women
- Children

# Kentucky HEALTH: My Rewards Account

## Approximately 45% of Passport's Kentucky HEALTH population will have a My Rewards Account




### My Rewards Account Breakdown

**Policy**

- My Rewards Account allows members to earn dollars to spend on additional benefits
- The account is available to members in an active status (not in a penalty period)

**What's Changing?**

- Expansion adults may use My Rewards Account for vision and dental services
- All individuals may use the My Rewards Account for enhanced benefits, such as fitness services or activities

**Who is Impacted?**

- Expansion Adults
- Parents/Caretaker relatives
- Medically Frail & Former Foster Youth (to age 26)
- Pregnant

**Not Impacted**

- Children
- Non-Kentucky HEALTH Medicaid members

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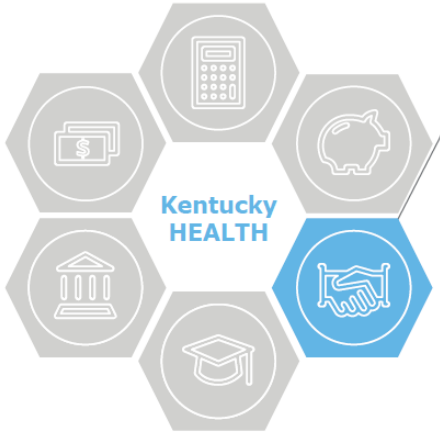
# Kentucky HEALTH: Community Engagement

## Approximately 45% of Passport's Kentucky HEALTH population will participate in community engagement




**PATH Program Breakdown**

*Partnering to Advance Training and Health*

**Policy**

- Able-bodied working age adults who are not otherwise exempt are required to complete community engagement activities

**What's Changing?**

- Non-exempt members will need to complete qualifying activities to maintain eligibility, such as employment, volunteering, caretaking, job training, and education

**Who is Impacted?**

- All able-bodied working age adult Kentucky HEALTH members
  - Expansion Adults
  - Parent/Caretakers relatives

**Not Impacted**

- Children
- Pregnant Women
- Medically Frail & Former Foster Youth up to Age 26
- Chronically Homeless
- Primary Caregiver of a Dependent
- Full-Time Students

**Fulfill PATH Requirement**

- Full-Time Employed
- If a member is receiving SNAP benefits, the SNAP work program and applicable exemptions apply instead of PATH

**PATH Program:**
*Partnering to Advance Training and Health*

Community Engagement is also known as PATH

* Based on 88% projected membership: 45% of membership is 126,710

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# Community Engagement – Two Pronged Approach

**Dedicated employees outreaching to members that are in jeopardy of suspension and/or losing eligibility**

- There are 10 triggers that will generate outreach
- Outreach for non-payment of premium will be coordinated with Care Enroll's processes
- Outreach for conditionally eligible members (new members that have yet to pay premium) will be coordinated with Care Enroll processes and Care Connectors new member calls.
- Outreach will consist of various mediums, i.e. telephonic, email, text and post card and/or letter mailings.

**Community Engagement representatives in the field assigned to specific territories on a regional basis**

- Target outreach strategy includes, but not limited to following:
  - Member Outreach: Targeting key locations based on population of members, this would be an informal setting (table) targeting general population where members reside and/or access.
  - Member Education: Partnering with advocate agencies, providers as well as businesses to provide education regarding the waiver and plan benefits. This would include use of Healthify to assist with social determinants.
  - Business Strategy: Working with local businesses that our members access and/or brokers to identify those small group business that have employees that are covered by Medicaid.
  - Staff & Learns: Working with key community advocates, agencies as well as businesses educate their front line staff as to the changes in the waive and how this affects the Medicaid population as well as inform them about Passport benefits and services.

**Expansion in our Prestonsburg Office**

- Personal assistance on site at our Prestonsburg office to help our members and general public with questions related to services and eligibility.
- Embrace walk ins and promote assistance and computer access to our members in the Eastern KY region
- Three kiosks available for use during business hours
- Direct line to member services for additional assistance as needed
- On site health educator to operate out of that location as well as service that region in the field.

