

PACE Mystery Shopper National Toolkit

Measuring the Accuracy of Counseling About PACE



July 2019

The National Toolkit is a mystery shopping study of state and local services supporting informed beneficiary choices in California, Massachusetts, Michigan, New York, North Carolina and Pennsylvania. The goal of the study was to determine the level and accuracy of PACE awareness by counseling entities responding to individuals calling on behalf of a loved one or themselves for assistance in obtaining long-term services and supports (LTSS) in each of the six states.¹

The PACE Mystery Shopper: Background

In the fall of 2018, the National PACE Association (NPA) partnered with Second To None, a consumer experience research organization, to conduct a Mystery Shopper study in six states: California, Massachusetts, Michigan, New York, North Carolina and Pennsylvania. The selected states are participating in the Financial Alignment Initiative (FAI) Demonstration of the Centers for Medicare & Medicaid Services (CMS) and/or implementing managed long-term services and supports (MLTSS). The goal of the study was to determine the quality and accessibility of state- and federally funded counseling offered to individuals wishing to understand the long-term services and supports options available to their loved ones or themselves.

A similar **Mystery Shopper study** was conducted in 2016 for California, Michigan, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, Texas, Virginia and Wisconsin.

Role of Counseling Entities

Counseling is an interactive process to help individuals and caregivers make informed choices about how to access health care benefits and LTSS. With many state Medicaid programs requiring enrollment in managed care organizations (MCOs) for coverage, effective counseling has been identified by state and federal agencies as instrumental in protecting consumers by supporting their informed choice. Individuals considering whether to enroll in an MCO need to understand provider networks, cost sharing, benefit changes and other factors, in addition to the PACE delivery system, care model and financing. Assisting beneficiaries in understanding the care options available to them is needed to ensure that they can make informed decisions. Robust counseling services should inform consumers about the full range of options, not just those provided by an MCO, for example. Based on the results of the most recent National Mystery Shopper study, there is room for improvement for counseling services, which generally are funded by state and federal governments.

Study Design

Mystery shoppers were asked to call information and assistance counselors (or a similar informational service) located at counseling entities in each of the six states to seek information on LTSS for a loved one or themselves. They were instructed to call entities during regular business hours Monday through Thursday. The shoppers were asked to present a scenario in which their loved one or themselves was dually eligible and qualified for nursing home care but wanted to remain in the community. They also were asked to state the area in which they or their loved one resided.

A total of 335 calls were conducted across the six states. Calls were directed to counties based on the premise that at least one PACE organization provided services to beneficiaries in that county. The targeted entities varied by state. They included local Area Agencies on Aging, counselors at State Health Insurance Assistance Programs, enrollment brokers and others.

¹ In Pennsylvania the PACE program is referred to as LIFE. For the purpose of this toolkit, PACE will be used.

Counselors' Understanding of PACE

Based on the PACE information the mystery shoppers received from counselors, either with or without prompting, callers identified the counselors' awareness of PACE as follows:

- » **Full Awareness:** The counselor spoke confidently and knowledgeably about PACE.
- » **Limited Awareness²:** The counselor spoke incorrectly and/or with some hesitation about PACE.
- » **No Awareness:** The counselor was not able to discuss PACE.

Findings

Our analysis is based on the aggregated data of six states. Following is a high-level overview of interactions during calls with entities across states:

- » Some counselors noted that PACE participants would need to use primary care physicians (PCPs) on staff at the PACE organization. While this is generally accurate, it is also the case that PACE organizations have the ability to contract with community-based primary care physicians to provide primary medical care. Historically, this option has been limited to PACE organizations that have requested and been approved for waivers of relevant PACE requirements. Under recently released regulations, this option is now more widely available. Counselors should be aware that there is a possibility that individuals may be able to retain their community-based PCP depending on the policies of the PACE organization being considered and the willingness of the PCP to contract with the PACE organization as a primary care provider.
- » Across entities, information on PACE was not readily available. Many counselors had to do research to discuss PACE.
- » Counselors across entities with full or limited awareness of PACE typically did not discuss the PACE program until prompted by the caller.

