

A Mystery Shopper Study: Options Counseling for People Needing Long-Term Services and Supports



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Advancing Programs of All-inclusive Care for the Elderly

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Agenda



- Introduction to PACE
- Mystery Shopper Study results
- Establishing robust options counseling services

Program of All-Inclusive Care for the Elderly (PACE)



➤ PACE Eligibility:

- 55+
- Meet nursing facility level of care (as determined by your state)
- Live safely in the community, with PACE services
- Live in a PACE service area

➤ Services provided:

- All medically necessary services
- Day center activities, meals, etc.
- Long-term services and supports (LTSS)



PACE Programs Across the Nation



There are **122** PACE programs operating **233** PACE centers in **31** states, serving over **40,000** PACE Participants



Audience Question



**Who has a PACE
program in their
state?**

PACE by the Numbers



77
Average Age
70% Female
30% Male



100%
Need NH Care
95% Community-dwelling
5% Reside in NH

90% Dually eligible
9% Medicaid-only
1% Other

PACE by the Numbers



**Average number of Activities of Daily Living (ADLs)
with which participants need assistance:**

1-2 (26%)

3-4 (25%)

5-6 (35%)

Top 5 Diagnoses:

1. Vascular Disease
2. Diabetes with Chronic Complications
3. Congestive Heart Failure
4. Major Depressive, Bipolar & Paranoid Disorders
5. Chronic Obstructive Pulmonary Disease





Growing Importance of Options Counseling

“On January 1, 2011, the oldest Baby Boomers [turned] 65. **Every day for the next 19 years**, about 10,000 more will cross that threshold.”

– Pew Research Center

SOURCE: Pew Research Center

Growing Importance of Options Counseling

The role of options counseling...

- Final Rule – Medicaid Managed Care
 - Develop a “beneficiary support system”
 - 3 main components
- Financial Alignment Initiative (FAI)
 - Funding provided to participating FAI states

SOURCE: Families USA, KFF, CMS

The Mystery Shopper Project

Project Overview

- **Who:** NPA partnered with Second To None, a mystery shopper research organization.
- **What:** A mystery shopping study of individual state and local services supporting informed beneficiary choices.
- **Where:** 376 calls were deployed in ten states, some of which are participating in the CMS Financial Alignment Initiative (FAI) and/or implementing managed long-term services and supports. This was a follow-up to the Wave 1 initial/benchmark study which made 300 calls.
- **When:** May 2016 (Wave 2), following the initial June 2015 (Wave 1) study.
- **Why:** To determine the level of PACE awareness and how the program is communicated to eligible individuals calling to seek advice for assistance.

After the completion of Wave 1, NPA worked to disseminate information regarding PACE.

Ten States

Project Overview



Wave 1 = Green

Wave 2 changes =
Addition: +
Subtraction: X

States where same call center(s) shopped in both waves: ★

Wave 1 (2015) → Wave 2 (2016)

Who Was Called?

Methodology



- Wave 2 (2016) study shopped 50 different call numbers in total
 - Some were local numbers, others statewide
 - Wave 1 (2015) study shopped 13 call numbers
- Phone numbers were researched to confirm callers would reach
 - An appropriate State Health Insurance Assistance Program (SHIP) office, or
 - A similar state or county office which provides options counseling (e.g., ADRC).

Who Was Called? Cont.

Methodology



- Wave 1 (2015) study shopped 13 different call numbers in total
 - e.g., SHIP numbers, ADRC, Medicaid hotline, enrollment broker
- Wave 2 (2016) study shopped 50 different call numbers in total
 - Growth in numbers:
 - Representative of options counselors available
 - Increased focus on local options counselors
 - e.g., SHIP number(s) in all ten states, with additional calls to ADRCs and like numbers

Structure and Funding

Methodology



Structure:

- ❖ SHIPs must deliver conflict-free insurance counseling
- ❖ SHIPs are located in all 50 states, the District of Columbia, as well as US territories
- ❖ SHIPs may differ in name
- ❖ 3,300+ SHIP programs
- ❖ 15,000+ counselors, of which 57% are certified, trained volunteers

Funding:

- ❖ SHIPs receive grants from the Administration for Community Living (ACL)
 - 2016: \$52.1 million
- ❖ FAI: allowed for funding to SHIPs and Aging and Disability Resource Centers (ADRCs) in participating FAI states, to bolster counseling efforts for FAI eligible beneficiaries (i.e., dual eligibles)

SOURCE: N4A, CMS, ACL, NCOA



Role of Options Counselors

Methodology

- ❖ Navigating coverage options

- ❖ SHIP counselors empower beneficiaries by:
 - Providing 1 on 1 counseling services
 - Explaining coverage options under Medicare, Medicaid, long-term care insurance information, among other items

- ❖ Widespread impact: In FY 2013, excess of 2.6 million Medicare beneficiaries accessed a SHIP counselor

SOURCE: PEW Research Center, ACL

Caller Scenarios

Methodology

- Callers primarily presented as inquiring on behalf of a parent who lives with them and qualifies for nursing home level care but prefers to stay with them
 - 3% of Wave 2 callers presented as calling on behalf of themselves
- To provide a clear understanding for the intent of their call, callers led with a statement indicating they are calling to identify what programs or services might be available to assist with care
- In Wave 1, all calls were conducted in English. In Wave 2, calls with options counselors were conducted in English and Spanish
 - Among all calls answered (N= 228) in Wave 2:
 - 214 calls in English
 - 14 calls in Spanish

Assessment of Options Counseling Responses

Methodology

- **Full Awareness:** Spoke about PACE correctly and confidently/knowledgeably
 - A Program of All-Inclusive Care for the Elderly
 - For people who need nursing home level care/long-term services/support
 - Operated by a healthcare provider and covers all healthcare needs
 - Individuals enrolled in Medicare and Medicaid can enroll with full costs covered
 - No co-pays or deductibles
 - Offers support for family members and caregivers (respite care, daycare, in-home support, transportation services and support groups)
- **Limited Awareness:** Spoke about it incorrectly and/or with hesitation and uncertainty
- **No Awareness:** PACE could not be discussed
- **No Answer:** After two attempts

Successful Options Counseling

Key Components



Options counseling services should be:

➤ **Accessible and Timely**

- Individuals are able to reach options counselors when calling a center
- Options 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 knowledgeable individuals who are fully versed in the features of available options

➤ **Conflict-free**

- Options counselors do not influence individuals' choices for their own financial benefit

Call Centers Shopped in Waves 1 & 2

Seven States, Eight Overlapping Call Centers

- Trend results reflect the states and corresponding phone numbers that were consistent across Wave 1 and Wave 2
 - California (2 call centers shopped, *consistently*, in both waves)
 - Michigan (1 call center)
 - New Jersey (1 call center)
 - New York (1 call center)
 - Texas (1 call center)
 - Virginia (1 call center)
 - Wisconsin (1 call center)
- Limitation - Sample Size:
 - Between Wave 1 (N= 215) and Wave 2 (N= 159), the number of times a call center was shopped varied



Call Center Results

Key Components



- Accessible and Timely:
 - Calls Answered
- Comprehensive and Competent:
 - PACE Awareness
- Conflict-free:
 - Plan Recommendations

