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 cost-sharing.

What are examples of supplemental benefits v. SSBCI?

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<tr>
<th>Structural home modifications</th>
<th>Vision</th>
<th>Non-medical transportation</th>
<th>Food and produce</th>
<th>Pest control</th>
<th>Adult Day Care</th>
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<tbody>
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<td>MA PLAN</td>
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<td>Traditional supplemental benefits</td>
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<td>SSBCI</td>
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How can policymakers further improve on this new flexibility?

1. Increase funding for State Health Insurance Assistance Programs
   Goal: Beneficiaries better understand their options and can weigh trade-offs

2. Require MA plans to develop materials to educate providers about SSBCI
   Goal: Providers can assess patient eligibility and refer patients to authorized suppliers

3. Direct CMS to set standards for reporting SSBCI enrollment, utilization, and outcomes.
   Goal: Hold plans accountable for outcomes and contribute to evidence base

4. 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