

## SECUREBLUE MSHO ENROLLMENT

Presenters:

Melinda Heaser, Partner Relations Consultant

Ryan Hoffman, MSHO Sales Manager

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### **AGENDA**



- Introductions
- Overview of SecureBlue MSHO
  - What is MSHO?
  - MSHO vs. MSC+
  - Eligibility
  - Enrollment periods
  - Marketing/Outreach
  - How to enroll
    - Sales Team Role
    - Enrollment issues
    - Role of the Care Coordinator
- Q&A



### INTRODUCTIONS









Michelle Mjelde
 – MSHO Sales
 Specialist, Senior





 Angie Flores – MSHO Sales Specialist Latashia (Tashia) White and Karen Atchison, MSHO Outbound Sales Specialists.





## WHAT IS MSHO?



| SecureBlue – many names, one plan |  |  |
|-----------------------------------|--|--|
| MSHO                              | Minnesota Senior Health Options                      |  |
| D-SNP                             | Dual Special Needs Plan                              |  |
| Dual-eligible                     | Eligible for both Medicare/Medicaid                  |  |
| FIDE-SNP                          | Fully Integrated Dual Eligible Special Needs<br>Plan |  |

MSHO covers Medicare Parts A, B, D and Medicaid benefits including long term supports and services (Elderly Waiver) and additional supplemental benefits.

#### WHAT ARE THE PARTS OF MEDICARE?



# Medicare

# Part A



Part A covers hospital stays and inpatient care

# Part B



Part B helps pay for doctor visits and outpatient care

# Part C





Medicare Advantage
Plan (Part C)
Includes
Part A + Part B

# Part D





Part D
Prescription Drug
Coverage

Visual source: networkhealth.com

## MSHO VS. MSC+



### Compare SecureBlue and MSC+

SecureBlue and Blue Advantage<sup>SM</sup> Minnesota Senior Care Plus (MSC+) from Blue Plus offer some of the same benefits, but SecureBlue offers more complete coverage. It includes additional benefits at no additional cost to you. A care coordinator is available to explain your benefits and help arrange services for you.

| PLAN BASICS   | SecureBlue | MSC+                                |
|---|------------|-------------------------------------|
| No premiums, deductibles or Medicaid cost sharing   | ~          | ~                                   |
| One member ID card for all medical services and prescription drugs  | ~          | _                                   |
| Medicare Part D prescription drug coverage  | ~          | _                                   |
| ADDITIONAL COVERAGE   |            |                                     |
| Over-the-counter allowance: \$150 per quarter to purchase select over-the-counter items from a CVS catalog  | ~          | _                                   |
| Additional dental benefits: 2 crowns (2 teeth/year) and electric toothbrush with 3 replacement brush heads  | ~          | _                                   |
| Eyewear extras: anti-glare lens coating, progressive lenses and transition lenses are available options for eyewear   | ~          | _                                   |
| <b>Nursing home:</b> no 3-day hospital stay required for Medicare-covered skilled nursing facility  | ~          | Copay or<br>3-day stay<br>may apply |
| Additional podiatry services: podiatry services not already covered by Medicare, up to 12 visits per calendar year  | ~          | _                                   |
| HEALTH AND WELLBEING AND SAFETY ASSISTANCE  |            |                                     |
| SilverSneakers® fitness program: access to more than 15,000 fitness locations and online workouts   | ~          | _                                   |
| BlueRide <sup>sM</sup> transportation: rides to covered medical, dental and mental health appointments  | ~          | ~                                   |
| Friendly helper: in-person and virtual support services to increase community connections and help with everyday tasks like light household chores, grocery shopping and more | ~          | -                                   |
| <b>Home safety items:</b> up to \$750 for safety items to prevent injuries in the home  | ~          | _                                   |
| Personal emergency response system (PERS): in-home or mobile PERS devices to let you call for help in an emergency  | ~          | _                                   |
| <b>Medication dispenser:</b> reminders with notifications to caregiver of missed doses  | ~          | _                                   |