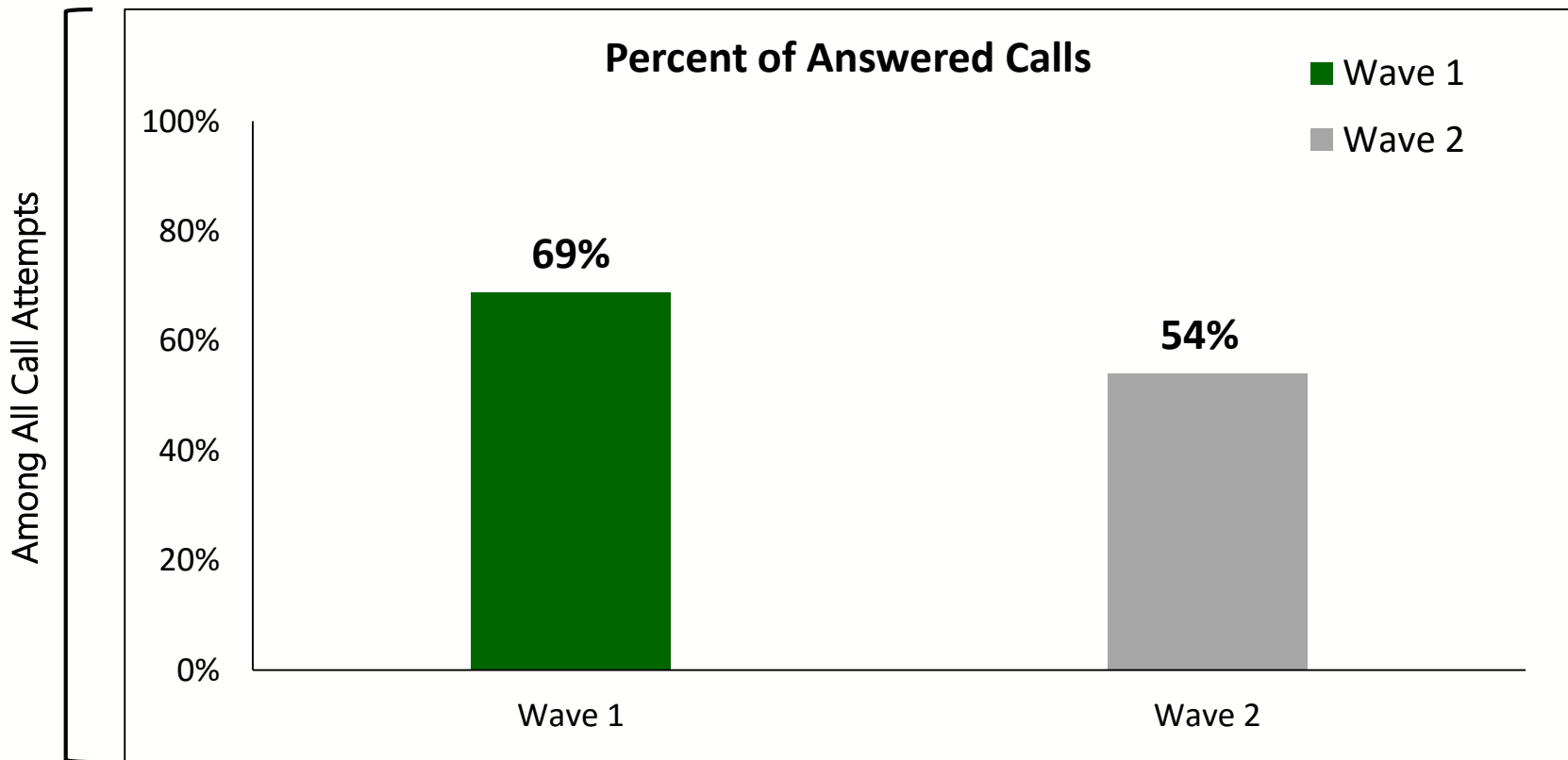
Accessing Options Counselors



Accessible and Timely

Calls Answered

Between Wave 1 and Wave 2, there was an overall decline in the percent of calls answered, among the eight call centers shopped in both waves.



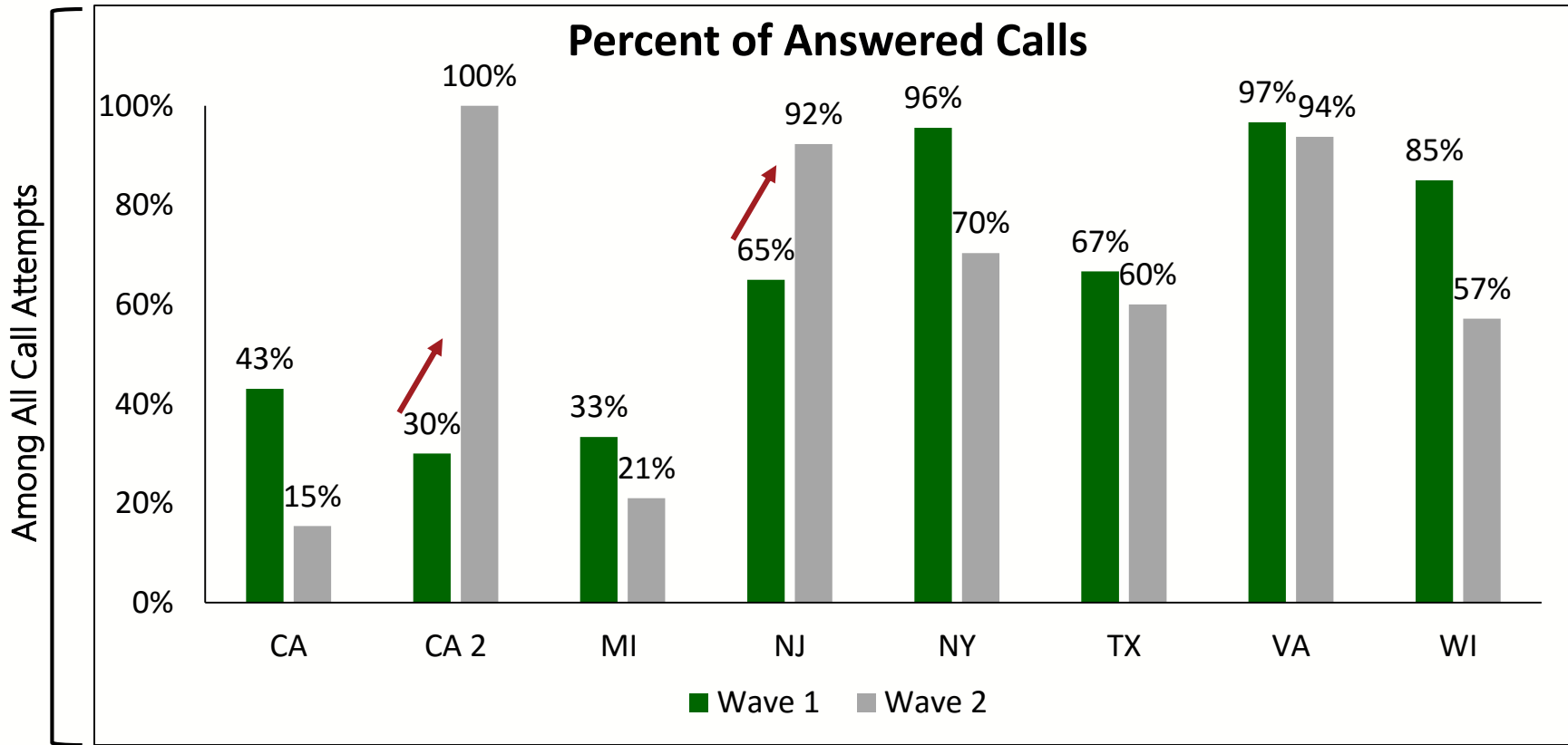


Accessing Options Counselors Cont.

