



Iowa Department of Human Services

Iowa Health and Wellness Plan

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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, which ended December 31, 2013

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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

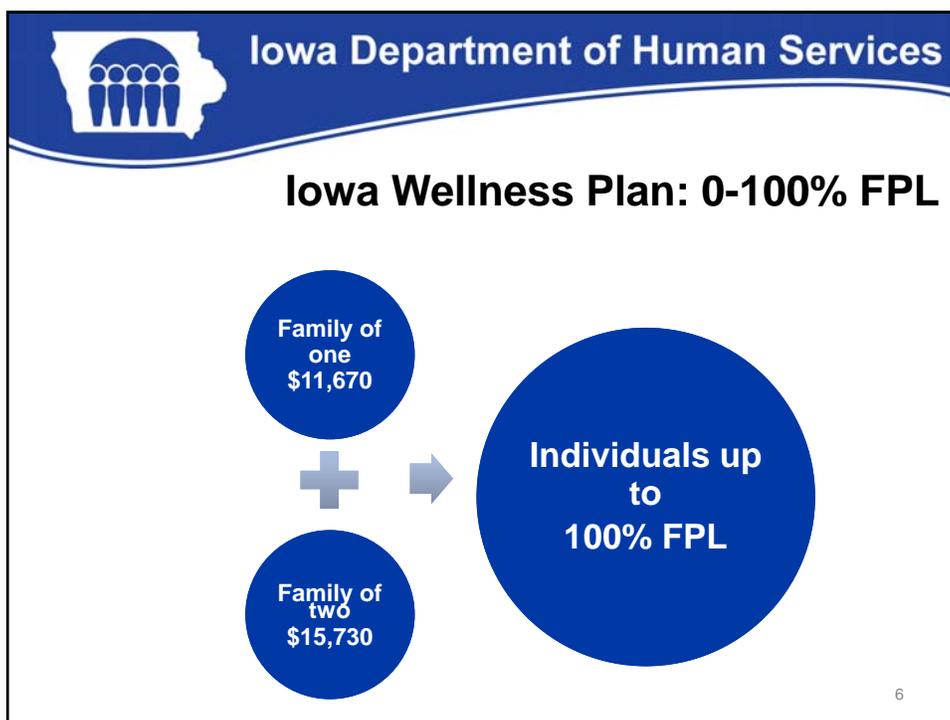
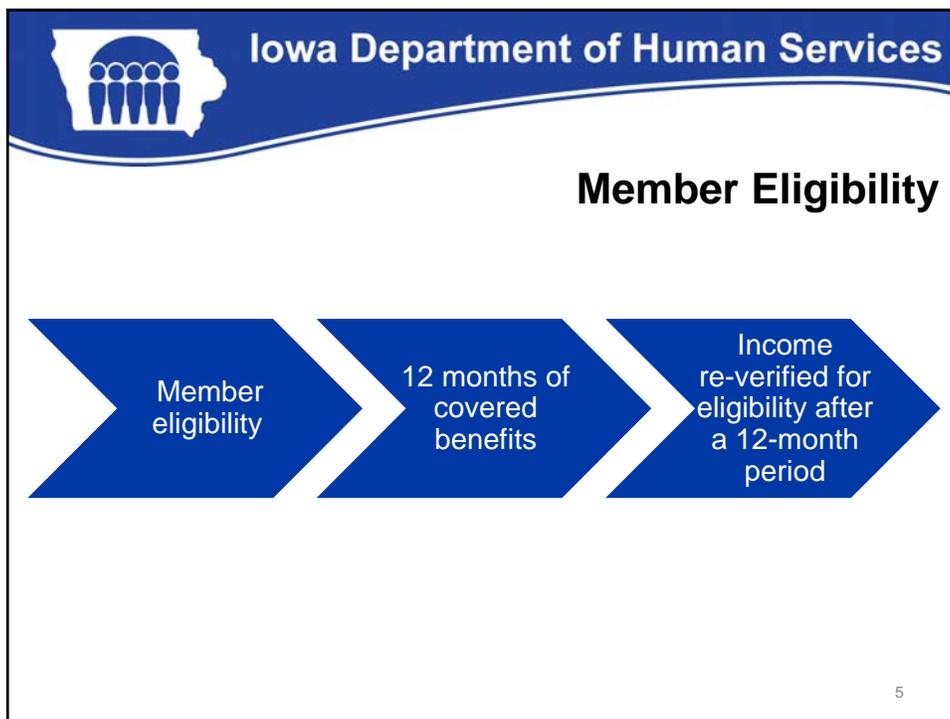
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Goals and Objectives