| HEALTH AND WELLBEING AND SAFETY ASSISTANCE (CONT.)   | SecureBlue   | MSC+ |
|--|--------------|------|
| Music therapy for members in residential or long-term care settings with certain mental health-related needs. Up to 26 sessions per year.                            | ~            | _    |
| Juniper® health education classes: free, evidence-based classes on falls prevention, chronic disease and pain management   | ~            | _    |
| Support for caregivers: coaching, education and support for caregivers of people living with dementia, stroke or Parkinson's disease                                 | ~            | _    |
| Caregiver emergency planning: in-depth care plan to be activated if<br>the caregiver can no longer care for their loved one  | ~            | _    |
| POST-DISCHARGE HELP  |              |      |
| Post-discharge healthy transitions: support for your transition home during the first 30 days after discharge from a hospital or short-term skilled nursing facility | ~            | _    |
| Home-delivered meals: 14 meals per week for up to 2 weeks following an inpatient hospital or short-term stay at a skilled nursing facility                           | ~            | _    |
| ADDITIONAL HELP FOR MEMBERS WITH ONE OR MORE CHRONIC HEA   | LTH CONDITIO | NS*  |
| Household support¹: quarterly allowance of \$260 to help pay for your rent and utility bills   | ~            | _    |
| Medically tailored meals¹: customized meals, food boxes and nutrition education to support and improve your health   | ~            | _    |
| Transportation for grocery shopping <sup>2</sup> : up to 6 round-trip rides per month  | ~            | _    |
| Blood pressure monitor <sup>3</sup> : 1 monitor to track your blood pressure   | ~            | _    |
| Animatronic pet4: choice of an animatronic cat, dog or bird  | _            | _    |

#### WHO IS ELIGIBLE?



#### Seniors age 65 and older who:

- Are Medicaid eligible
- Have Medicare Parts A & B



#### Are there any exclusions?

- Those residing in the community with a spenddown.
  - Spenddown = determined by financial worker. Enrollee is above federal
    poverty level and has to "spend down" to qualify for MA. This is not the same
    as a waiver obligation.
- End Stage Renal Disease (ESRD) is no longer an exclusion.
- In certain cases, MSHO is not the right option: ex. Snowbirds, members with generous retiree coverage, those regularly seeking care outside of Minnesota.

#### SPECIAL ENROLLMENT PERIODS



NEW Special Enrollment Period (SEP) for dual-eligible members

• The **integrated care SEP** will allow full-benefit dually eligible individuals (QMB+, SLMB+, FBDE) a once-per-month election into a fully integrated dual eligible special needs plan (FIDE SNP), highly integrated dual eligible special needs plan (HIDE SNP), or an applicable integrated plan (AIP). It must be used to align enrollment with an integrated Dual Special Needs Plan (D-SNP) and Medicaid Managed Care Organization (MCO).

**Translation**: Dual-eligible folks can enroll into a FIDE SNP (SecureBlue) **any month of the year** with an effective date the first of the following month.

#### MSHO MARKETING/OUTREACH



- DHS allows two mailings per year to all eligible prospective members
  - MSHO members of other health plans
  - Dual-eligible MSC+ members
- Monthly outreach to new, dual-eligible BluePlus MSC+ members
- Quarterly MSHO flyer to all dual-eligible BluePlus MSC+ members
- Outreach to referrals sent by Care Coordinators and other community-based providers
- Conferences, health fairs, outreach to community-based organizations and longterm care facilities
- Advertisements: Paid search engines, billboards, bus ads, TV and web.
- Outreach can be done by phone, email, or in-person



#### **HOW DOES A MEMBER ENROLL?**



- ✓ Care Coordinator Referral Form
- ✓ Calling BCBS at 1-866-477-1584 or (651) 662-1811
- ✓ Online application:

https://www.bluecrossmn.com/me mbers/shop-plans/minnesotahealth-careprograms/secureblue-minnesotasenior-health-options#apply

# Apply and enroll SecureBlue is available in all Minnesota counties.

#### **Enrolling**

You can enroll in SecureBlue if you are 65 or older and you have Medicard Part A and Part B

Enroll now by calling:

Toll-free 1-866-477-1584 or (651)-662-1811 (TTY 711)

2023 ENROLLMENT FORM (PDF)

√ Financial worker

## **SALES TEAM ROLE**



- Explain the elements of the plan
- Determine eligibility
- Provider look-up
- Formulary review
- Enrollment troubleshooting