Accessible and Timely

Calls Answered

Between Wave 1 and Wave 2, there was an **overall decline in the percent of calls answered** among the eight call centers in the seven states.



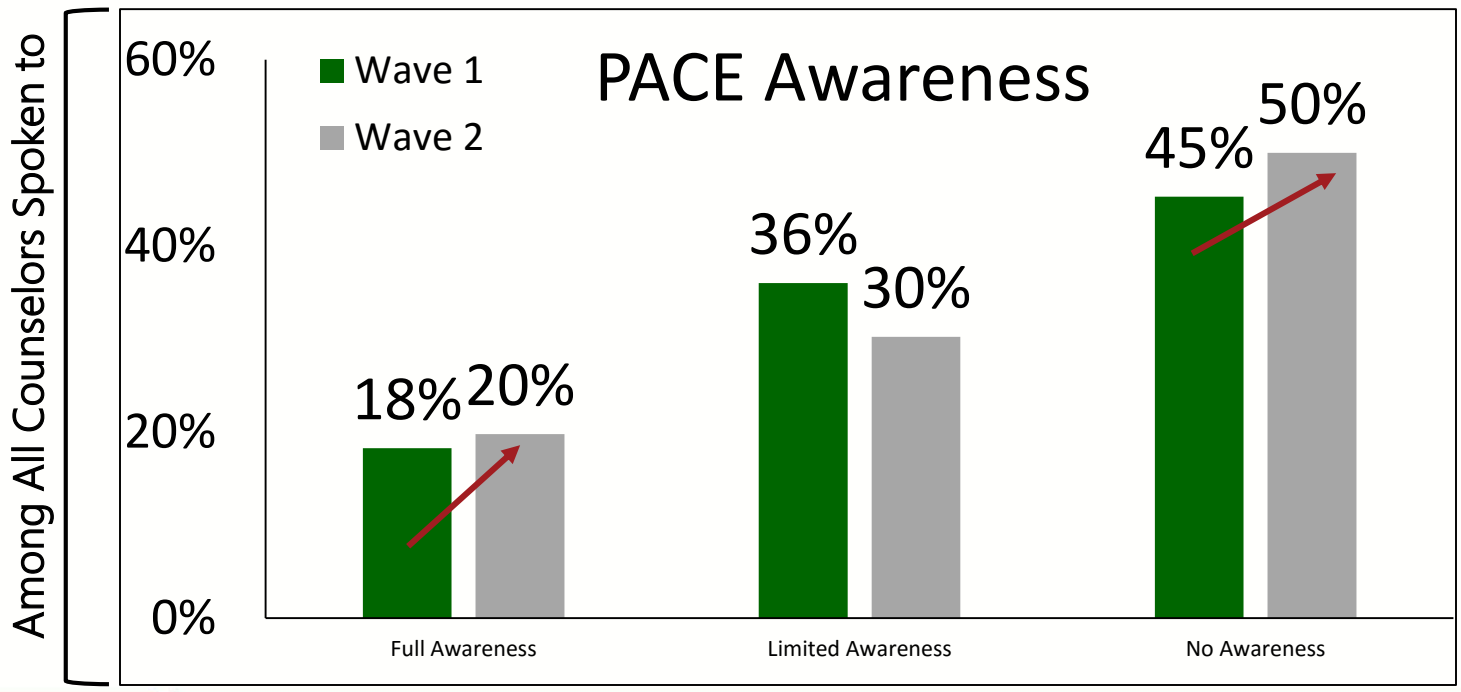
PACE Awareness



Comprehensive and Competent

PACE Awareness

- PACE awareness from Wave 1 to Wave 2:
 - While there was a slight increase in full awareness from Wave 1 (18%) to Wave 2 (20%), there was also a simultaneous decline overall in PACE awareness from Wave 1 to Wave 2, as demonstrated below.



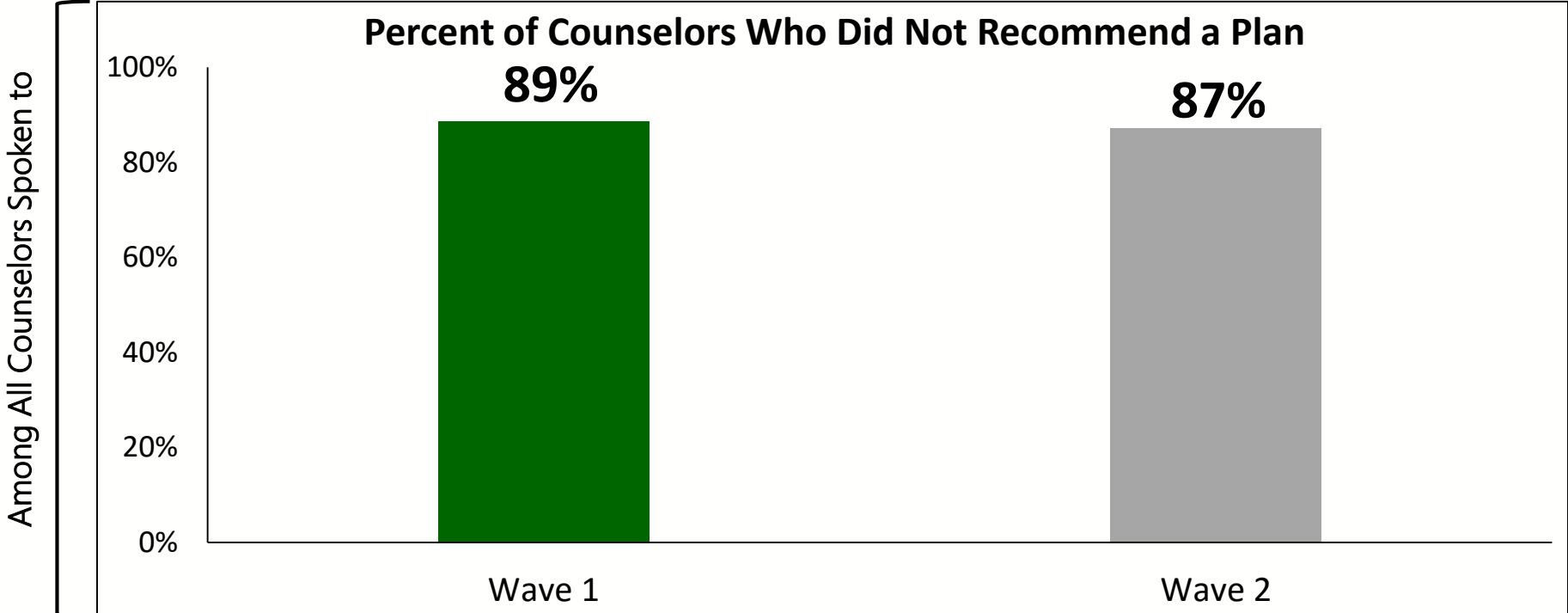
Plan Recommendations



Conflict-free

Plan Recommendations

Over 85% of the options counselors in both waves offered conflict-free counseling. Between Wave 1 and Wave 2, there was a slight decline in counselors who did not recommend a plan.



