

Iowa Department of Human Services

# Iowa Health and Wellness Plan

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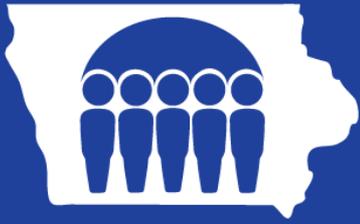
Iowa Medicaid Enterprise



## Background

The Iowa Health and Wellness Plan was enacted to provide **comprehensive health coverage** for low-income adults

- Began January 1, 2014
- Iowans age 19 - 64
- Income up to and including 133% of the Federal Poverty Level (FPL)
- New, comprehensive program replaced the IowaCare program, a limited benefit plan with a limited provider network



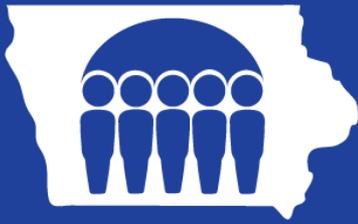
## One Plan, Two Options

### **Iowa Wellness Plan**

- For adults age 19 - 64
- Income up to and including 100% of the Federal Poverty Level

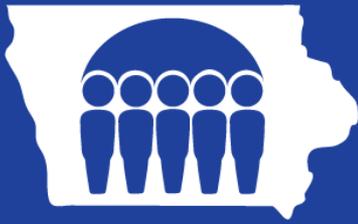
### **Marketplace Choice Plan**

- For adults age 19 - 64
- Income 101% to no more than 133% of the Federal Poverty Level



## Proposed Waivers

- **Non-Emergency Medical Transportation Services (NEMT):** Accepted (*SSA § 1902(a)(4) insofar as it incorporates 42 CFR 431.53*)
- **Cost-Sharing Amount for Non-Emergent Use of the ER:** Modified and Accepted (*SSA § 1902(a)(14)*)
- **Early Periodic Screening, Diagnoses, and Testing (EPSDT):** Withdrawn (*SSA § 1902(a)(4)*)
- **Retroactive Eligibility:** Withdrawn (*SSA § 1902(a)(34)*)



## Proposed Waivers Cont.

- **Federally Qualified Health Center (FQHC)/Rural Health Clinic (RHC) Access in MPC:** Accepted
- *(SSA § 1902(a)(10)(A))*
- **Use of Qualified Health Plan Formulary in MPC:** Accepted *(SSA § 1902(a)(54))*
- **FQHC/RHC Reimbursement in MPC:** Withdrawn *(SSA §§ 1902(a)(15) & 1902(bb))*
- **Family Planning Providers and Services in MPC:** Withdrawn *(SSA § 1902(a)(10)(A))*



## Iowa Wellness Plan: 0-100% FPL

### Quick Facts

- Administered by Iowa Medicaid
- Uses Iowa Medicaid provider network
- Offers comprehensive set of benefits
- Primary Care Case Manager (or primary care provider (PCP)) and ACO's coordinate care and referrals for the member
- Iowa pays incentives to PCPs and ACOs for achieving quality metrics



## Incentive Based Model

Payment	Performance	Paid To	Purpose
\$4 Primary Care Case Management	Per Member Per Month (PMPM) Paid Monthly	Patient Manager (PM)	Ensures Access
\$10 Wellness Exam	Per Member annually if threshold achieved	PM or ACO	Aligns with Healthy Behaviors
\$25 HRA AssessMyHealth	To integrate results into member's plan of care	PM or ACO	Aligns with Healthy Behaviors
\$4 Medical Home VIS	PMPM – Paid quarterly if quality target achieved	PM or ACO	Aligns w/ multipayer SIM Strategy
\$4 ACO Member Engagement	PMPM for member engagement and access activities	ACO	Aligns with Healthy Behaviors & Medicaid Waiver

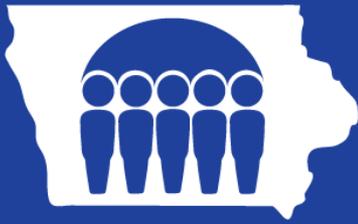


## Marketplace Choice Plan: 101-133% FPL

Members are enrolled with a certain ***commercial health plan*** available on the Health Insurance Marketplace

Medicaid pays the premiums to the commercial health plan on behalf of the member – **often referred to as “premium assistance”**

Uses the commercial plan’s statewide provider network – **includes primary care, specialists, hospitals**



## **Marketplace Choice Plan: 101-133% FPL**

In 2014, members were able to choose from:

- Coventry Health Care of Iowa
- CoOpportunity Health

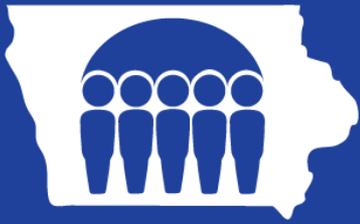
### **Changes to the Marketplace Choice Plan:**

