A Mystery Shopper Study: Options Counseling for People Needing Long-Term Services and Supports

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Agenda

- Introduction to PACE
- Mystery Shopper Study results
- Establishing robust options counseling services
Program of All-Inclusive Care for the Elderly (PACE)

➢ PACE Eligibility:
  o 55+
  o Meet nursing facility level of care (as determined by your state)
  o Live safely in the community, with PACE services
  o Live in a PACE service area

➢ Services provided:
  o All medically necessary services
  o Day center activities, meals, etc.
  o Long-term services and supports (LTSS)
There are **122** PACE programs operating **233** PACE centers in **31** states, serving over **40,000** PACE Participants.
Who has a PACE program in their state?
PACE by the Numbers

77
Average Age
70% Female
30% Male

90% Dually eligible
9% Medicaid-only
1% Other

100%
Need NH Care
95% Community-dwelling
5% Reside in NH
PACE by the Numbers

Average number of Activities of Daily Living (ADLs) with which participants need assistance:

<table>
<thead>
<tr>
<th>1-2</th>
<th>3-4</th>
<th>5-6</th>
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<tbody>
<tr>
<td>(26%)</td>
<td>(25%)</td>
<td>(35%)</td>
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</table>

Top 5 Diagnoses:
1. Vascular Disease
2. Diabetes with Chronic Complications
3. Congestive Heart Failure
4. Major Depressive, Bipolar & Paranoid Disorders
5. Chronic Obstructive Pulmonary Disease
Growing Importance of Options Counseling

“On January 1, 2011, the oldest Baby Boomers [turned] 65. Every day for the next 19 years, about 10,000 more will cross that threshold.”

– Pew Research Center

SOURCE: Pew Research Center
Growing Importance of Options Counseling

The role of options counseling...

- Final Rule – Medicaid Managed Care
  - Develop a “beneficiary support system”
    - 3 main components

- Financial Alignment Initiative (FAI)
  - Funding provided to participating FAI states

SOURCE: Families USA, KFF, CMS
The Mystery Shopper Project

Project Overview

• **Who:** NPA partnered with Second To None, a mystery shopper research organization.

• **What:** A mystery shopping study of individual state and local services supporting informed beneficiary choices.

• **Where:** 376 calls were deployed in ten states, some of which are participating in the CMS Financial Alignment Initiative (FAI) and/or implementing managed long-term services and supports. This was a follow-up to the Wave 1 initial/benchmark study which made 300 calls.

• **When:** May 2016 (Wave 2), following the initial June 2015 (Wave 1) study.

• **Why:** To determine the level of PACE awareness and how the program is communicated to eligible individuals calling to seek advice for assistance.

*After the completion of Wave 1, NPA worked to disseminate information regarding PACE.*
Ten States

Project Overview


Wave 1 = Green

Wave 2 changes =
Addition: +
Subtraction: −

States where same call center(s) shopped in both waves: ★
Wave 2 (2016) study shopped 50 different call numbers in total
- Some were local numbers, others statewide
- Wave 1 (2015) study shopped 13 call numbers

Phone numbers were researched to confirm callers would reach
- An appropriate State Health Insurance Assistance Program (SHIP) office, or
- A similar state or county office which provides options counseling (e.g., ADRC).
Wave 1 (2015) study shopped 13 different call numbers in total
  - e.g., SHIP numbers, ADRC, Medicaid hotline, enrollment broker

Wave 2 (2016) study shopped 50 different call numbers in total
  - Growth in numbers:
    - Representative of options counselors available
      - Increased focus on local options counselors
      - e.g., SHIP number(s) in all ten states, with additional calls to ADRCs and like numbers
Structure and Funding

Methodology

Structure:
- SHIPs must deliver conflict-free insurance counseling
- SHIPs are located in all 50 states, the District of Columbia, as well as US territories
- SHIPs may differ in name
- 3,300+ SHIP programs
- 15,000+ counselors, of which 57% are certified, trained volunteers

Funding:
- SHIPs receive grants from the Administration for Community Living (ACL)
  - 2016: $52.1 million
- FAI: allowed for funding to SHIPs and Aging and Disability Resource Centers (ADRCs) in participating FAI states, to bolster counseling efforts for FAI eligible beneficiaries (i.e., dual eligibles)