State-specific data were shared with PACE organizations in each state.

Recommendations

As the marketplace for LTSS services evolves, NPA recommends that counseling and enrollment processes be developed that make consumers fully aware of the range of options to help them select the best option to suit their needs. Counseling should be offered to all individuals prior to their enrollment in a plan and revisited as individual needs or circumstances change.

To ensure the integrity and success of counseling services, we encourage CMS, state policy-makers and other stakeholders to develop systems that meet the following criteria:

- » **Accessible and Timely:** Individuals are able to reach counselors when calling a center. Counselors are able to be responsive at the time of the call with a consumer or caregiver.
- » **Comprehensive and Competent:** Individuals are aware of the full range of health and LTSS options available to them. Counseling services are staffed by individuals who are educated on the available options and trained to connect individuals with appropriate service providers.
- » **Conflict-Free:** Counselors do not influence individuals' choices for their own financial benefit.

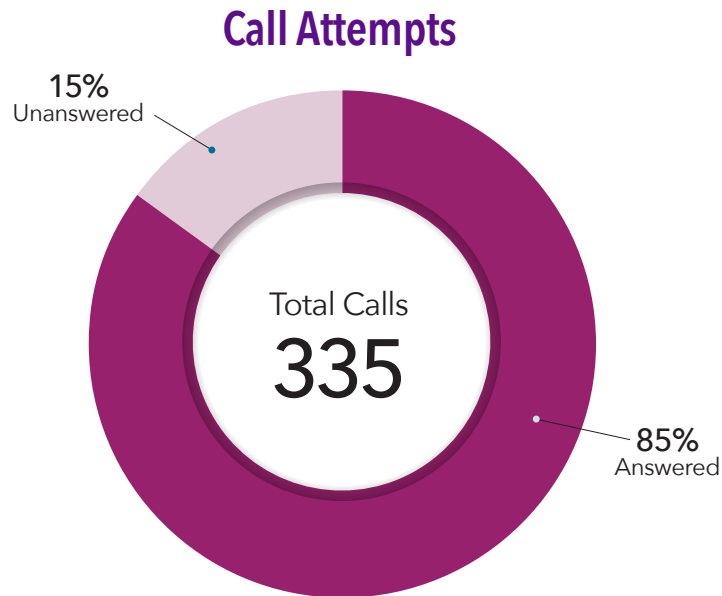
² Limited Awareness: The data were screened to determine the level of limited awareness by counselors. Based on the data, counselors with limited awareness generally mentioned several PACE benefits correctly.

National Mystery Shopper Results

The following results are based on aggregated data from 335 call attempts across six states. Among the 286 answered calls, 92 percent of the shoppers presented a scenario in which they were caring for a loved one, while the remaining 8 percent called on behalf of themselves. Among the 179 counselors with full or limited awareness of PACE, 59 percent provided a clear understanding of the program and how it could support the caller's loved one.

Accessible and Timely

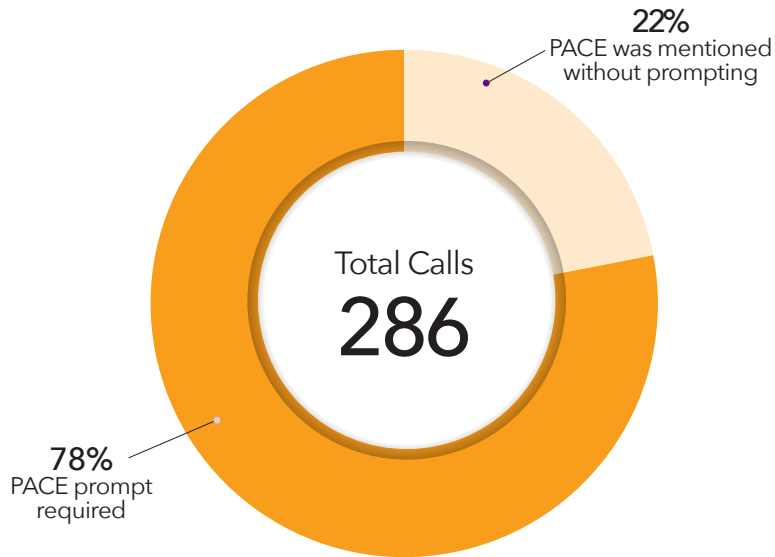
To meet the threshold of being accessible and timely, the expectation is that a beneficiary can connect with a counselor when seeking information about needed services. Of the 335 call attempts made to counseling entities across six states, 85 percent were answered, while 15 percent went unanswered after two attempts. In approximately 15 percent of the calls, shoppers left a voicemail and received a call back either the same or next day, or they had to call back to connect with a counselor. These calls were considered answered calls because the shopper ultimately connected with a counselor.