NPA promotes the sharing of information regarding all care options available to a beneficiary. However, recommending any particular plan is not consistent with offering conflict-free options counseling.

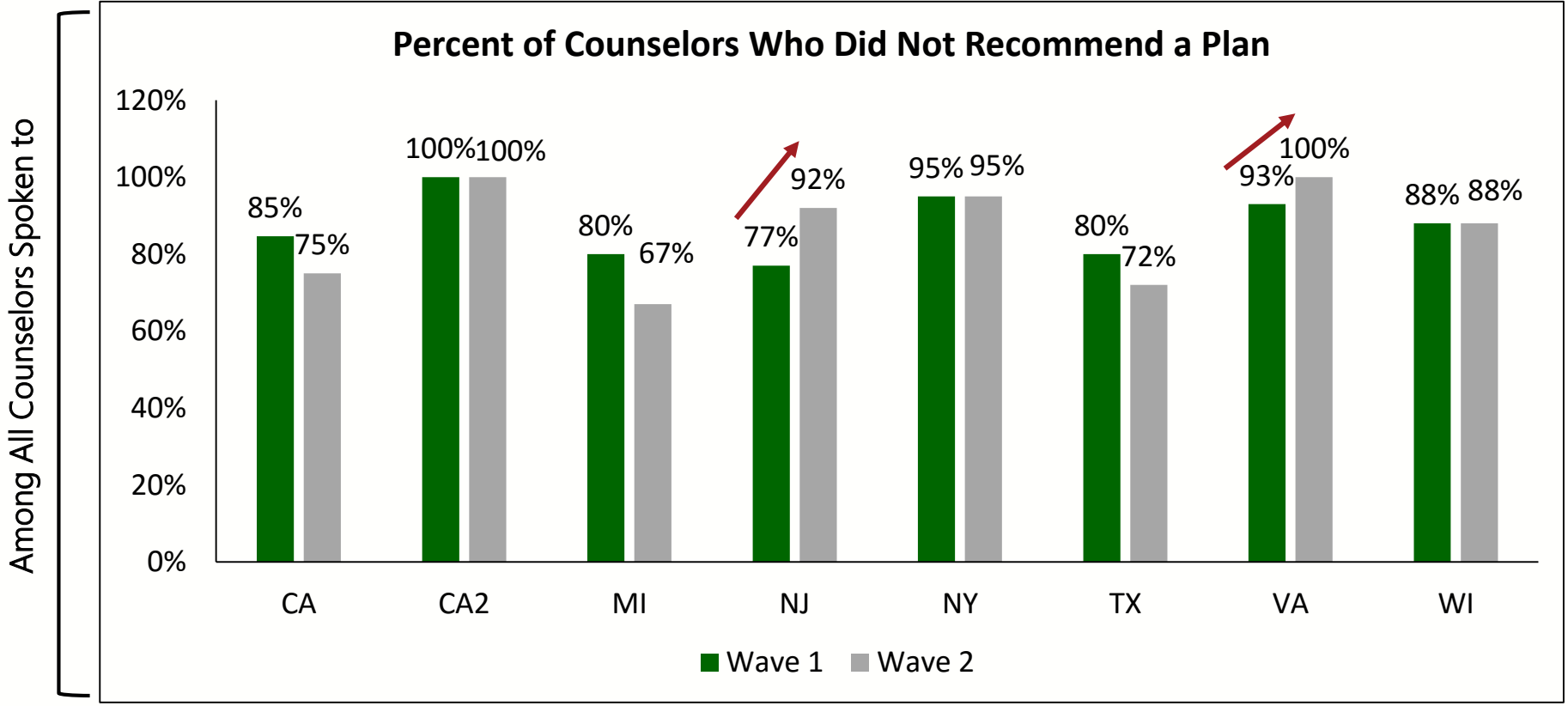
Plan Recommendations



Conflict-free

Plan Recommendations

Between Wave 1 and Wave 2, there was an increase in the percent of counselors who did not recommend a plan in the NJ and VA call centers (shopped in both waves).



Wave 2 (2016) Results



Key Components

- Accessible and Timely:
 - Calls Answered
- Comprehensive and Competent:
 - PACE Awareness
 - PACE Prompting
 - Questions
 - Eligibility Criteria
 - Program Costs
 - In-Network Doctor
 - Daycare
 - PACE Services
- Conflict-free:
 - Plan Recommendations

The following Wave 2 results reflect the 10 states and all corresponding phone numbers shopped



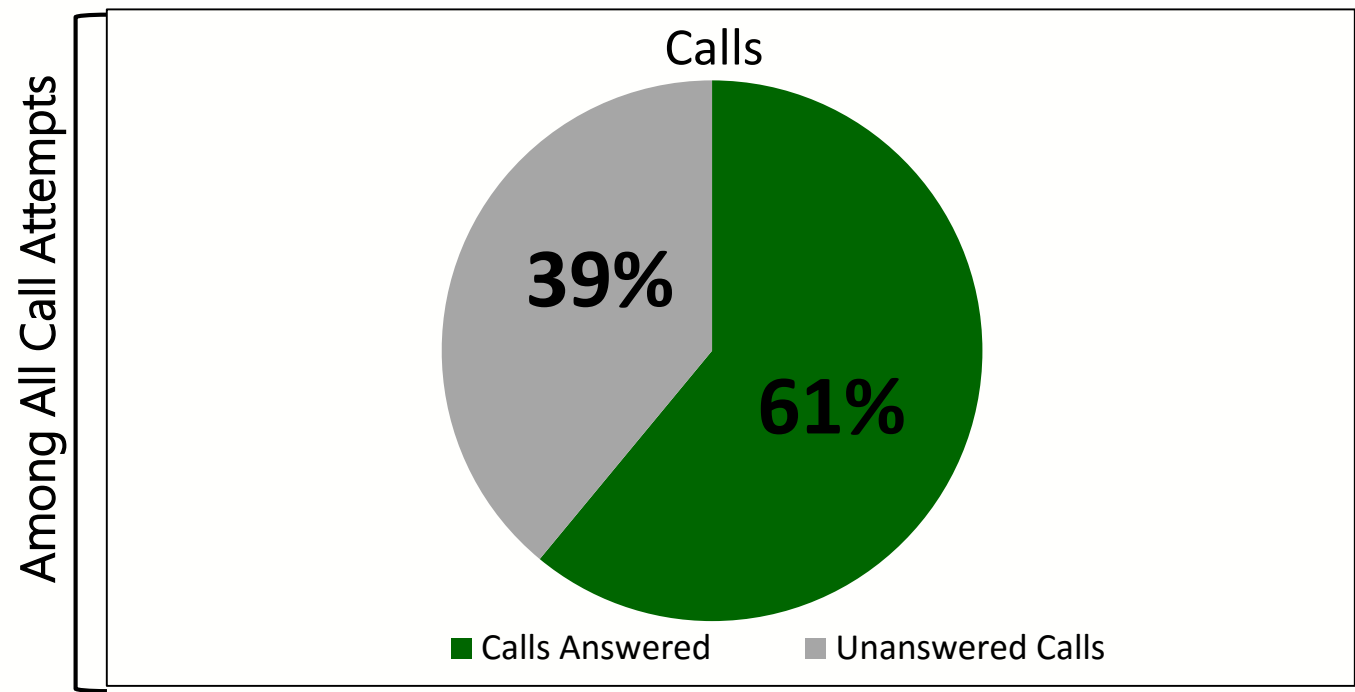
Accessing Options Counselors

Accessible and Timely

Calls Answered

More than 1/3 of Callers faced difficulties reaching a counselor.

