



Iowa Department of Human Services

Iowa Health and Wellness Plan

Jennifer Vermeer, Medicaid Director
December 13, 2013



Iowa Department of Human Services

CMS Approval

Iowa has reached agreement with CMS

Approved plan will include premiums:

- ✓ 50% FPL – 133% FPL¹
- ✓ Waived if complete healthy behaviors and for Year 1

Premium Policy

- 100%-133% FPL nonpayment results in disenrollment
- 50%-100% FPL nonpayment will result in debt subject to collection by the State
 - No loss of coverage unless, at annual renewal, the member has not paid premiums and has no claims since last payment, then disenrollment retroactive to last payment

¹Federal Poverty Level (FPL)



Iowa Department of Human Services

Background

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

- Begins January 1, 2014
- Iowans age 19 - 64
- Income up to and including 133% of the Federal Poverty Level (FPL)
- New, comprehensive program will replace the IowaCare program, ending December 31, 2013

3



Iowa Department of Human Services

One Plan, Two Options

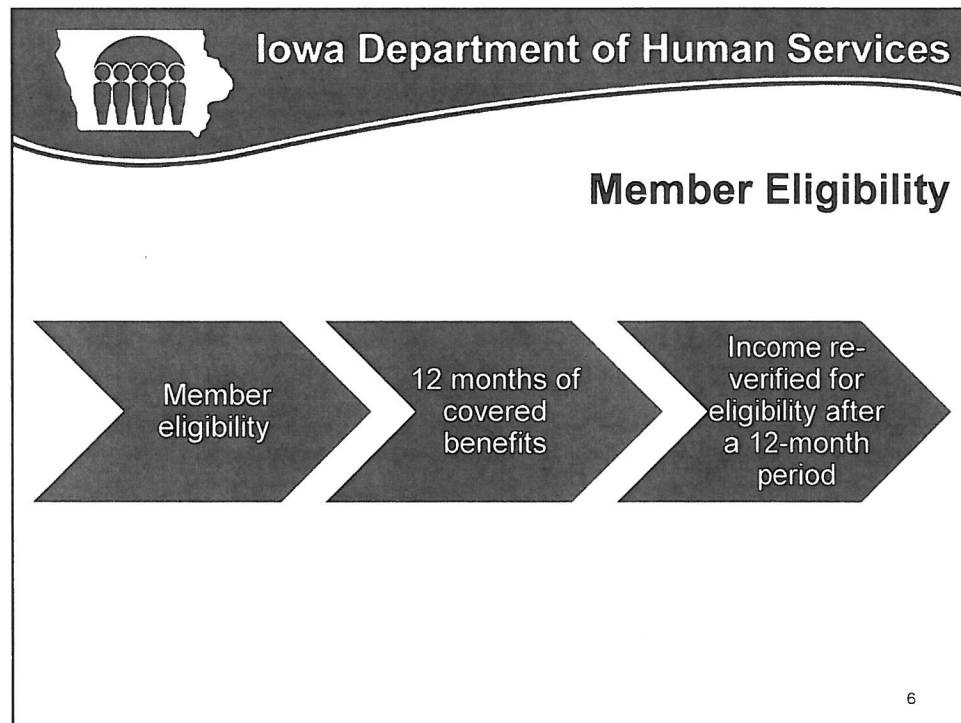
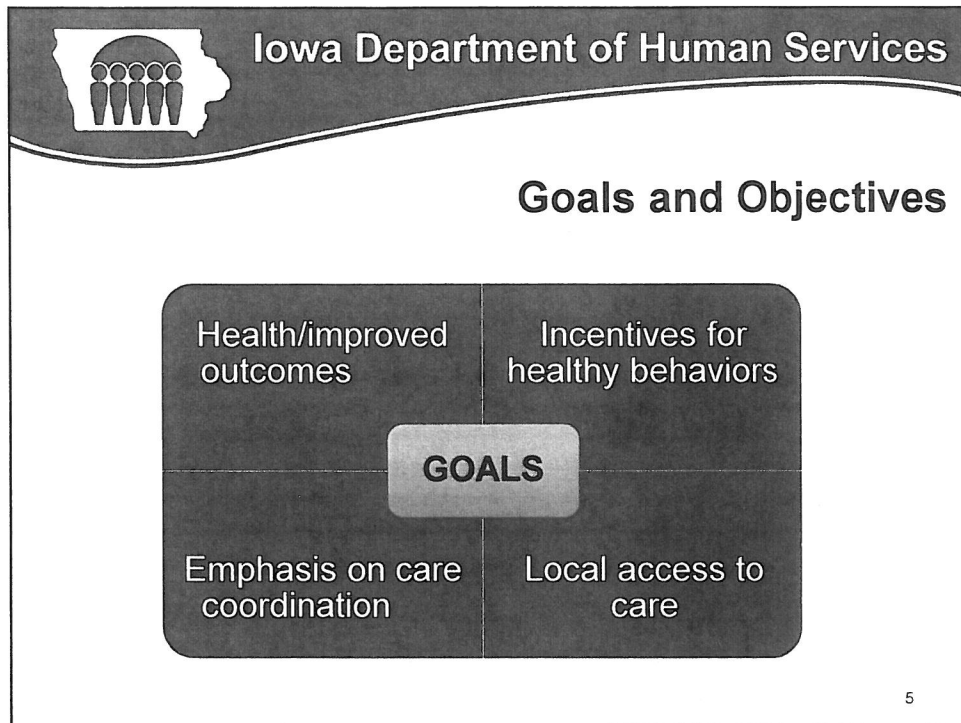
Iowa Wellness Plan

