

Medicare Advantage Special Supplemental Benefits for Individuals with Chronic Illness

What are special supplemental benefits for the chronically ill (SSBCI)?

- Medicare Advantage (MA) plans may provide SSBCI for individuals with multiple chronic conditions. MA plans define benefits and eligibility within federal guidelines.
- SSBCI address non-medical needs to help prevent costly emergency department visits, hospital admissions or readmissions, and post-acute care.

How are they different from traditional supplemental benefits in Medicare Advantage?

- Traditional supplemental benefits must be offered to all plan enrollees, but SSBCI are only for individuals with multiple chronic conditions.
- SSBCI do not have to be health-related, but must be reasonably expected to improve or maintain health or help with daily activities.
- Plans do not have to charge an additional premium for SSBCI because they are covered by MA premiums or costsharing.

What are examples of supplemental benefits v. SSBCI? Structural home modifications Non-medical transportation Pest control Hearing Pest control Adult Day Care

How can policymakers further improve on this new flexibility?

Increase funding for State
Health Insurance Assistance
Programs

Goal: Beneficiaries better
understand their options and
can weigh trade-offs

Direct CMS to set standards
for reporting SSBCI
enrollment, utilization, and
outcomes.

Goal: Hold plans
accountable for outcomes
and contribute to evidence

base

Require MA plans to develop materials to educate providers about SSBCI

Goal: Providers can assess patient eligibility and refer patients to authorized suppliers

Direct CMS to publish reported MA plan information on SSBCI enrollment, utilization, and outcomes.

Goal: Results can inform future policy, and how plans and providers meet beneficiary needs