Health/improved outcomes	Incentives for healthy behaviors
GOALS	
Emphasis on care coordination	Local access to care

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Iowa Wellness Plan: 0-100% FPL

Administered by Iowa Medicaid

Provides comprehensive health services

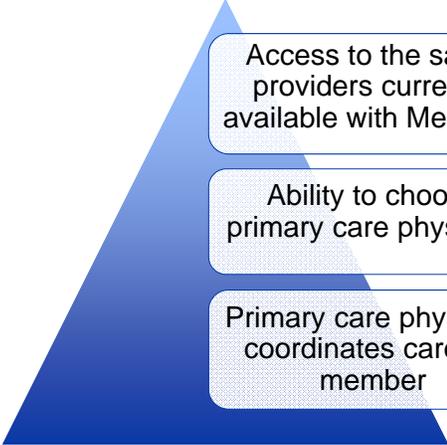
Coverage is equal to the benefits provided to state employees

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

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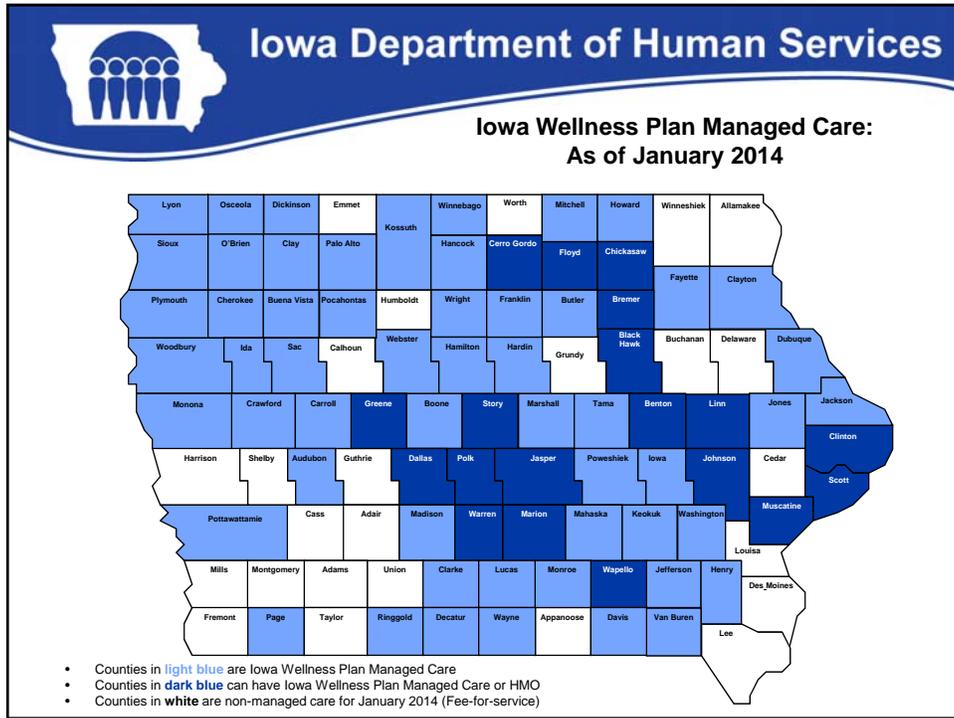
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Iowa Wellness Plan: 0-100% FPL



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

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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

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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 offer other wellness activities



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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)

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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

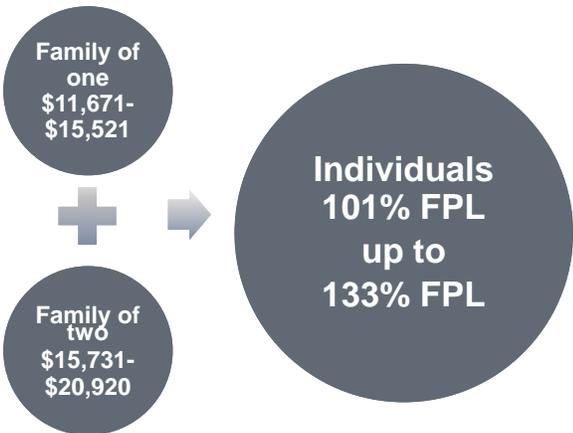
Program innovations will continue to be developed through a statewide planning process related to the State Innovation Model* grant

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

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Marketplace Choice Plan: 101-133% FPL



The diagram illustrates the income brackets for the Marketplace Choice Plan. It features two smaller circles on the left representing family income ranges, a plus sign between them, and an arrow pointing to a larger circle on the right representing the resulting individual income range.

