



Iowa Department of Human Services

Iowa Health and Wellness Plan

National Health Policy Forum

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CMS Approval

- Iowa agreement with CMS
- Approved plan will include premiums:
 - ✓ 50% FPL – 133% FPL
 - ✓ Waived if complete healthy behaviors and for Year 1
 - ✓ No loss of coverage



Background

The Iowa Health and Wellness Plan was enacted to provide **comprehensive health coverage** for low-income adults

- State employee health benefits
- Iowans age 19 - 64
- Income up to and including 133% of the Federal Poverty Level (FPL)
- New, comprehensive program will replace the IowaCare program, ending December 31, 2013



One Plan, Two Options

Iowa Wellness Plan – State Plan

- For adults age 19 - 64
- Income up to and including 100% of the Federal Poverty Level

Marketplace Choice Plan – Exchange Based

- For adults age 19 - 64
- Income 101% to no more than 133% of the Federal Poverty Level



Goals and Objectives





Member Eligibility

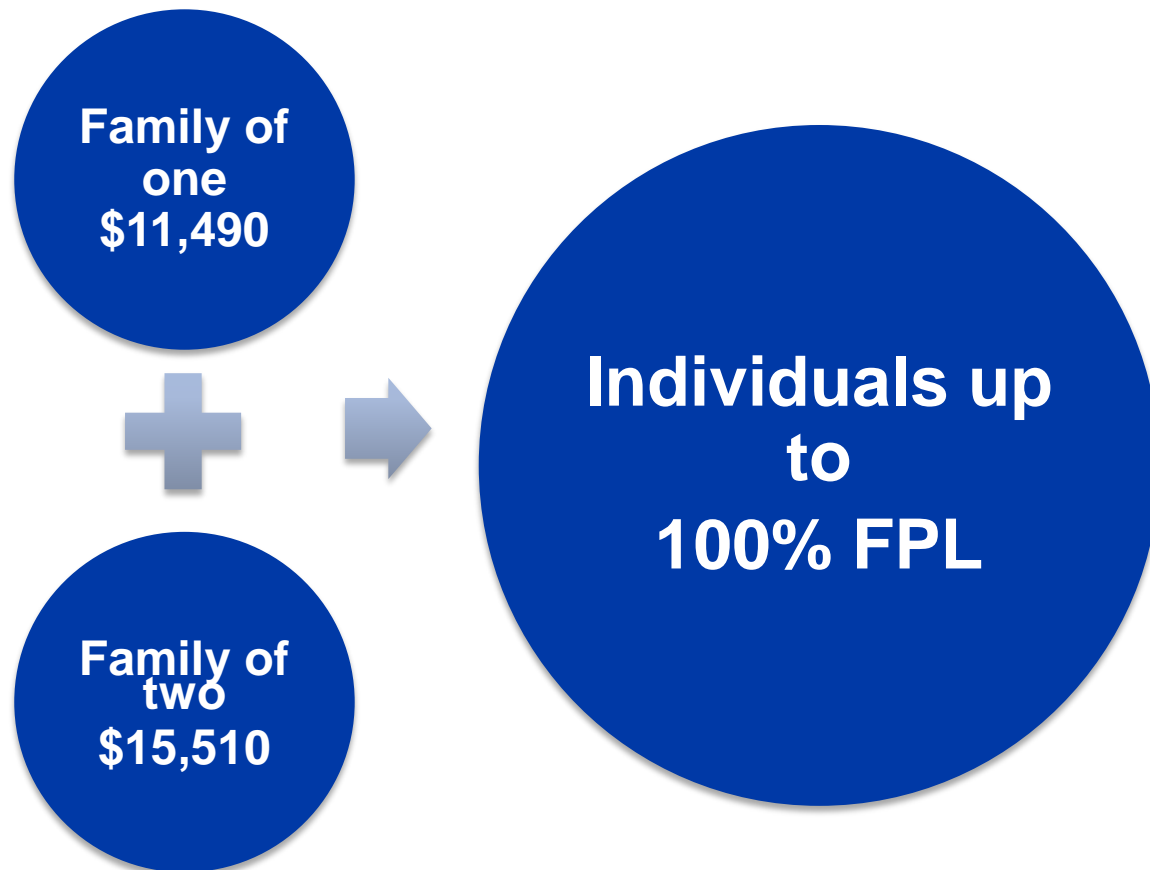
Member
eligibility

12 months of