Comprehensive and Competent

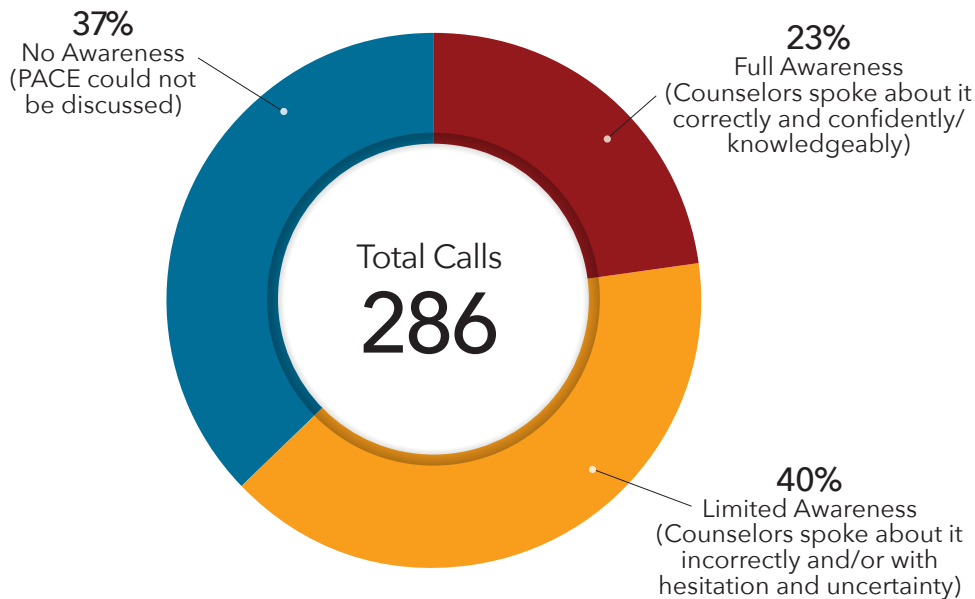
Counselors should seek to understand the needs of the caller to better provide information on the full range of LTSS options available to the beneficiary. At a minimum, counselors should have information on eligibility requirements, services provided and contact information for the range of care options in a community to facilitate referrals for a beneficiary. Among the answered calls, 63 percent of counselors asked questions to improve their understanding of the caller's needs. Only 22 percent of the counselors discussed PACE as an option without being prompted.