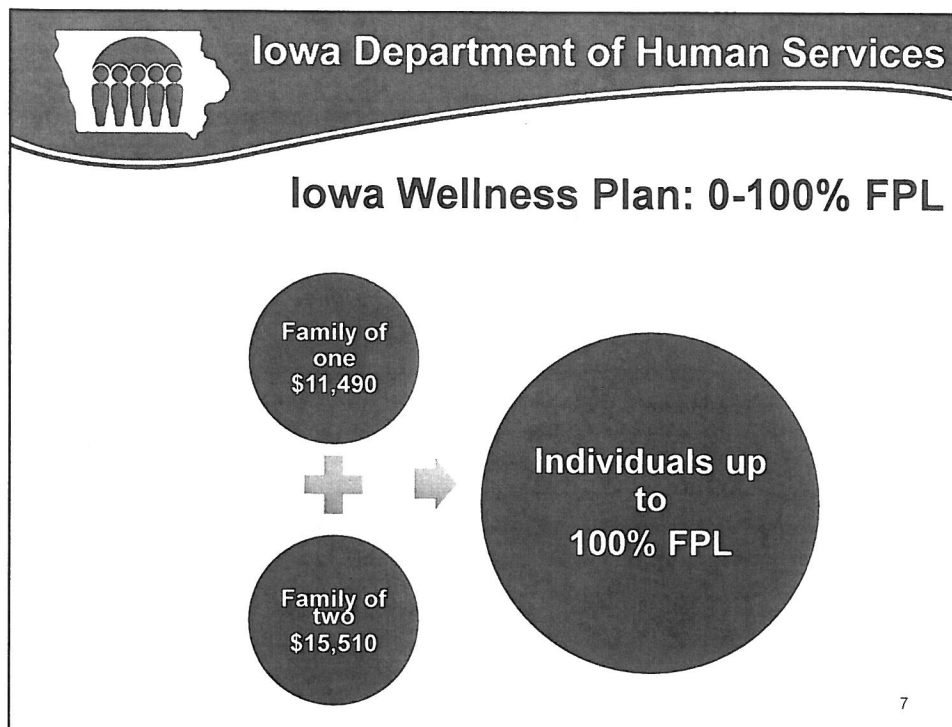
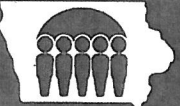
- For adults age 19 - 64
- Income up to and including 100% of the Federal Poverty Level