SOURCE: N4A, CMS, ACL, NCOA
Role of Options Counselors

Navigating coverage options

SHIP counselors empower beneficiaries by:
- Providing 1 on 1 counseling services
- Explaining coverage options under Medicare, Medicaid, long-term care insurance information, among other items

Widespread impact: In FY 2013, excess of 2.6 million Medicare beneficiaries accessed a SHIP counselor

SOURCE: PEW Research Center, ACL
Caller Scenarios

Methodology

- Callers primarily presented as inquiring on behalf of a parent who lives with them and qualifies for nursing home level care but prefers to stay with them
  - 3% of Wave 2 callers presented as calling on behalf of themselves

- To provide a clear understanding for the intent of their call, callers led with a statement indicating they are calling to identify what programs or services might be available to assist with care

- In Wave 1, all calls were conducted in English. In Wave 2, calls with options counselors were conducted in English and Spanish
  - Among all calls answered (N= 228) in Wave 2:
    - 214 calls in English
    - 14 calls in Spanish
Assessment of Options Counseling Responses

Methodology

- **Full Awareness:** Spoke about PACE correctly and confidently/knowledgeably
  - A Program of All-Inclusive Care for the Elderly
  - For people who need nursing home level care/long-term services/support
  - Operated by a healthcare provider and covers all healthcare needs
  - Individuals enrolled in Medicare and Medicaid can enroll with full costs covered
  - No co-pays or deductibles
  - Offers support for family members and caregivers (respite care, daycare, in-home support, transportation services and support groups)

- **Limited Awareness:** Spoke about it incorrectly and/or with hesitation and uncertainty

- **No Awareness:** PACE could not be discussed

- **No Answer:** After two attempts
Successful Options Counseling

**Key Components**

Options counseling services should be:

- **Accessible and Timely**
  - Individuals are able to reach options counselors when calling a center
  - Options counselors are able to be responsive at the time of the call with a consumer or caregiver

- **Comprehensive and Competent**
  - Individuals are aware of the full range of health and LTSS options available to them
  - Counseling services are staffed by knowledgeable individuals who are fully versed in the features of available options

- **Conflict-free**
  - Options counselors do not influence individuals’ choices for their own financial benefit
Call Centers Shopped in Waves 1 & 2
Seven States, Eight Overlapping Call Centers

- Trend results reflect the states and corresponding phone numbers that were consistent across Wave 1 and Wave 2
  - California (2 call centers shopped, *consistently*, in both waves)
  - Michigan (1 call center)
  - New Jersey (1 call center)
  - New York (1 call center)
  - Texas (1 call center)
  - Virginia (1 call center)
  - Wisconsin (1 call center)

- Limitation - Sample Size:
  - Between Wave 1 (N= 215) and Wave 2 (N= 159), the number of times a call center was shopped varied
Call Center Results

Key Components

- Accessible and Timely:
  - Calls Answered

- Comprehensive and Competent:
  - PACE Awareness

- Conflict-free:
  - Plan Recommendations
Accessing Options Counselors

Calls Answered

Between Wave 1 and Wave 2, there was an **overall decline in the percent of calls answered**, among the eight call centers shopped in both waves.

![Percent of Answered Calls](chart)

**Wave 1** - 69%

**Wave 2** - 54%
Calls Answered
Between Wave 1 and Wave 2, there was an overall decline in the percent of calls answered among the eight call centers in the seven states.

Percent of Answered Calls

<table>
<thead>
<tr>
<th></th>
<th>Wave 1</th>
<th>Wave 2</th>
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</thead>
<tbody>
<tr>
<td>CA</td>
<td>43%</td>
<td>15%</td>
</tr>
<tr>
<td>CA 2</td>
<td>100%</td>
<td>30%</td>
</tr>
<tr>
<td>MI</td>
<td>33%</td>
<td>21%</td>
</tr>
<tr>
<td>NJ</td>
<td>92%</td>
<td>65%</td>
</tr>
<tr>
<td>NY</td>
<td>96%</td>
<td>70%</td>
</tr>
<tr>
<td>TX</td>
<td>67%</td>
<td>60%</td>
</tr>
<tr>
<td>VA</td>
<td>97%</td>
<td>94%</td>
</tr>
<tr>
<td>WI</td>
<td>57%</td>
<td>85%</td>
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</tbody>
</table>

Among All Call Attempts

Calls Answered
PACE Awareness

Comprehensive and Competent

PACE Awareness

- PACE awareness from Wave 1 to Wave 2:
  - While there was a slight increase in full awareness from Wave 1 (18%) to Wave 2 (20%), there was also a simultaneous decline overall in PACE awareness from Wave 1 to Wave 2, as demonstrated below.