PACE Prompting Among Answered Calls



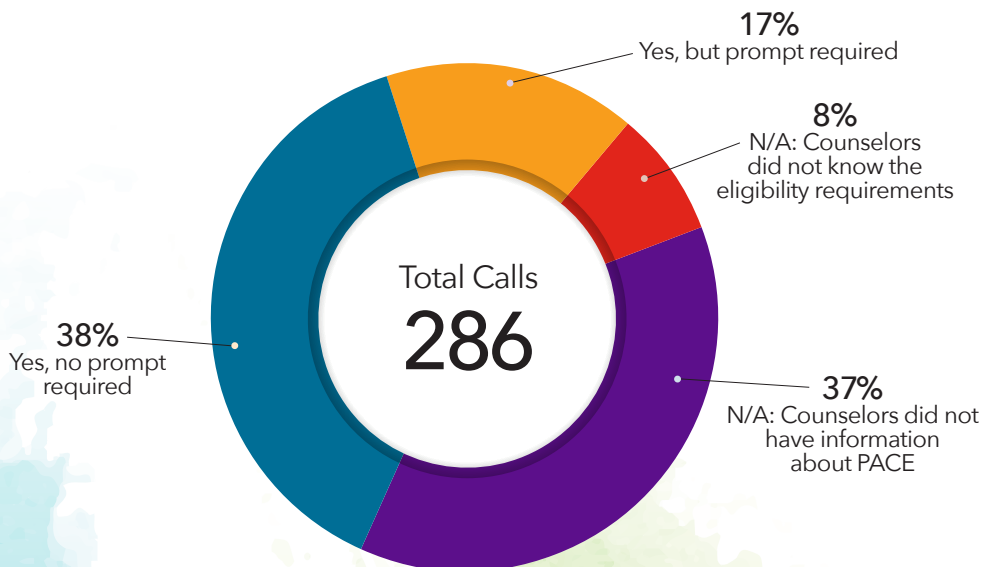
The majority of counselors had some awareness (either full or limited) of PACE. Twenty-three percent of the counselors spoke about PACE correctly (full awareness), and 40 percent discussed PACE with uncertainty or incorrectly (limited awareness). Eighty-one percent (91 of 113) of the counselors with limited awareness provided the caller with a resource to obtain additional information on PACE. Thirty-seven percent of the counselors could not discuss PACE because they had no awareness of the program.

PACE Awareness



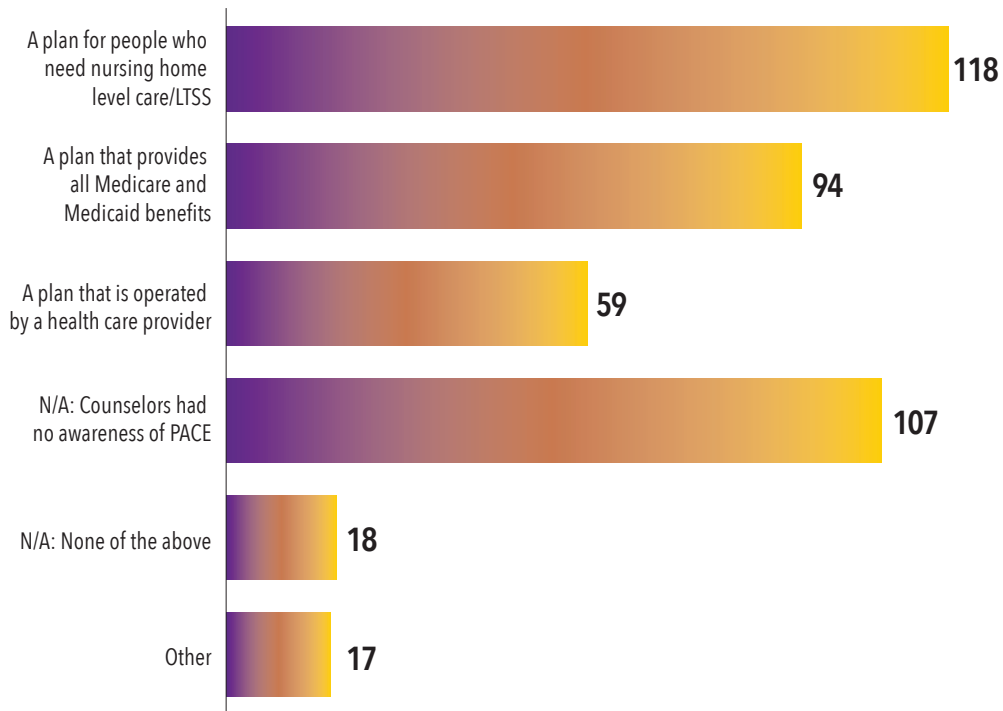
Approximately 38 percent of the counselors volunteered information on eligibility requirements to enroll in PACE, and 17 percent explained PACE eligibility after being prompted. The remaining 45 percent did not discuss eligibility because they were unaware of the requirements or had no awareness of PACE.