covered
benefits

Income re-
verified for
eligibility after
a 12-month
period



Iowa Wellness Plan: 0-100% FPL





Iowa Wellness Plan: 0-100% FPL

Administered by Iowa
Medicaid through
ACOs

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

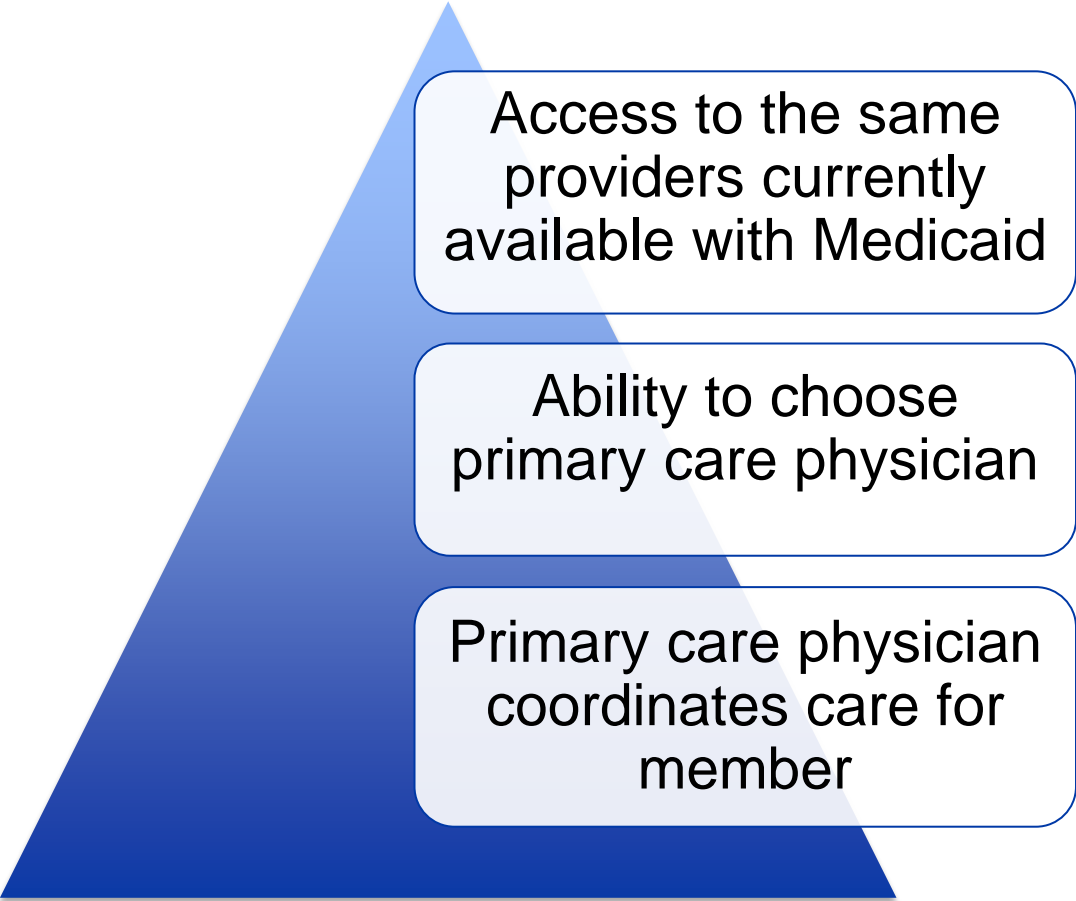
Home & community-based services

Prescription drugs

Dental services



Iowa Wellness Plan: 0-100% FPL



Access to the same
providers currently
available with Medicaid

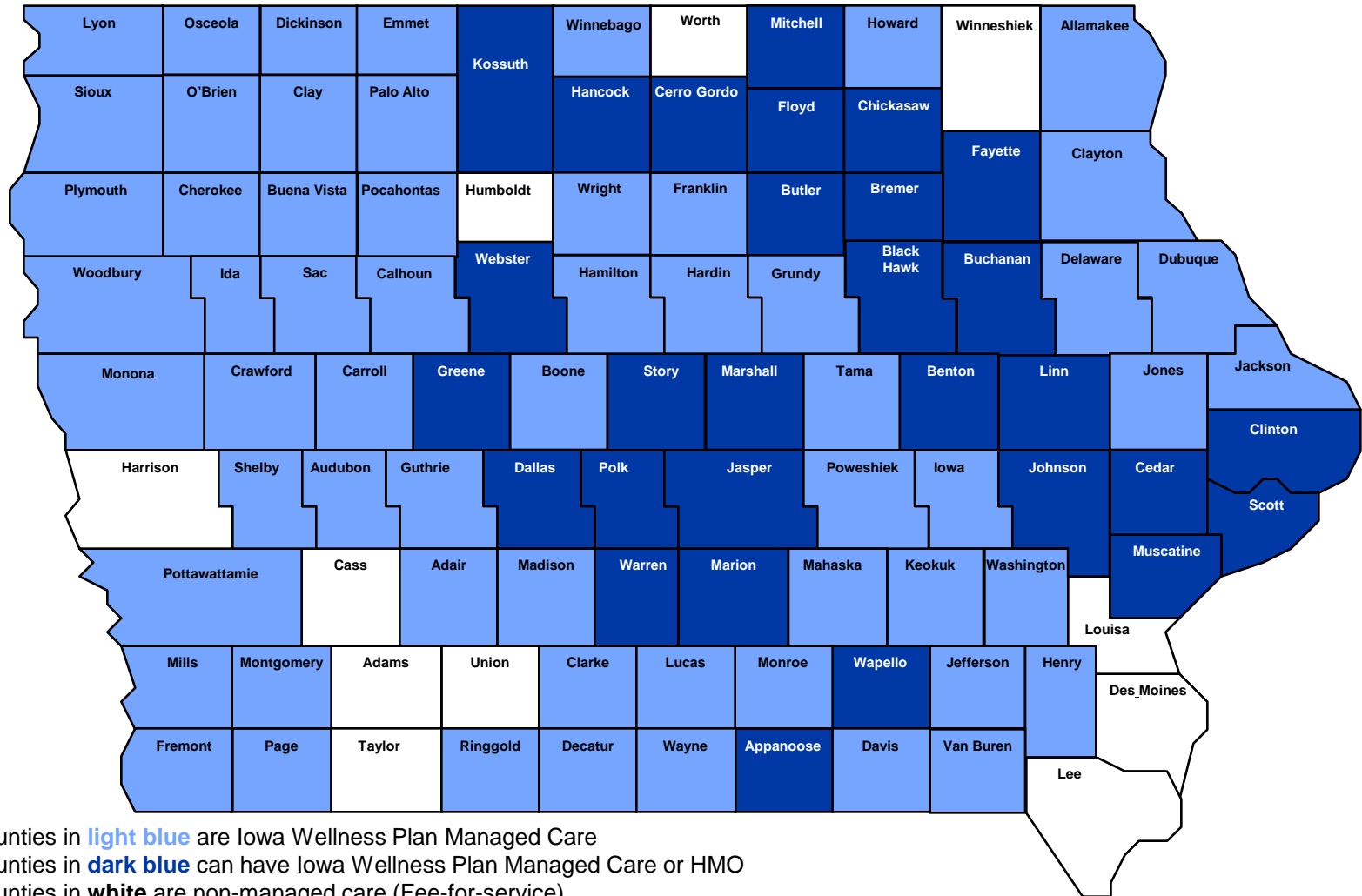
Ability to choose
primary care physician