Marketplace Choice Plan

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

4



Iowa Department of Human Services

Iowa Wellness Plan: 0-100% FPL

Administered by Iowa Medicaid

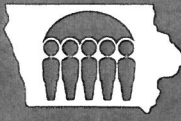
Provides comprehensive health services

Coverage is equal to the benefits provided to state employees

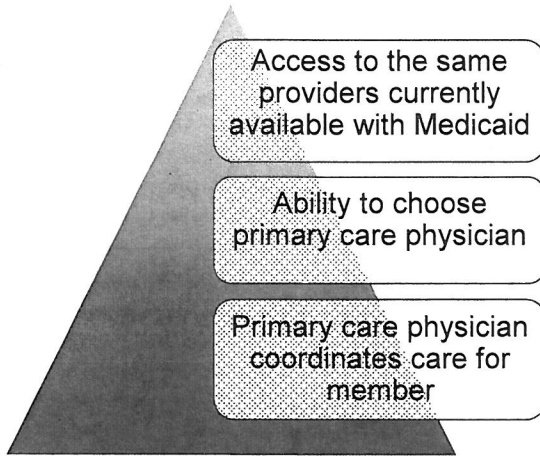
Benefit Categories Covered

- Physician services, including primary care
- Outpatient services
- Emergency room services and transportation
- Hospitalization
- Mental health and substance use disorder
- Rehabilitative and habilitative services and devices
- Lab services, x-rays, imaging (MRI, CT, etc.)
- Preventive and wellness services
- Home & community-based services
- Prescription drugs
- Dental services

8

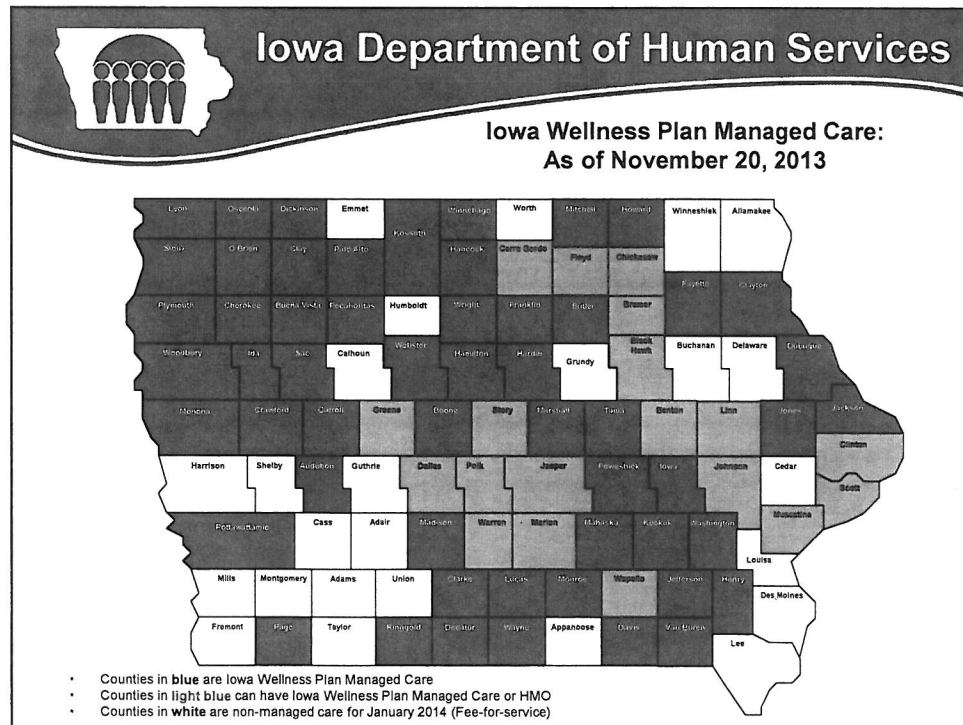
 **Iowa Department of Human Services**

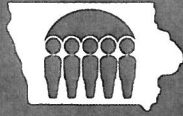
Iowa Wellness Plan: 0-100% FPL



- Access to the same providers currently available with Medicaid
- Ability to choose primary care physician
- Primary care physician coordinates care for member

9





Iowa Department of Human Services

Iowa Wellness Plan: 0-100% FPL

Out of Pocket Costs:

- No copayments except for using the emergency room when it is not an emergency
- No monthly contributions during the first year (2014)
- No contributions for those with income below 50% FPL
- Costs cannot exceed 5% of income