- CoOpportunity no longer available to members after November 30, 2014
- New members in December will be able to enroll with Coventry Health Care or the Iowa Wellness Plan
- Current CoOpportunity members will have a seamless transition to the Iowa Wellness Plan in December
  - State exploring ongoing options at this time



## Medicaid and Commercial Combination Challenges

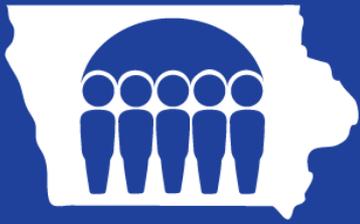
- Open enrollment periods differ
- Medicaid eligible 1<sup>st</sup> of month of app
- QHP's have EHB's; Medicaid has to 'wrap'
- Member appeal rights differ; Medicaid 'wrap'
- Medicaid co-pay & commercial provider network
- TPL: Medicaid is payer of last resort; in QHP, depends on which policy is oldest



## Iowa Wellness & Marketplace Choice Plans

### Member Out of Pocket Costs:

- No monthly contributions during the first enrollment year or thereafter if member completes Healthy Behaviors
  - *\$5 for Wellness; \$10 for Marketplace Choice plan*
- No contributions for those with income below 50% FPL
- No copayments except \$8 for using the emergency room when it is not an emergency (beginning 2015)
- Costs cannot exceed 5% of income



## Iowa Wellness & Marketplace Choice Plans

Monthly contributions waived in 2<sup>nd</sup> year of enrollment if the member completes Healthy Behaviors:

- Health risk assessment
- Wellness exam (annual physical)





## Assess My Health

 **My Healthcare Assessment** My Physician:

**How's Your Health**

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**DAILY ACTIVITIES**

During the past 4 weeks, how much difficulty have you had doing your usual activities or tasks, both inside and outside the house because of your physical and emotional health?

No difficulty at all 

A little bit of difficulty

Some difficulty 

Much difficulty

Could not do 



## Assess My Health Example Report

### Example Report:

Thank you for completing the *Health Assessment* questionnaire.

You can print this letter by choosing "Print" from the "File" menu of your web browser. Printing this letter and taking it to your doctor will help to improve the medical care you receive.

Based on your responses to the questionnaire, the [Problem-Solving Section](#) may help you manage these issues:

- Physical Activity
- Joint pains

Based on your responses to the **How's Your Health** questionnaire, we recommend that you read the following sections of the **How's Your Health** booklet. You may read the chapters online by clicking on them below:

- [Exercise and Eating Well](#)
- [Health Habits and Health Decisions](#)
- [Daily Activities and Managing Limitations](#)
- [Pain](#)

### Your Lifestyle and Health Habits

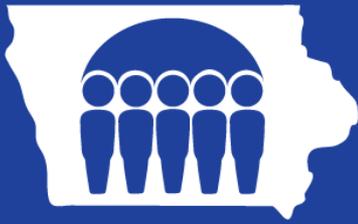
This score concerns the aspects of your lifestyle and behaviors that can harm you now or pose a future problem. This score deals with things that you can do immediately to improve your health.

Your Survey Indicates	Message
Could be better	"Your Lifestyle and Health Habits" score indicates that you are doing some things to reduce risks to your health and there may be opportunities to improve your health habits and lifestyle.

### Your Healthcare and Self-Care Ability

This area considers

- communication gaps between your doctor and you
- your understanding of and education about important health issues
- how easy it is for you to get high quality health care
- your confidence to manage your important health problems



## Plan Summaries

### Wellness Plan

0-100% FPL

Benefits equivalent to State Employee Benefit Plan

Plan managed by Iowa Medicaid using PCCM & ACOs

Monthly member contributions

- Waived in 2014
- Waived beginning 2015 for completing wellness activities

Uses Medicaid provider network

### Marketplace Choice

101-133% FPL

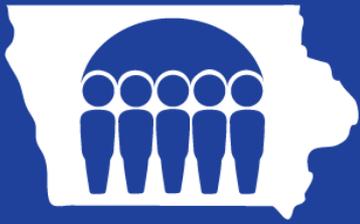
Marketplace Plan benefits, at least equivalent to State Employee Benefit Plan

Plan managed by commercial insurer

Monthly member contributions

- Waived in 2014
- Waived beginning 2015 for completing wellness activities

Uses commercial insurer's provider network



## Information

Additional Information Included: Both 1115 Waiver applications, CMS waiver lists, and Special Terms & Conditions documents

Find up-to-date information on the Iowa Health and Wellness Plan at:  
<http://www.ime.state.ia.us/iowa-health-and-wellness-plan.html>