Explained PACE Eligibility Requirements



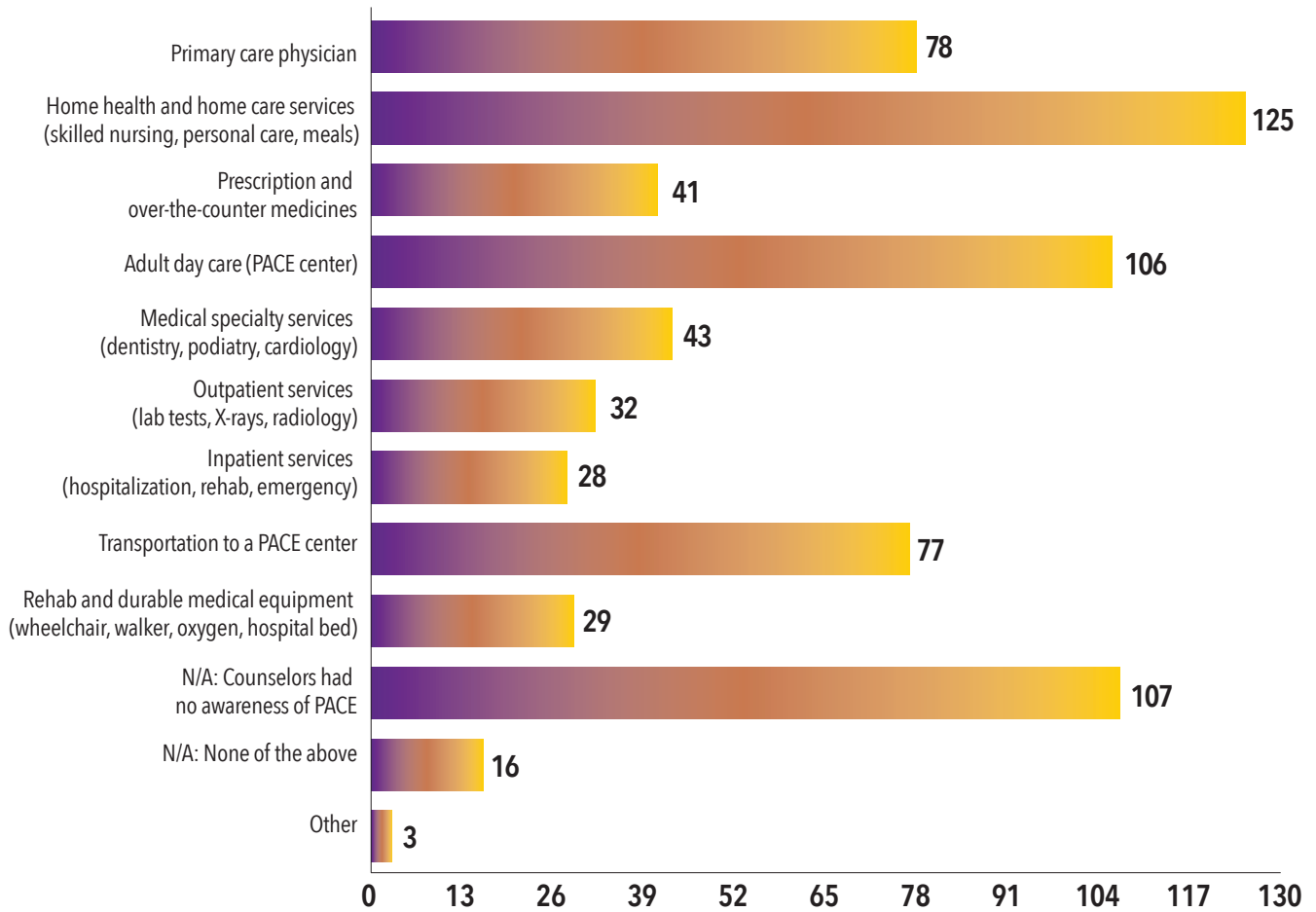
The mystery shoppers were instructed to present a scenario in which their loved one qualified for Medicare and Medicaid (dual eligibility). The goal was to identify what information, if any, would be shared regarding cost and benefits. About half of the counselors with full or limited awareness of PACE correctly noted that the individual would not be responsible for any costs to receive PACE services given their insurance coverage, while 2 percent incorrectly said there would be a fee. The remaining 47 percent of counselors who had some awareness of PACE did not discuss cost. Among the 179 counselors with some awareness of PACE across the states, many counselors correctly mentioned that it is a plan for people who qualify for a nursing home level of care.