11



Iowa Department of Human Services

Iowa Wellness Plan: 0-100%

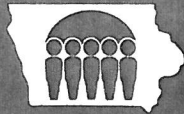
Monthly contributions waived beginning in 2015 if the member completes wellness activities

First year (2014) members need to complete health risk assessment and wellness exam (annual physical)

- 2015 and beyond will also other wellness activities



12



Iowa Department of Human Services

Iowa Wellness Plan: 0-100% FPL

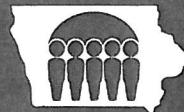
Program innovations include:

- Ensure **coordination of care** for members through 'medical homes'
- Ensure health care providers are **accountable for achieving high quality and cost effective care** that is focused on the patient

Program innovations will continue to be developed through a statewide planning process related to the State Innovation Model* grant

<http://www.ime.state.ia.us/state-innovation-models.html>

13



Iowa Department of Human Services

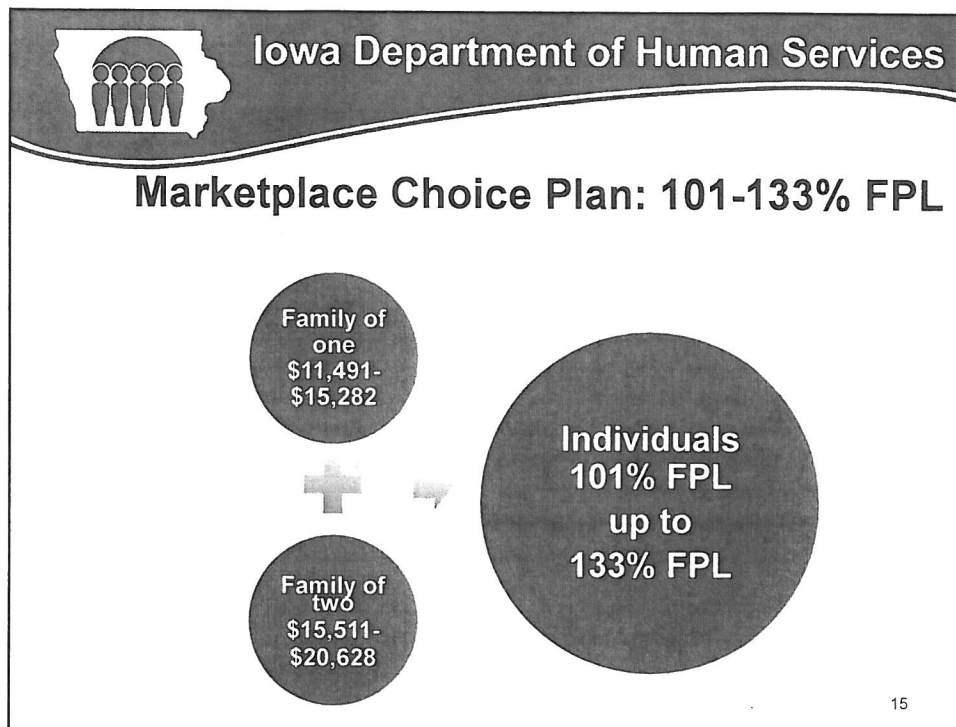
Iowa Wellness Plan: 0-100% FPL

Provider Incentives: Physician is contracted similar to MediPASS (current managed care program)

- Primary Care Physician (PCP) is eligible to earn three additional types of payments above the regular fee-for-service payment

Primary Care Case Manager Monthly Payment	Wellness Exam Incentive	Wellness Plan Medical Home Value Index Score Bonus
\$4 Per Member Per Month (PMPM)	\$10 Per Member Annually	Up to \$4 Per Member Per Month (PMPM)

14



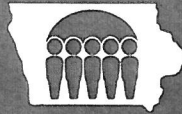
Iowa Department of Human Services

Marketplace Choice Plan: 101-133% FPL

Members select 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”

16



Iowa Department of Human Services

Marketplace Choice Plan: 101-133% FPL

Commercial health plans available to members:

- CoOpportunity Health
- Coventry Health Care of Iowa

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

17



Iowa Department of Human Services

Marketplace Choice Plan: 101-133% FPL

Provides
comprehensive health
services

Coverage includes the
qualified health plan
required essential
health benefits

Benefit Categories Covered

Physician services, including primary care
Outpatient services
Emergency room services and transportation
Hospitalization
Mental health and substance use disorder
Rehabilitative and habilitative services and devices
Lab services, x-rays, imaging (MRI, CT, etc.)
Preventive and wellness services
Home & community based services
Prescription drugs
Dental services

18



Iowa Department of Human Services

Marketplace Choice Plan: 101-133% FPL

Out of pocket costs:

- No copayments except for using the emergency room when it is not an emergency
- No monthly contributions during year one (2014)
- Costs cannot exceed 5% of income

19



Iowa Department of Human Services

Marketplace Choice Plan: 101-133% FPL

Innovation: Purchasing private coverage

Allows individuals to stay enrolled in their current plan if their income changes



20



Iowa Department of Human Services

Plan Summaries

Wellness Plan

0-100% FPL

Benefits equivalent to State Employee Benefit Plan

Plan managed by Iowa Medicaid

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

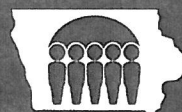
Plan managed by commercial insurer

Monthly member contributions

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

Uses commercial insurer's provider network

21




Iowa Department of Human Services

Iowa Health and Wellness Plan

Accountable Dental Care Plan

- Adequate reimbursement rates for dental services
- Contracting with a commercial dental plan to cover services
- Population health approach
- Member incentives: providing basic services, with ability to earn higher cost restorative services

22

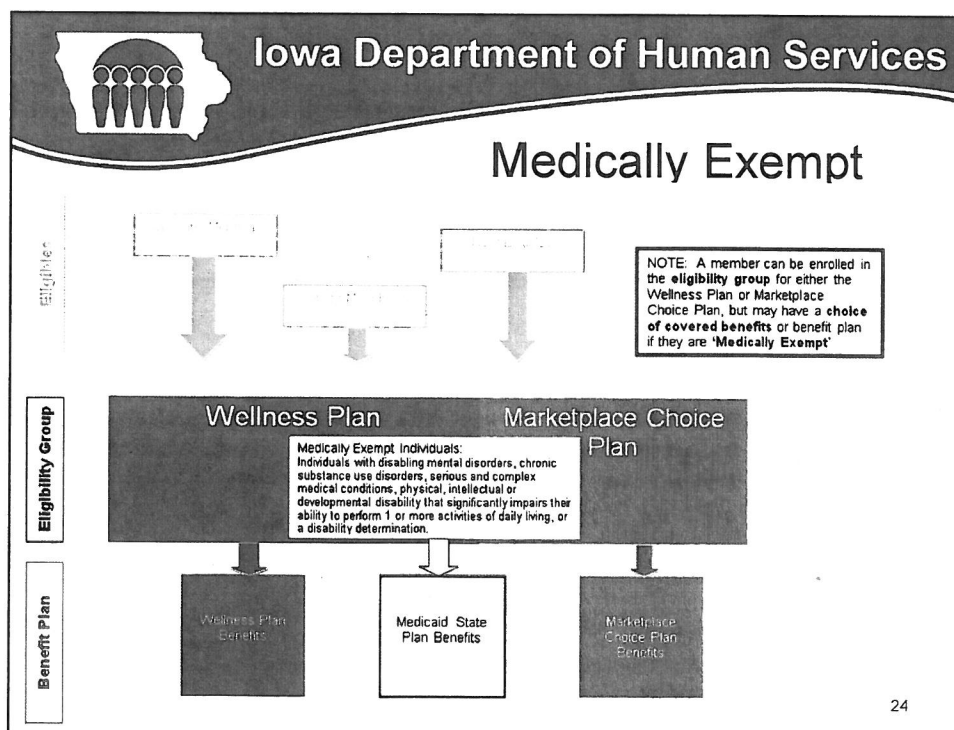

Iowa Department of Human Services

Medically Exempt

- Members who are considered 'Medically Exempt' must be given the option of enrolling in regular State Medicaid Plan or Wellness Plan