![Chart showing PACE awareness levels from Wave 1 to Wave 2.](chart.png)
Plan Recommendations

Over 85% of the options counselors in both waves offered conflict-free counseling. Between Wave 1 and Wave 2, there was a slight decline in counselors who did not recommend a plan.

NPA promotes the sharing of information regarding all care options available to a beneficiary. However, recommending any particular plan is not consistent with offering conflict-free options counseling.
Plan Recommendations

Conflict-free

Plan Recommendations
Between Wave 1 and Wave 2, there was an increase in the percent of counselors who did not recommend a plan in the NJ and VA call centers (shopped in both waves).

Percent of Counselors Who Did Not Recommend a Plan

<table>
<thead>
<tr>
<th>State</th>
<th>Wave 1</th>
<th>Wave 2</th>
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<tbody>
<tr>
<td>CA</td>
<td>85%</td>
<td>75%</td>
</tr>
<tr>
<td>CA2</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>MI</td>
<td>80%</td>
<td>67%</td>
</tr>
<tr>
<td>NJ</td>
<td>92%</td>
<td>95%</td>
</tr>
<tr>
<td>NY</td>
<td>95%</td>
<td>95%</td>
</tr>
<tr>
<td>TX</td>
<td>80%</td>
<td>72%</td>
</tr>
<tr>
<td>VA</td>
<td>93%</td>
<td>100%</td>
</tr>
<tr>
<td>WI</td>
<td>88%</td>
<td>88%</td>
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</tbody>
</table>

Among All Counselors Spoken to
Wave 2 (2016) Results

Key Components

Accessible and Timely:
- Calls Answered

Comprehensive and Competent:
- PACE Awareness
- PACE Prompting
- Questions
- Eligibility Criteria
- Program Costs
- In-Network Doctor
- Daycare
- PACE Services

Conflict-free:
- Plan Recommendations

The following Wave 2 results reflect the 10 states and all corresponding phone numbers shopped.
Accessing Options Counselors

Accessible and Timely

Calls Answered

More than 1/3 of Callers faced difficulties reaching a counselor.

- 376 calls were attempted in wave 2, with 228 of those attempts resulting in a connection with a counselor (two attempts required).
PACE Awareness

Comprehensive and Competent

PACE Awareness
17% of counselors had full awareness of PACE, 30% had limited awareness (incorrect/uncertain), and 54% had no awareness of PACE

Counselor Required No Prompt
15% of enrollment counselors discussed PACE as an option, without being prompted

Asked Questions
Of the calls answered, counselors asked questions to determine the caller’s needs roughly 3 out of 5 times (61%)
Discussion of PACE

**Comprehensive and Competent**

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**Explained PACE Eligibility**
Among those counselors with information about PACE, the information provided was not always consistent or accurate
- Of those counselors with awareness of PACE (limited or full) approximately half (47%) **explained** the eligibility requirements

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**PACE Program Costs**
23% of those aware of PACE explained there was no cost (co-pay or deductible) to eligible individuals

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**In-Network Doctor**
Among counselors aware of PACE, nearly half indicated that if your doctor is not in a PACE network, you would have to obtain a new doctor

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**Graphs**
- Explained PACE Eligibility: 47%
- PACE Program Costs: 23%
- In-Network Doctor: 45%
Daycare Services & Attendance

Comprehensive and Competent

Among Those Aware of PACE:

- 42% of counselors provided information on available daycare activities, including that it offers organized activities, a doctor’s office, and physical therapy onsite.

Over 50% of counselors accurately informed callers of the optional nature of daycare attendance.

Daycare Attendance:

- 40% of counselors informed that daycare attendance is required.
- 51% of counselors informed that daycare attendance is optional.
- 9% of counselors did not discuss daycare attendance.
Over half of the options counselors mentioned that PACE is a plan for those in need of nursing home care or long term support.

**Top Mentions Among Those Aware of PACE**

- A plan that you enroll in (49%)
- A plan for people that need nursing home level care/LTSS (56%)
- A plan that provides all Medicare and Medicaid benefits (31%)
- A plan that is operated by a health care provider (25%)
- None of the above (18%)
PACE Services

Comprehensive and Competent

Home health services were mentioned frequently in Wave 2.