- 376 calls were attempted in wave 2, with 228 of those attempts resulting in a connection with a counselor (two attempts required).



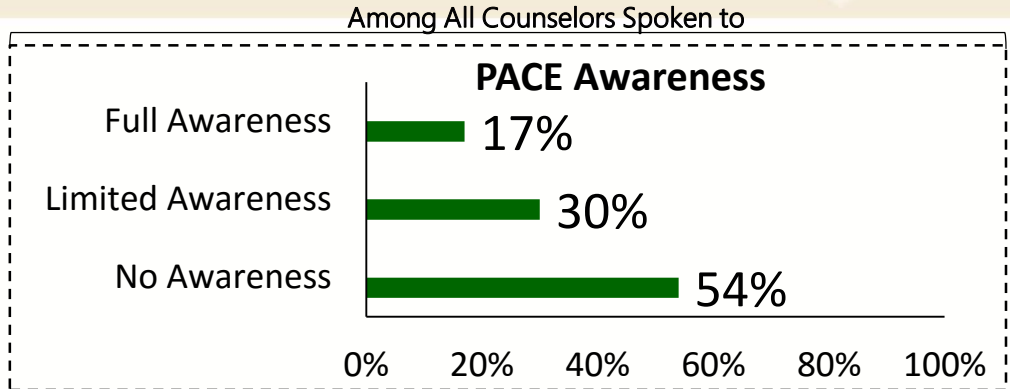
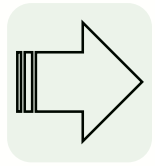
PACE Awareness

Comprehensive and Competent



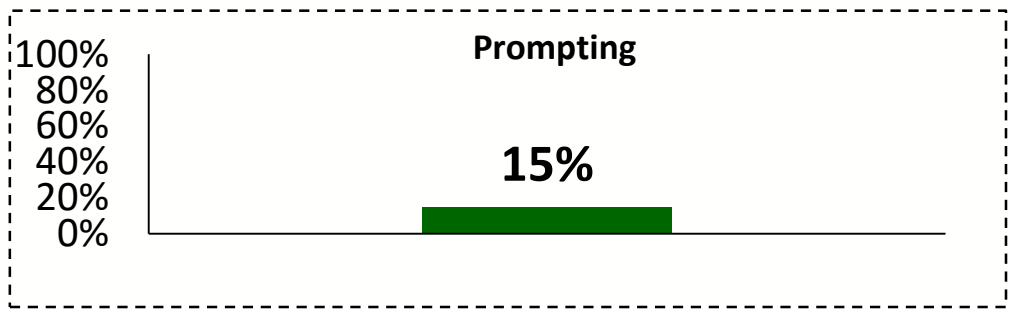
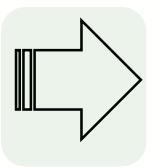
PACE Awareness

17% of counselors had full awareness of PACE, 30% had limited awareness (incorrect/uncertain), and 54% had no awareness of PACE



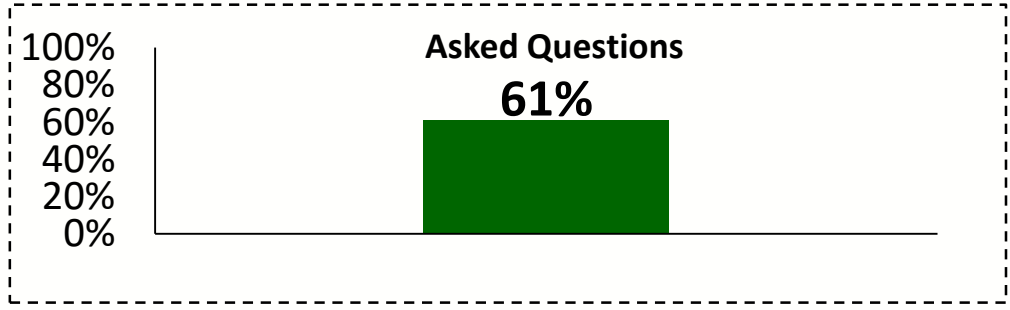
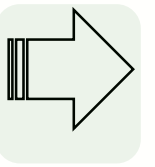
Counselor Required No Prompt

15% of enrollment counselors discussed PACE as an option, without being prompted



Asked Questions

Of the calls answered, counselors asked questions to determine the caller's needs roughly 3 out of 5 times (61%)



Discussion of PACE

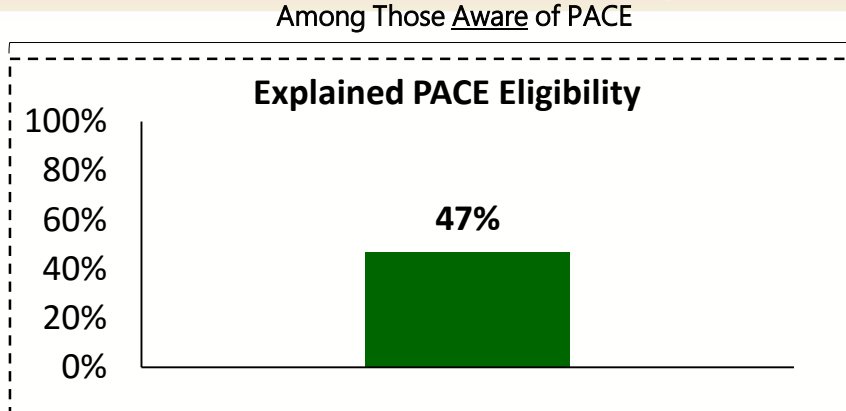
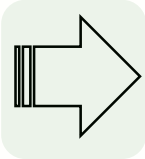
Comprehensive and Competent



Explained PACE Eligibility

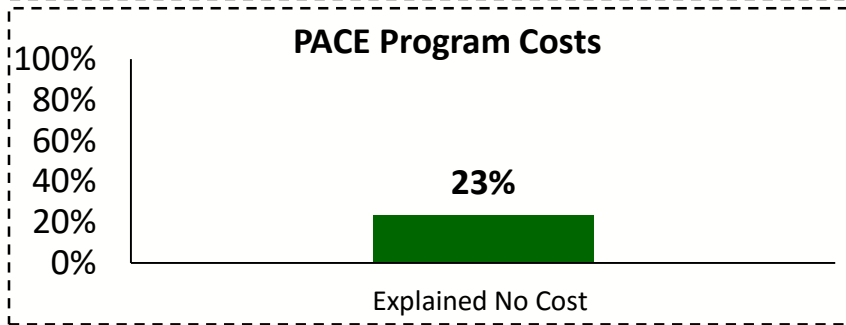
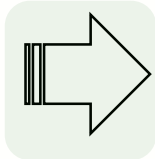
Among those counselors with information about PACE, the information provided was not always consistent or accurate

- Of those counselors with awareness of PACE (limited or full) approximately half (47%) **explained** the eligibility requirements