Primary care physician
coordinates care for
member



Iowa Department of Human Services

Iowa Wellness Plan Managed Care Map: As of April 2014



- Counties in **light blue** are Iowa Wellness Plan Managed Care
- Counties in **dark blue** can have Iowa Wellness Plan Managed Care or HMO
- Counties in **white** are non-managed care (Fee-for-service)



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



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 also other wellness activities





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



Iowa Wellness Plan: 0-100% FPL

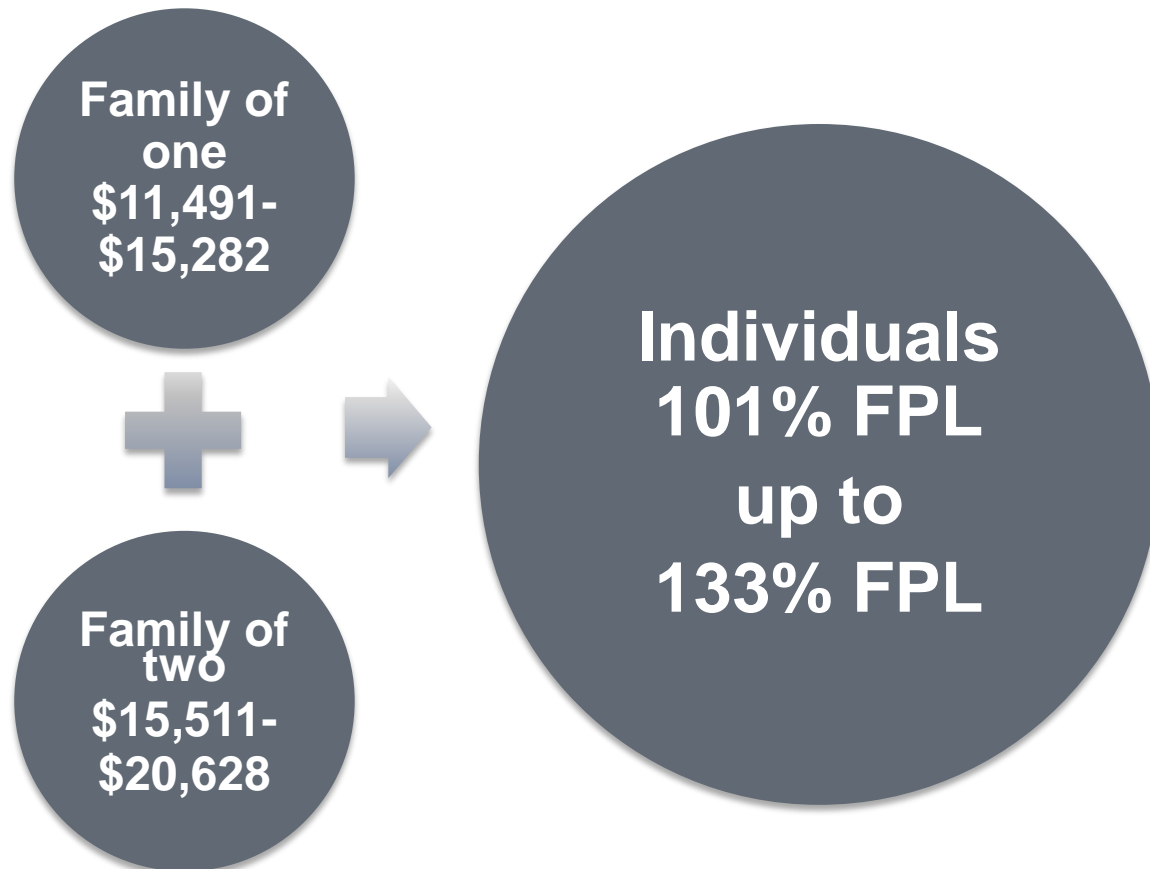
Provider Incentives: Physician is contracted similar to MediPASS (current managed care program)

- 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)