Family Type	Income Range
Family of one	\$11,671 - \$15,521
Family of two	\$15,731 - \$20,920
Individuals	101% FPL up to 133% FPL

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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”**

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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**

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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

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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

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Marketplace Choice Plan: 101-133% FPL

Innovation: Purchasing private coverage

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



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Plan Summaries

Wellness Plan	Marketplace Choice
0-100% FPL	101-133% FPL
Benefits equivalent to State Employee Benefit Plan	Marketplace Plan benefits, at least equivalent to State Employee Benefit Plan
Plan managed by Iowa Medicaid	Plan managed by commercial insurer
Monthly member contributions <ul style="list-style-type: none"> •Waived in 2014 •Waived beginning 2015 for completing wellness activities 	Monthly member contributions <ul style="list-style-type: none"> •Waived in 2014 •Waived beginning 2015 for completing wellness activities
Uses Medicaid provider network	Uses commercial insurer's provider network

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Dental Wellness 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
- Coverage to [begin mid-2014](#)

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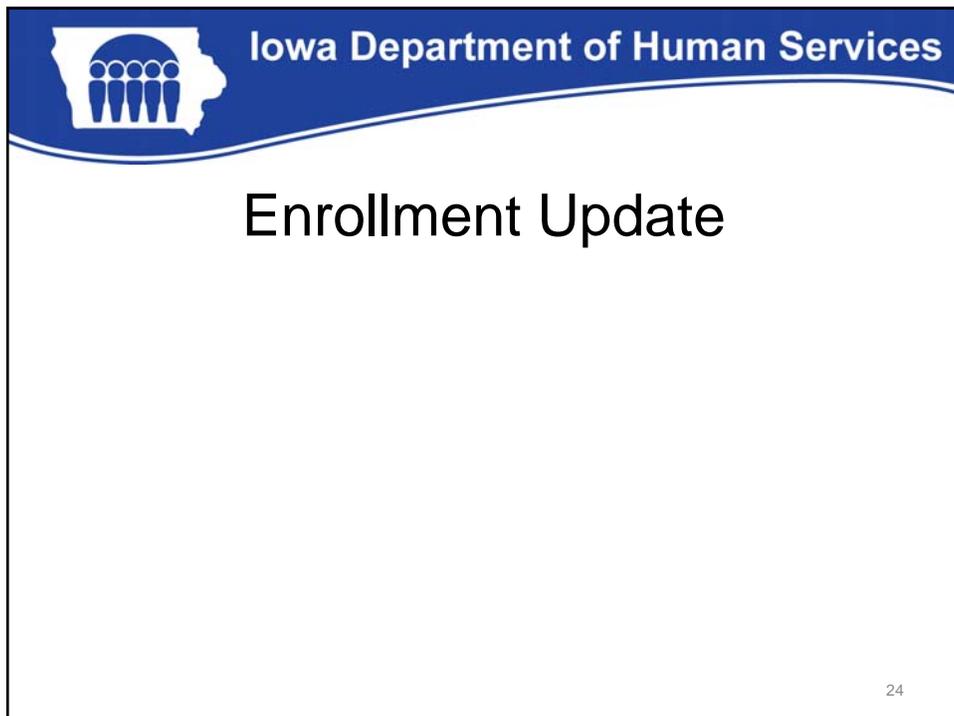
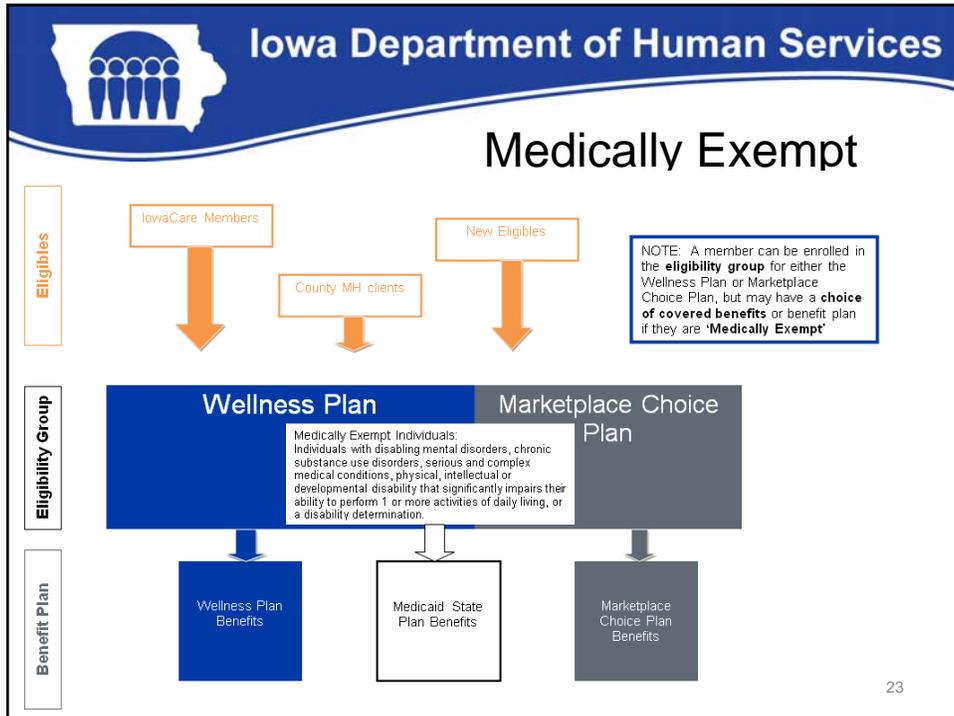