Top Mentions Among Answered Calls



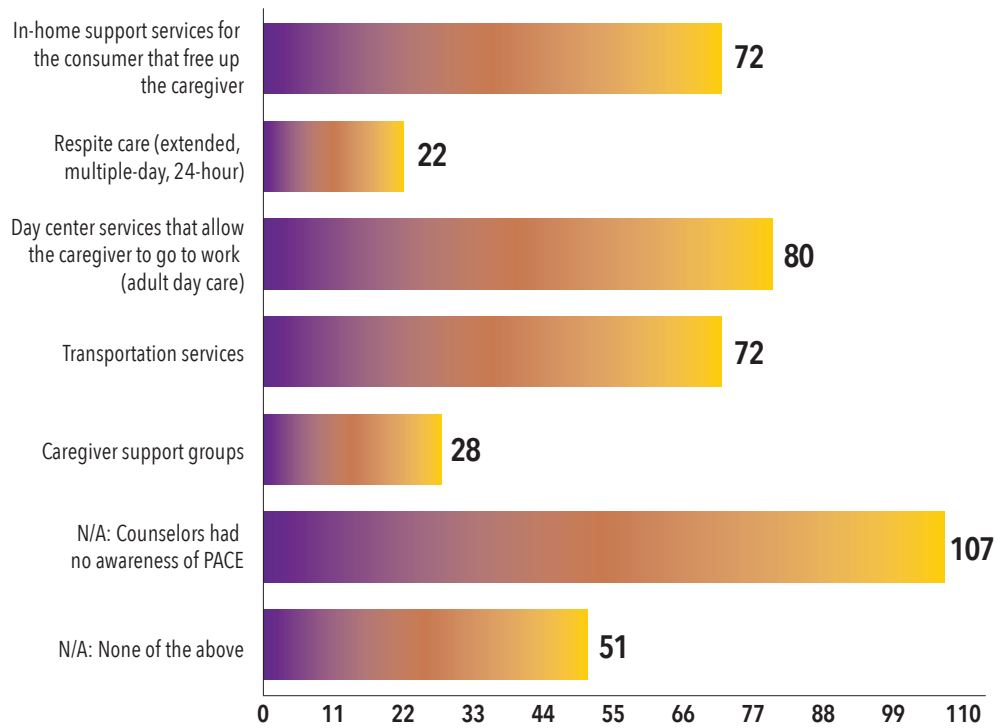
Mystery shoppers were asked to indicate which PACE services provided to participants were discussed by counselors. Among counselors who were aware of PACE, the three most discussed services were home health services, the PACE center, and access to a PCP.

PACE Services Discussed Among Answered Calls



Caregivers play a crucial role in supporting PACE participants. Among the 179 counselors aware of PACE, the most frequently mentioned support services for caregivers were in-home care, the PACE center and transportation.