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# Kentucky HEALTH: Education and Training

## Education and Training Breakdown

**Policy**

- Education and Training courses will be available to individuals to earn dollars for My Rewards Account, meet Community Engagement requirements, and end penalty periods

**What's Changing?**

- The Commonwealth will identify curricula and approve providers
- Course registration and tracking will occur within the Learning Management System

**Who is Impacted?**

- All Kentucky HEALTH members with the exception of children may earn benefits by completing education and training courses

**Not Impacted**

- Individuals not enrolled in Kentucky HEALTH have no education or training requirements

# Kentucky HEALTH: Premium Assistance

## Premium Assistance

**Policy**

- Individuals eligible for Kentucky HEALTH may have the option or obligation to enroll in their employer's health plan instead of the standard Medicaid consumer health plan option

**What's Changing?**

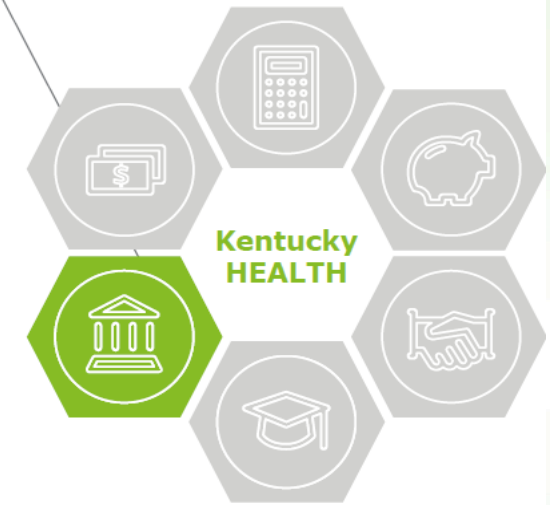
- Kentucky HEALTH will reimburse the employee (minus the required premium amount) for the full cost of the employer plan
- Medicaid will cover the cost for services that are covered by Kentucky HEALTH, but not the employer plan.

**Who is Impacted?**

- **Mandatory enrollment:** Expansion Adults, Parents, Caretakers & TMA who have been enrolled in Kentucky HEALTH for 12 months and employed with the same employer for 12 months if the plan is deemed cost effective.

**Not Impacted**

- **Optional enrollment**: Medically Frail, Former Foster Youth (up to age 26), Pregnant Women & Children



# Implementation Expectations and Challenges

- Implementation Expectations
  - Passport integrated Kentucky HEALTH requirements as a strategic goal, understanding the need to support our members and the Commonwealth towards a successful transformation of Medicaid in Kentucky.
  - Passport's current infrastructure is exceptionally well positioned to support our members in successfully navigating Kentucky HEALTH requirements.
  - Passport has chosen proven partners to support the Kentucky HEALTH administrative requirements.
- Challenges
  - The need for effective member communications cannot be underestimated for success of Kentucky HEALTH.
  - The dependency of communications through Internet use needs to be tempered since this population relies heavily on telephonic or direct contact. This is especially critical for rural areas of the state.
  - Provider participation is a critical component for program success.

# Kentucky HEALTH: Passport Health Plan's Readiness

- Preparing Members for Kentucky HEALTH:
  - DMS Member Communications Plan
    - Communications to KYH population on specific components, including notice of eligibility (3/5 – 6/13)
  - PHP Member Communications Plan
    - Communications to PHP members following DMS communication, including KYH Member Kit (3/6 – 6/30)
  - Kentucky HEALTH specific ID cards
    - Identifying member as part of KYH population w/KYH logo
  - Kentucky HEALTH specific Member Handbook insert
    - 17 page informational guide on all KYH components
  - Detailed Member and Community Outreach Program
    - Community Engagement staff dedicated solely to support members with KYH related needs
      - i.e. Premium Payments, Community Engagement requirements
- Preparing Providers for Kentucky HEALTH:
  - KYH Provider Quick Reference Guide
    - 7 page provider directed informational guide to KYH components
  - DMS held Provider Forums (4/16 – 5/2)
  - Provider Workshops & Webinars
    - 5 in-person workshops and 2 webinars for providers (5/14 – 5/25)
  - Provider visits
    - In-person visits to providers – educating and answer questions regarding KYH (6/1)
  - Continuing Support for 7/1 go-live
    - Provider Relations Reps will assist providers with 7/1 go-live and post implementation support
  - Continual eNews updates and communications

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# Questions

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