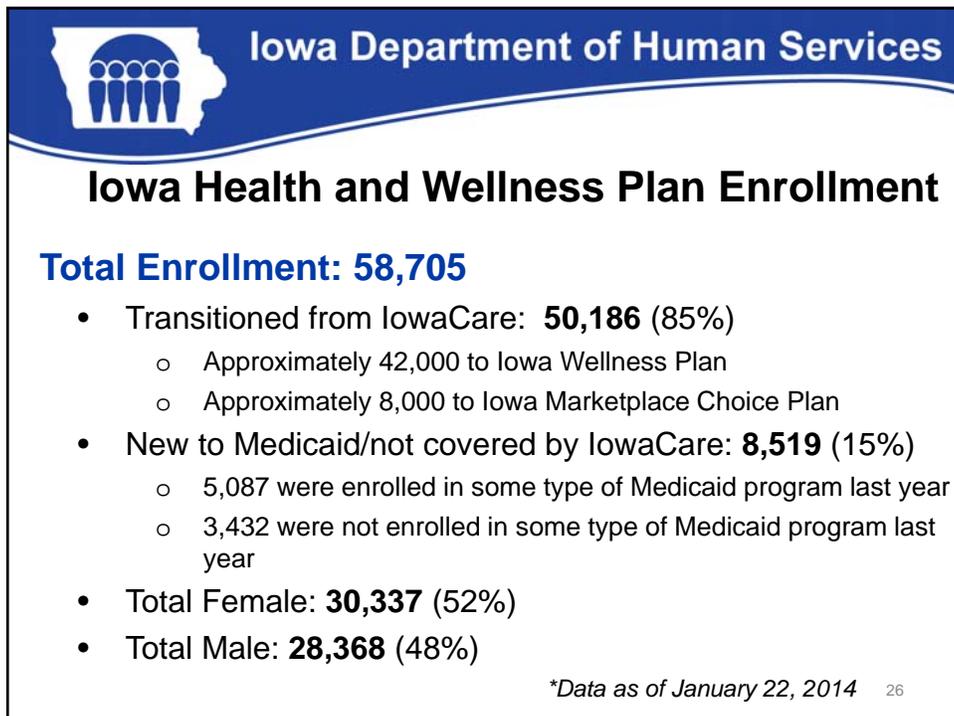
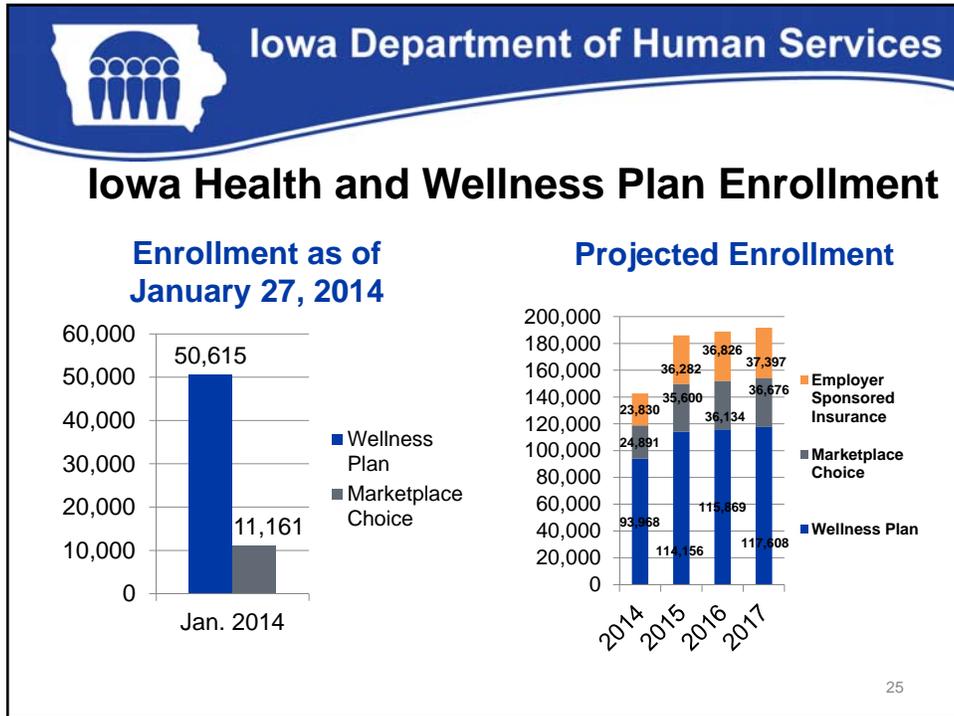
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Medically Exempt