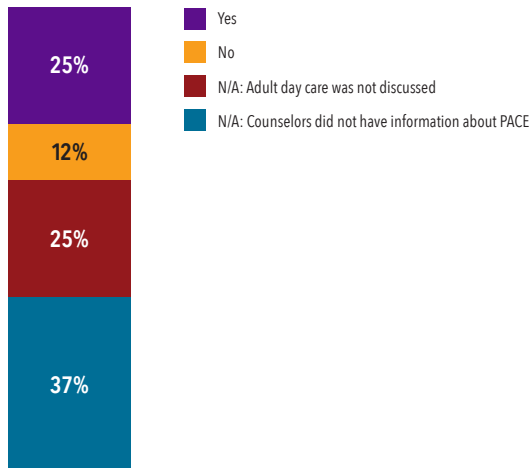
Support Services Discussed for Family Caregivers Among Answered Calls



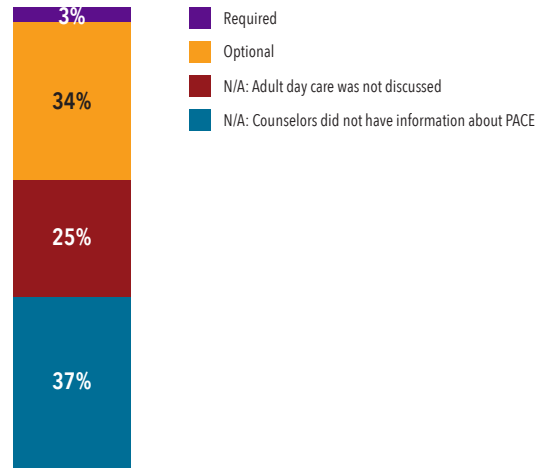
Among all 286 counselors spoken to, 25 percent informed callers of services offered in the PACE center, such as organized activities and medical care (e.g., doctor’s office, physical therapy). Twelve percent mentioned the PACE center but not its services. Sixty-two percent of the counselors were not aware of PACE or did not discuss the PACE center.

Thirty-four percent of the counselors correctly noted that center attendance is optional, while 3 percent incorrectly said it is required. The remaining counselors did not discuss the center or had no awareness of PACE.

Informed of Day Care Activities and On-Site Help



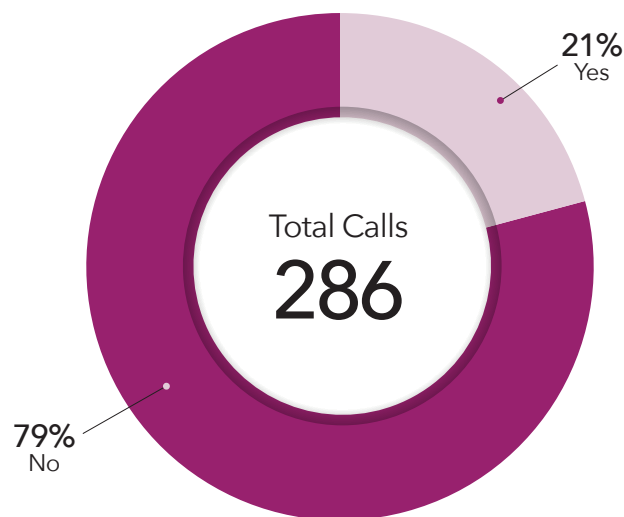
Day Care Attendance



Conflict-Free

Counselors should share information regarding all care options available to a beneficiary. Whenever possible, counseling should be conflict-free, with the entities having no financial, organizational or other relationship with LTSS providers, health plans and sponsors. If that is not possible, counselors should be trained to not engage in self-referral or referrals to organizations with which they have a contracted interest. Counseling entities should develop and enforce policies and procedures to separate those functions or contracted relationships from the counseling functions. Of the 286 answered calls by counseling entities across the six states, 79 percent did not recommend a plan, while 21 percent did.

Counselor Recommended or Attempted to Steer Caller Toward a Specific Plan/Service



NPA encourages the use of this toolkit to bolster the training of counselors and for advocacy purposes. We have developed materials to assist states in designing effective counseling programs. The resources are available on the [NPA website](#). For more information, contact Asmaa Albaroudi by [email](#) or at 703-535-1574.