Marketplace Choice Plan: 101-133% FPL





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”



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**



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



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



Marketplace Choice Plan: 101-133% FPL

Innovation: Purchasing private coverage

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





Plan Summaries

Wellness Plan

0-100% FPL

Benefits equivalent to State Employee Benefit Plan

Plan managed by Iowa Medicaid

Monthly member contributions

- Waived in 2014
- Waived beginning 2015 for completing wellness activities

Uses Medicaid provider network

Marketplace Choice

101-133% FPL

Marketplace Plan benefits, at least equivalent to State Employee Benefit Plan

Plan managed by commercial insurer

Monthly member contributions

- Waived in 2014
- Waived beginning 2015 for completing wellness activities

Uses commercial insurer's provider network



Iowa Health and Wellness Plan

Accountable Dental Care 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



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



Medically Exempt

Eligibles

IowaCare Members

New Eligibles

County MH clients

NOTE: A member can be enrolled in the **eligibility group** for either the Wellness Plan or Marketplace Choice Plan, but may have a **choice of covered benefits** or benefit plan if they are '**Medically Exempt**'

Eligibility Group

Wellness Plan

Marketplace Choice Plan

Medically Exempt Individuals:
Individuals with disabling mental disorders, chronic substance use disorders, serious and complex medical conditions, physical, intellectual or developmental disability that significantly impairs their ability to perform 1 or more activities of daily living, or a disability determination.

Benefit Plan

Wellness Plan Benefits

Medicaid State Plan Benefits

Marketplace Choice Plan Benefits

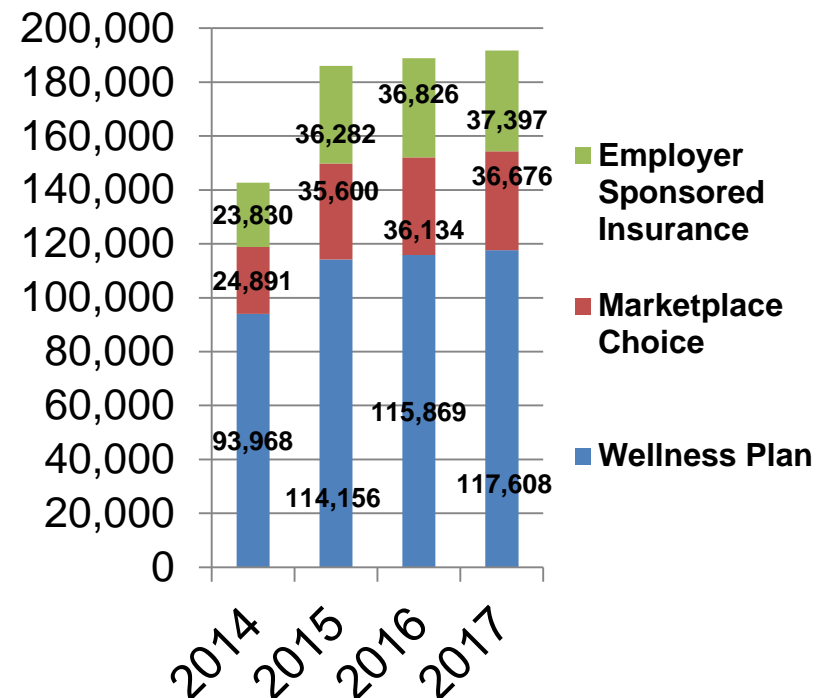


Enrollment Status Update

Member Enrollment To Date

- 42,000 current IowaCare members transferred to Iowa Wellness Plan
- 8,700 current IowaCare members transferred to Iowa Marketplace Choice Plan
- Around 83,435 Iowans currently enrolled on the Iowa Health and Wellness Plan