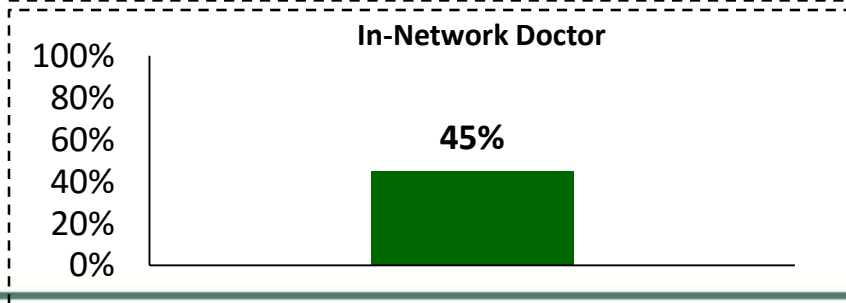
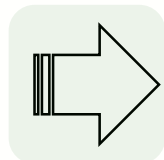
PACE Program Costs

23% of those aware of PACE explained there was no cost (co-pay or deductible) to eligible individuals



In-Network Doctor

Among counselors aware of PACE, nearly half indicated that if your doctor is not in a PACE network, you would have to obtain a new doctor

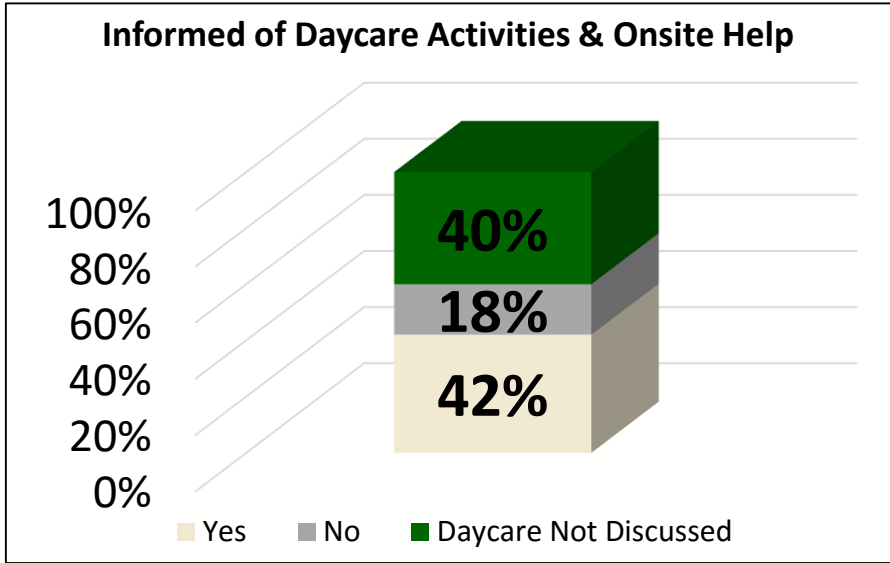


Daycare Services & Attendance



Comprehensive and Competent

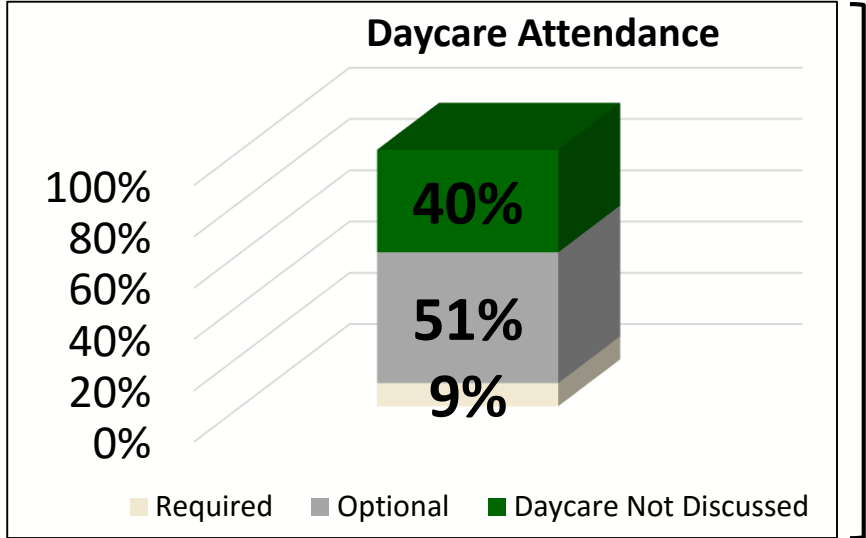
Among Those Aware of PACE



42% of counselors provided information on available daycare activities, including that it offers organized activities, a doctor's office, and physical therapy onsite

Over 50% of counselors accurately informed callers of the optional nature of daycare attendance

Among Those Aware of PACE



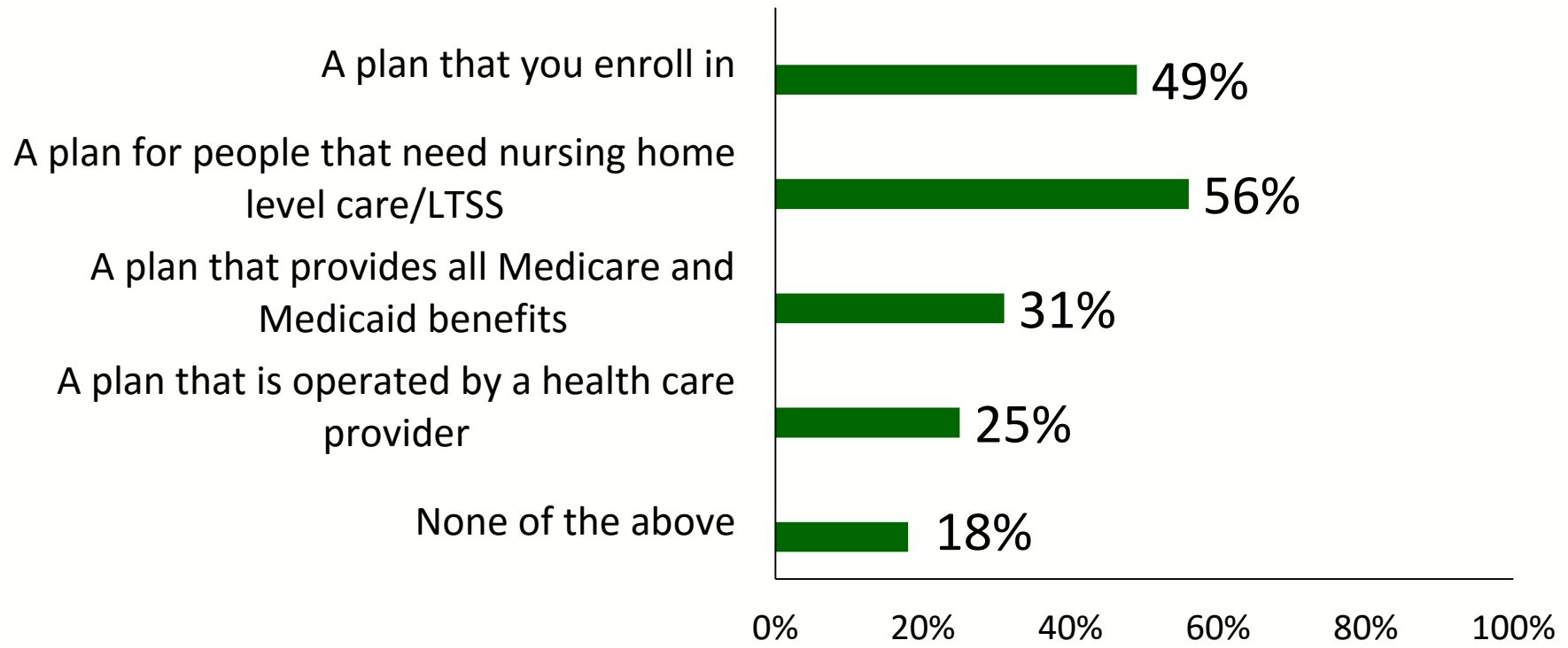
Top Mentions



Comprehensive and Competent

- Over half of the options counselors mentioned that PACE is a plan for those in need of nursing home care or long term support.

