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SCAN HEALTH PLAN FIDE-SNP – A CRITICAL TOOL FOR INTEGRATING CARE FOR CALIFORNIA SENIORS

Federal and state policy makers are increasingly focused on integrating healthcare services for people receiving both Medicare and Medicaid benefits, often referred to as “dual eligibles.” This population (about 12 million in the U.S.) has more chronic illnesses and higher healthcare spending than individuals who are not dually eligible.¹ California has the largest state duals population (1.4 million) in the country.² One tool used in California to address the healthcare needs of older dual eligibles is the Fully Integrated Dual Eligible Special Needs Plan (FIDE-SNP). The following briefly describes FIDE-SNPs and the SCAN Health Plan (SCAN) FIDE-SNP model.

What is a FIDE-SNP?

FIDE-SNPs are a type of Dual Eligible Special Needs Plan (D-SNP)³ offered by Medicare Advantage (MA) plans. They provide all Medicare and Medicaid services under one entity, and some provide long-term services and supports (LTSS). In 2019, 10 percent of all D-SNPs were FIDE-SNPs (45 of 445 plans). They are available in 10 states and cover about 184,000 beneficiaries.⁴ In California, there is only one FIDE-SNP, administered by SCAN in Los Angeles, Riverside, and San Bernardino counties.

How Does SCAN’s FIDE-SNP Work?

SCAN’s FIDE-SNP was established in 2008 and made permanent under the Balanced Budget Act (BBA) of 2018. The plan administers its FIDE-SNP in California through two programs: Connections and Connections at Home. These programs offer multiple services in addition to the medical benefits covered under both Medicare and Medicaid, including dental benefits, health risk assessments, care management, and health services navigation. They also provide LTSS such as in-home personal care and homemaking, home-delivered meals and community-based adult day care, among several other benefits.

SCAN ensures that its FIDE-SNP members receive the right care at the right time to help them avoid institutionalization for as long as possible. To be eligible for the SCAN FIDE-SNP, individuals must be 65 years or older and full-scope dual eligibles. When they join Connections, they then receive their Medicare and Medi-Cal benefits through SCAN. Upon enrollment, members receive a health risk assessment to identify their medical needs as well as challenges related to the social determinants of health. Members in Connections who meet the California Department of Health Care Services (DHCS) Nursing Facility Level of Care (NFLOC) criteria are then qualified to re-enroll into Connections at Home, which also provides LTSS. SCAN serves about 13,000 members in Connections and 2,400 in Connections at Home.

¹ Report to Congress 2018. Medicare Medicaid Coordination Office, p. 5; Health Affairs, Seema Verma, April 24, 2019; Better Care For People Dually Eligible For Medicare And Medicaid.

² Medicare-Medicaid Coordination Office. Monthly Enrollment Snapshots (national, state, & county); Quarterly updates, latest release 12/2018 data.

³ D-SNPs are different from other MA plans because they must have a state contract, cover Medicaid benefits, and coordinate Medicare and Medicaid services.

⁴ MedPAC Report, June 2019, Chapter 12, p. 429.

SCAN FIDE-SNP members receive high quality health care. A few examples:

100%	Percentage of SCAN's FIDE-SNP members who are in 4.5 Star plans for the last three consecutive years
97%	Percentage of SCAN members who qualify for NFLOC are able to live in community settings
97%	Score SCAN received from the Centers for Medicare and Medicaid Services for its FIDE-SNP Model of Care (MOC) in 2018; MOC had no deficiencies and received three-year approval
3.5 years	Average tenure that SCAN dual eligible members are enrolled in the plan
6.9 years	Average tenure that SCAN's dual eligible members who are nursing home eligible are enrolled in the plan
7% lower	Acute utilization (admissions per thousand) for high need complex FIDE-SNP members compared to high need complex non-dual. ⁵

What's Ahead for FIDE-SNPs?

The number of FIDE-SNPs in California and nationally may increase because of requirements included in the BBA of 2018, which state that D-SNPs must meet additional standards for integration starting in 2021. A D-SNP can become a FIDE-SNP or a new designation, referred to as a Highly Integrated Dual Eligible Special Needs Plans (HIDE-SNP). A HIDE-SNP is different from a D-SNP because it must provide *LTSS and/or behavioral health services* under a capitated contract between the Medicaid agency and the MA plan, the MA plan's parent organization, or another entity owned and controlled by the MA plan's parent organization.

In California, FIDE-SNP membership is steadily growing. However, future FIDE-SNP expansion in the state is currently limited. In 2014, California implemented enrollment caps (noted in waiver and statute) for SCAN's FIDE-SNP to reduce competition for the Medicare-Medicaid Program demonstrations. SCAN's FIDE-SNP is capped at 12,912 members in Los Angeles County and 4,781 in Riverside and San Bernardino counties. Based on recent growth, SCAN's FIDE-SNP caps will likely be met in the next few years.

SCAN Background

SCAN (Senior Care Action Network) was founded in 1977 by seniors, for seniors. SCAN is a not-for-profit health plan that offers a variety of Medicare Advantage plans, including institutional, chronic care, and dual eligible special needs plans. Since 1985, SCAN has specialized in providing comprehensive, high quality care to the most vulnerable Medicare beneficiaries, including those who live with multiple chronic conditions, are eligible for nursing home care, and experience difficulty performing activities of daily living. SCAN also offers education programs, community funding, volunteer opportunities and other community services for seniors and caregivers. Today, SCAN is the second largest not-for-profit Medicare Advantage-Prescription Drug Plan in California with over 200,000 members in 11 counties. For two years in a row (2020 and 2019), *U.S. News and World Report* named SCAN as one of the best MA plans in the country—one of only four plans in California recognized for this honor.

⁵ Based on H5425 membership in January 2018