<table>
<thead>
<tr>
<th>Services Discussed Among those Aware of PACE</th>
<th>%</th>
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<tbody>
<tr>
<td>Medical specialty services (dentistry, podiatry, cardiology)</td>
<td>24%</td>
</tr>
<tr>
<td>Outpatient services (lab tests, X-rays, radiology)</td>
<td>19%</td>
</tr>
<tr>
<td>Primary care physician</td>
<td>41%</td>
</tr>
<tr>
<td>Home health and home care services (skilled nursing, personal care, meals)</td>
<td>51%</td>
</tr>
<tr>
<td>Inpatient services (hospitalization, rehab, emergency)</td>
<td>13%</td>
</tr>
<tr>
<td>Transportation to a PACE center</td>
<td>38%</td>
</tr>
<tr>
<td>Prescription and over-the-counter medicines</td>
<td>27%</td>
</tr>
<tr>
<td>Rehab and durable medical equipment (wheelchair, walker, oxygen, hospital bed)</td>
<td>20%</td>
</tr>
<tr>
<td>Other</td>
<td>9%</td>
</tr>
<tr>
<td>None of the above</td>
<td>18%</td>
</tr>
</tbody>
</table>

NATIONAL PACE ASSOCIATION
Information provided regarding support services for family caregivers focused on the in-home and day care services, along with frequent mentions of transportation services.

Support Services Discussed for Family Caregivers

- Respite care (extended, multiple day, 24-hour respite): 12%
- Caregiver support groups: 16%
- In-home support services for the consumer that free up the caregiver: 40%
- Day care services that allow the caregiver to go to work (adult day care): 46%
- Transportation services: 32%
- None of the above: 33%
Plan Recommendations

Conflict-free

**Recommended Plan**

*Some counselors tended to recommend specific plans*

- 20% of counselors recommended a plan
- 80% of counselors provided no recommendations

REMINDER: NPA promotes the sharing of information regarding all care options available to a beneficiary. However, recommending any particular plan is not consistent with offering conflict-free options counseling.
NPA Identified Challenges of SHIP Counselors

➢ Staffing
  • Pros/Cons: Volunteer based

➢ Funding
  • Appropriations Bill

➢ Training
  • E.g., SHIP counselors in Indiana: attend annual training, initial training, etc.

SOURCE: AIR, NHPF
How to establish robust options counseling services?

Outreach

- **External Outreach - Sample Letter to Options Counseling Services:**
  1\(^{st}\): Introduce your program/organization
  2\(^{nd}\): Your request
  3\(^{rd}\): Share resources, for example sample policies and procedures for the options counseling agency (or, state) to consider

- **Using the Options Counseling and Enrollment Toolkit:**
  - Identify the players
  - Assess your state’s options counseling
  - Identify gaps and offer solutions
  - Common advocacy techniques
How to establish robust options counseling services?

**Education**

- **Training Presentation:**
  - ABCs of your program

- **PACE Resource for Options Counselors and Beneficiaries:**
  - [http://www.pace4you.org/](http://www.pace4you.org/)
  - Clear & concise
How to establish robust options counseling services?

Engage Options Counselors and Policymakers

• Sample Options Counseling and Enrollment Policies:

Key steps to ensure that individuals receive Timely, Comprehensive & Competent, and Conflict-Free options counseling:

- Step 1: Assessment of goals, values and needs
  • Preliminary Interview
- Step 2: Exploring Options/Planning
  • Information on all available services
  • Explore costs and benefits
- Step 3: Develop a long-term support plan
  • Connecting with service providers
- Step 4: Follow-up
  • Periodic review

*Options counselors must be well-informed and conflict-free*
How to establish robust options counseling services?

Engage Options Counselors and Policymakers

• Sample Options Counseling and Enrollment Policies:

  ➢ Examples of model policy language:
    • Options counseling shall be offered to all individuals prior to active or passive enrollment in a participating plan.
    • Options counselors shall undergo training to ensure they have a strong understanding of the unique needs of individuals who require LTSS and are fully versed on the various plans available, including eligibility requirements, benefit structures, provider networks, and other features.

  ➢ Evaluation of options counseling services
Next Steps

- Mystery Shopper Results and resources
  - Website: http://www.npaonline.org/policy-advocacy/state-policy/options-counseling

- Engage with other agencies!
Q & A
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