Top Mentions Among Those Aware of PACE

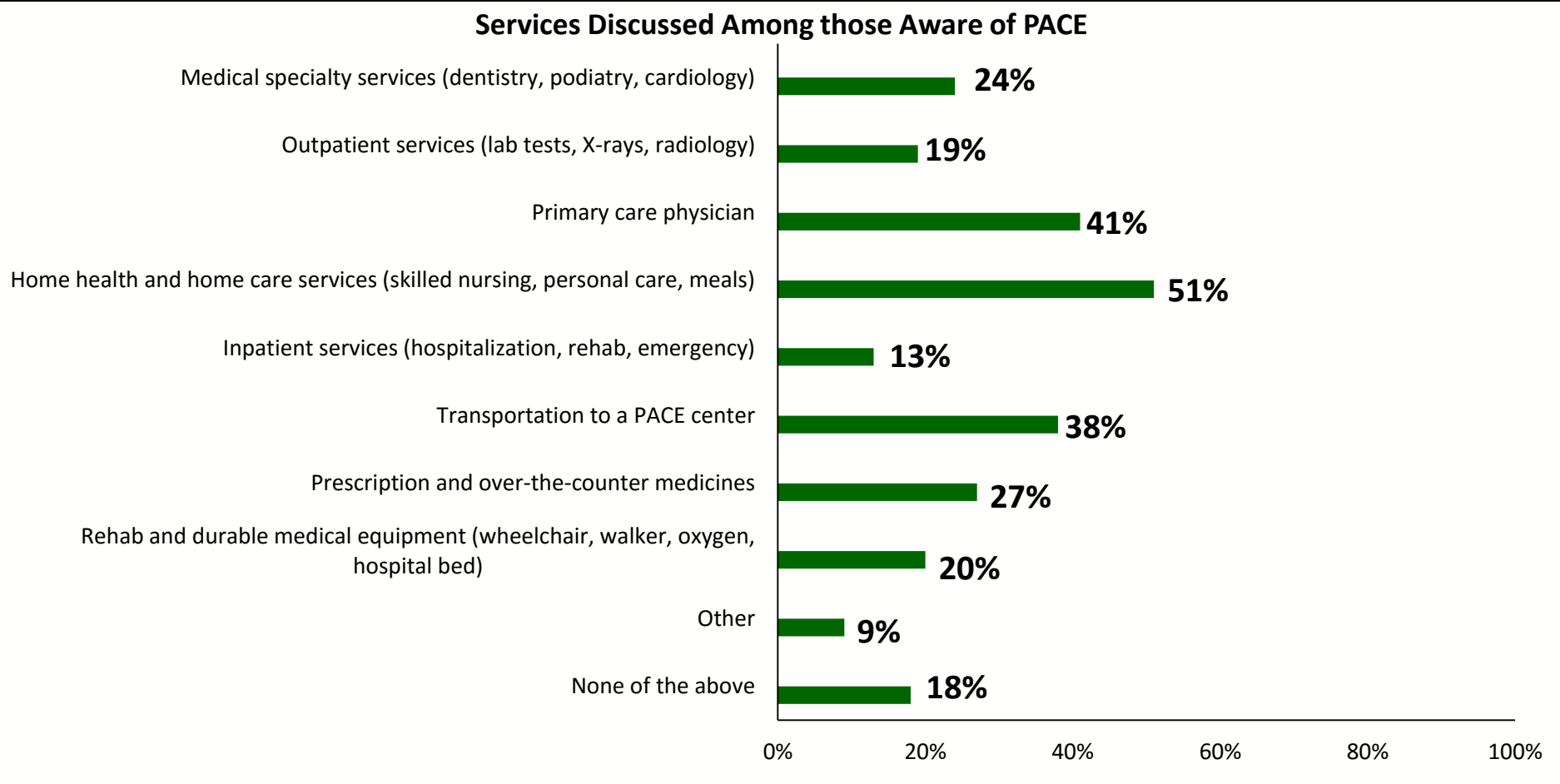


PACE Services



Comprehensive and Competent

➤ Home health services were mentioned frequently in Wave 2.