Projected Enrollment





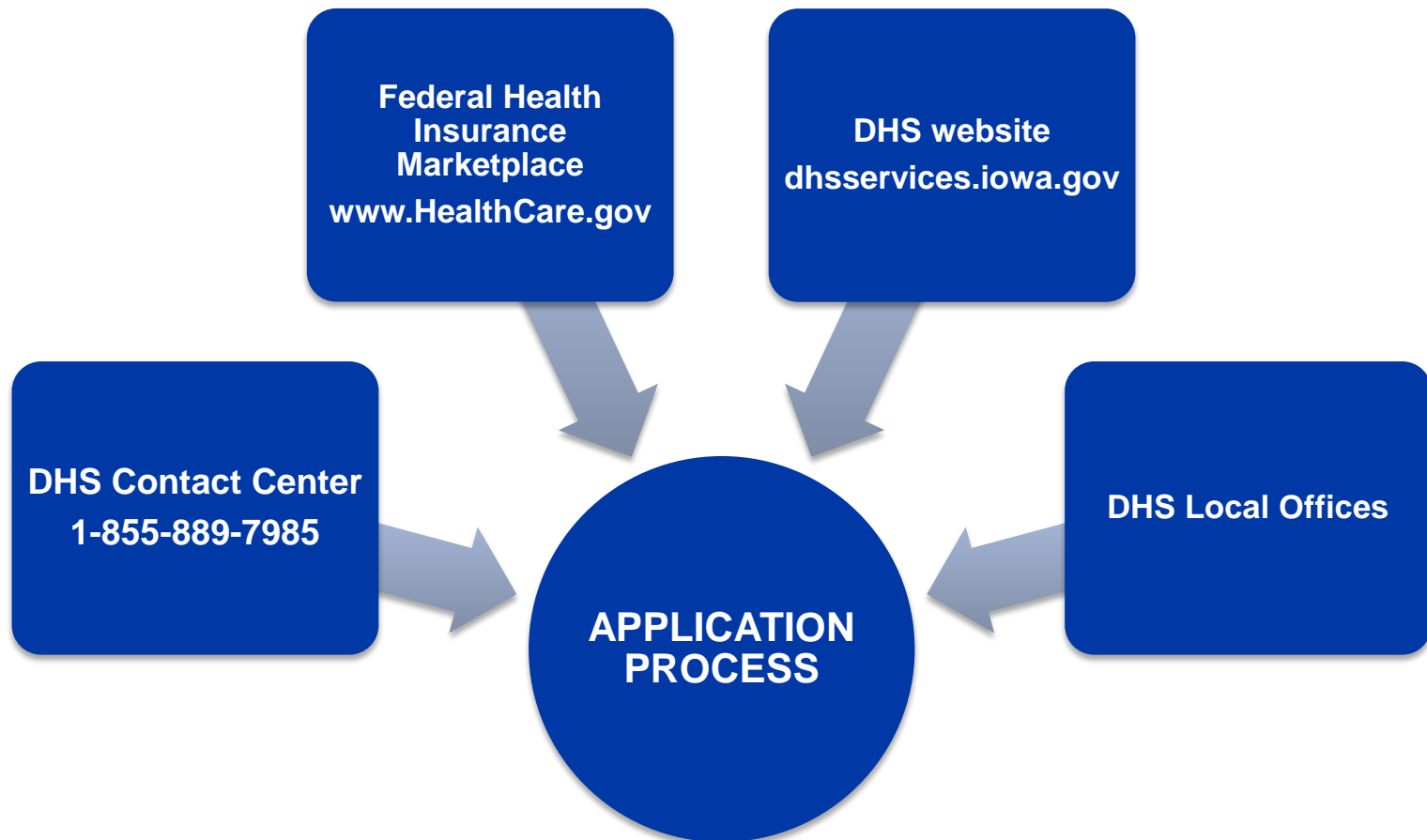
Iowa Health and Wellness Plan Status

Member Enrollment

- Member enrollment packets (primary care provider or health plan selection) mailed in November- December
- Iowa Wellness Plan members have 1,322 primary care providers available, in addition to other contracted Medicaid providers
- All members have access to local primary care physicians. In 88/99 counties, members will be assigned to a primary care physician of their choice in their county (where approx. 94% of members live).



Application Process





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>