'Medically Exempt' includes individuals with disabling mental disorders (including adults with serious mental illness), individuals with chronic substance use disorders, individuals with serious and complex medical conditions, individuals with a physical, intellectual or developmental disability that significantly impairs their ability to perform 1 or more activities of daily living, or individuals with a disability determination based on Social Security criteria
- Medicaid has a process to screen for Medically Exempt members, both at enrollment, after enrollment, and through provider referral

23





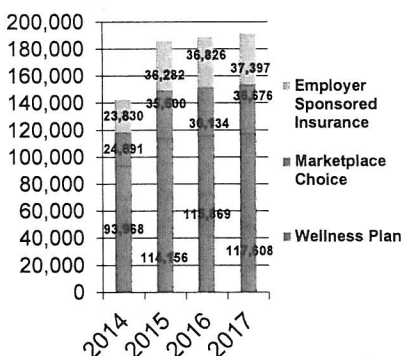
Iowa Department of Human Services

Enrollment Status Update

Member Enrollment To Date

- 42,000 current IowaCare members transferred to Iowa Wellness Plan
- 8,700 current IowaCare members transferred to Iowa Marketplace Choice Plan
- 6,374 applications received through state portal and 6,033 applications through federal portal (as of Dec. 12, 2013)

Projected Enrollment



25



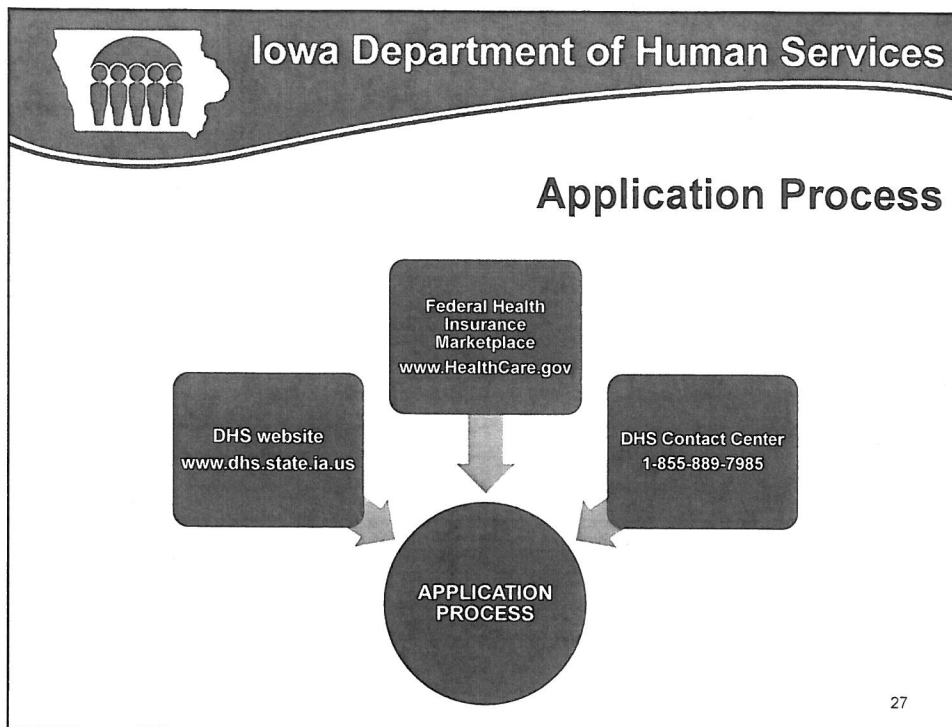
Iowa Department of Human Services

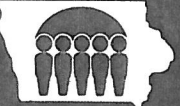
Iowa Health and Wellness Plan Status

Member Enrollment

- Member enrollment packets (primary care provider or health plan selection) mailed in November- December
- Iowa Wellness Plan members have 1,091 primary care providers available, in addition to other contracted Medicaid providers
- All members have access to local providers (doctors, hospitals, pharmacies, etc.). In 74 counties, members will be assigned to a primary care physician of their choice in their county (where approx. 90% of members live).

26



 Iowa Department of Human Services

Information

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>

28