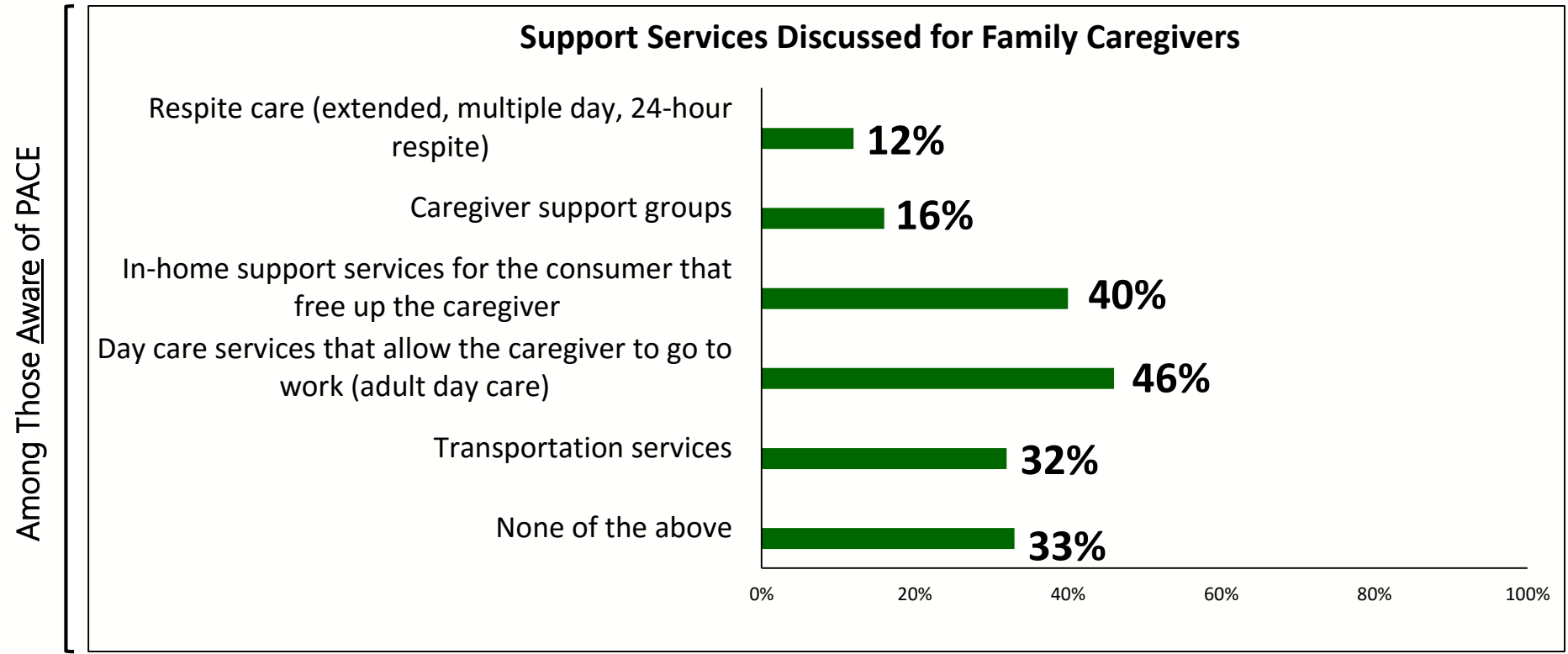




Support Services Discussed for Family Caregivers

Comprehensive and Competent

- Information provided regarding support services for family caregivers focused on the in-home and day care services, along with frequent mentions of transportation services.





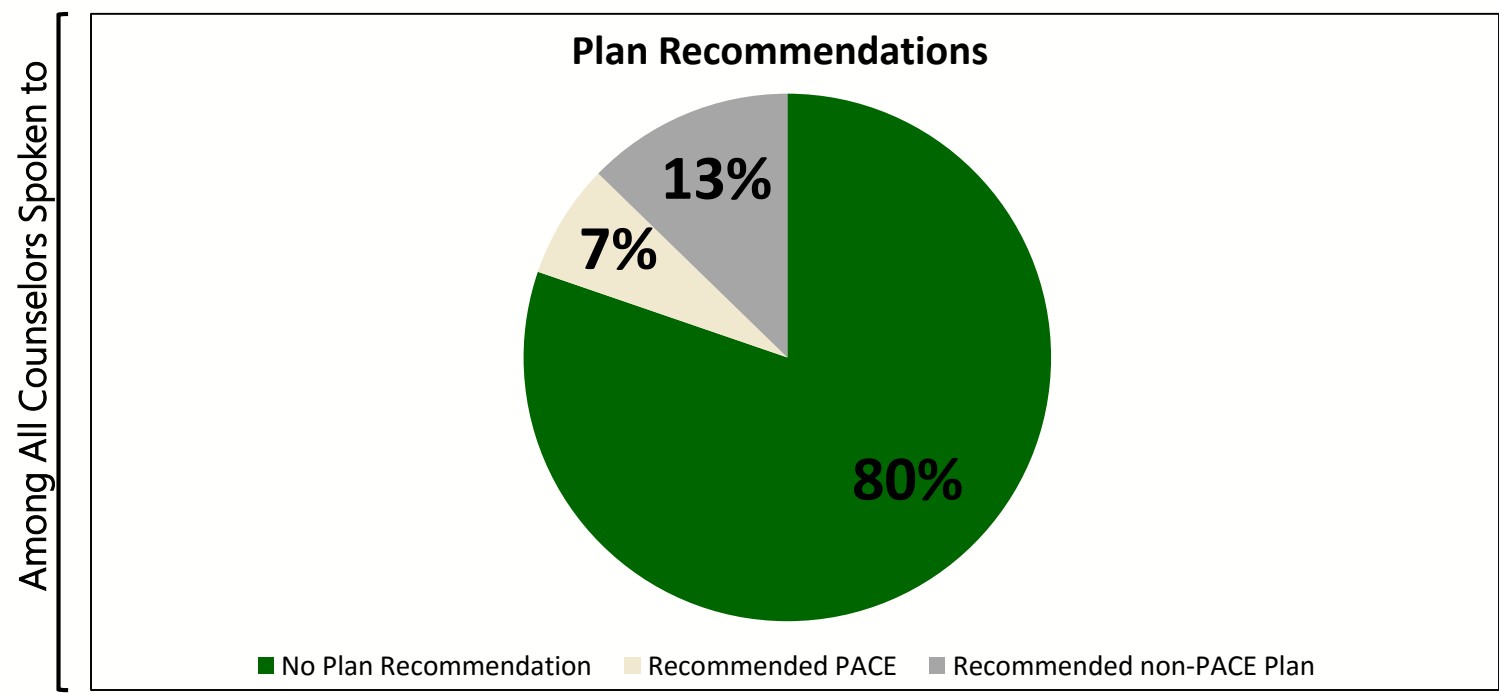
Plan Recommendations

Conflict-free

Recommended Plan

Some counselors tended to recommend specific plans

- 20% of counselors recommended a plan
- 80% of counselors provided no recommendations



REMINDER: NPA promotes the sharing of information regarding all care options available to a beneficiary. However, recommending any particular plan is not consistent with offering conflict-free options counseling.

NPA Identified Challenges of SHIP Counselors



➤ Staffing

- Pros/Cons: Volunteer based

➤ Funding

- Appropriations Bill

➤ Training

- E.g., SHIP counselors in Indiana: attend annual training, initial training, etc.

SOURCE: AIR, NHPF

How to establish robust options counseling services?

Outreach

➤ External Outreach - Sample Letter to Options Counseling Services:

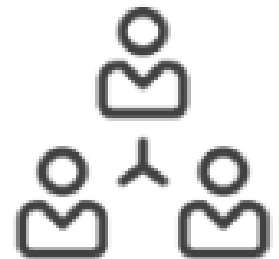
1st: Introduce your program/organization

2nd: Your request

3rd: Share resources, for example sample policies and procedures for the options counseling agency (or, state) to consider

➤ Using the Options Counseling and Enrollment Toolkit:

- Identify the players
- Assess your state's options counseling
- Identify gaps and offer solutions
- Common advocacy techniques





How to establish robust options counseling services?

Education

➤ Training Presentation:

- ABCs of your program

➤ PACE Resource for Options Counselors and Beneficiaries:

- <http://www.pace4you.org/>
- Clear & concise



How to establish robust options counseling services?

Engage Options Counselors and Policymakers



• **Sample Options Counseling and Enrollment Policies:**

Key steps to ensure that individuals receive Timely, Comprehensive & Competent, and Conflict-Free options counseling:

- Step 1: Assessment of goals, values and needs
 - Preliminary Interview
- Step 2: Exploring Options/Planning
 - Information on *all* available services
 - Explore costs and benefits
- Step 3: Develop a long-term support plan
 - Connecting with service providers
- Step 4: Follow-up
 - Periodic review

Options counselors must be well-informed and conflict-free

How to establish robust options counseling services?

Engage Options Counselors and Policymakers

- **Sample Options Counseling and Enrollment Policies:**
 - Examples of model policy language:
 - *Options counseling shall be offered to all individuals prior to active or passive enrollment in a participating plan.*
 - *Options counselors shall undergo training to ensure they have a strong understanding of the unique needs of individuals who require LTSS and are fully versed on the various plans available, including eligibility requirements, benefit structures, provider networks, and other features.*
 - Evaluation of options counseling services



Next Steps

- Mystery Shopper Results and resources
 - Website: <http://www.npaonline.org/policy-advocacy/state-policy/options-counseling>
- Engage with other agencies!



Q & A



Contact



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