- 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

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Iowa Health and Wellness Plan Status

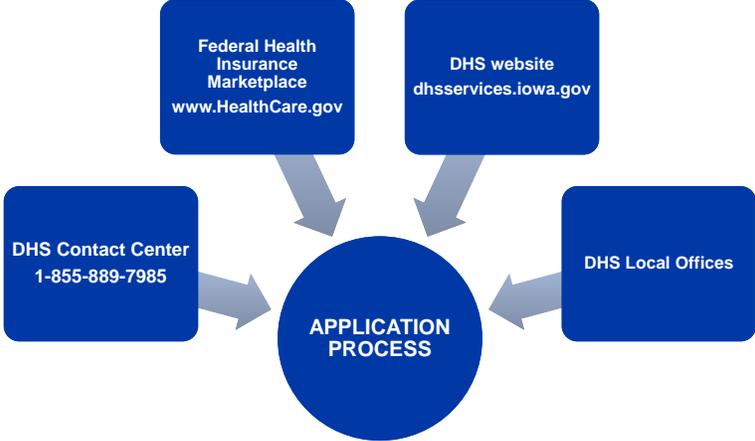
Member Access

- 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 provider of their choice in their county (where approx. 90% of members live)

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Application Process



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graph TD; A[Federal Health Insurance Marketplace  
www.HealthCare.gov] --> C((APPLICATION PROCESS)); B[DHS website  
dhsservices.iowa.gov] --> C; D[DHS Contact Center  
1-855-889-7985] --> C; E[DHS Local Offices] --> C;
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The diagram illustrates the application process for the Iowa Health and Wellness Plan. It features a central blue circle labeled "APPLICATION PROCESS". Four blue rectangular boxes with rounded corners point towards this central circle. The boxes are: "Federal Health Insurance Marketplace" with the URL "www.HealthCare.gov", "DHS website" with the URL "dhsservices.iowa.gov", "DHS Contact Center" with the phone number "1-855-889-7985", and "DHS Local Offices".

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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>

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