#### **COMMON ENROLLMENT ISSUES**



- Unsolicited contact from independent agents selling Medicare Part D plans
  - Enrollment in another Part D plan automatically disenrolls the member from MSHO
  - Enticed with "extra-benefits" without understanding that their coverage will change
  - Members may call Medicare 1-800-633-4227 or US Department of HHS 1-800-447-8477 to file a complaint
- Spenddown
- Missing Medicare Part A or B
- Unsigned enrollment forms

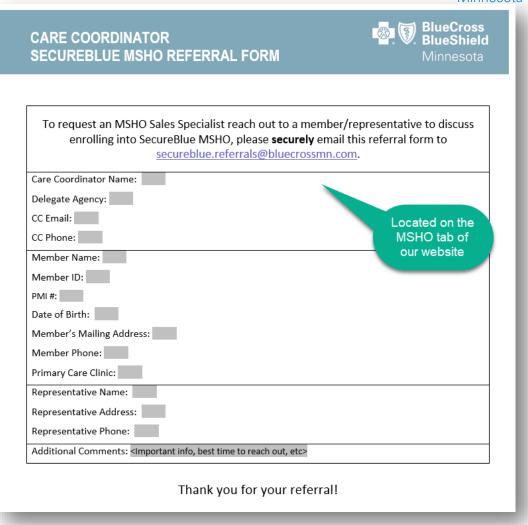


### CARE COORDINATOR ROLE



Care Coordinators can complete the Care Coordinator

SecureBlue Referral Form and email to the MSHO Sales Team at secureblue.referrals@ bluecrossmn.com



#### ROLE OF THE CARE COORDINATOR

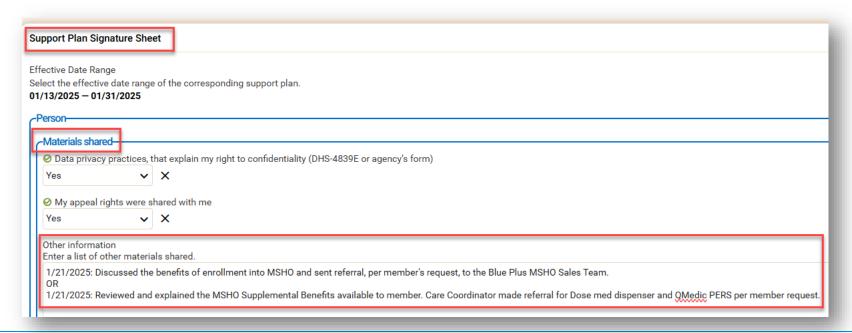


#### **MSC+ enrollees**

- Discuss SecureBlue MSHO product
- If interested, complete and send the Care Coordinator SecureBlue Referral Form to our sales team

#### **MSHO** enrollees

 Explain MSHO supplemental benefits using the 2025 Explanation of Supplemental Benefits Resource on the SecureBlue MSH) Supplemental Benefits page

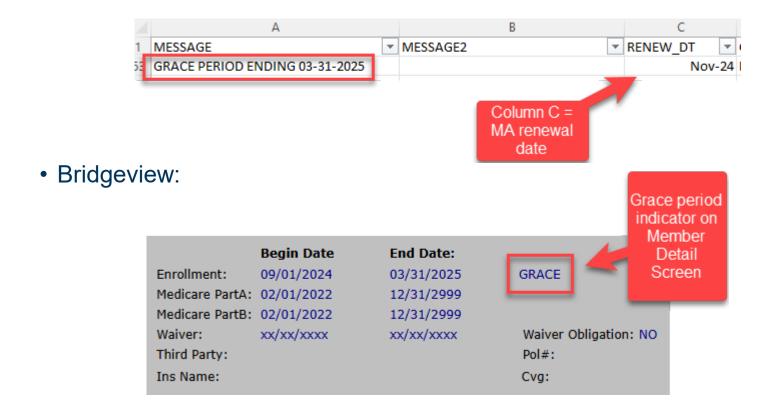


#### **MSHO 90-DAY GRACE PERIOD**



CMS requirement to allow enrollees time to enroll into another Part D plan

Full Detail report:



#### **MSHO 90-DAY GRACE PERIOD**

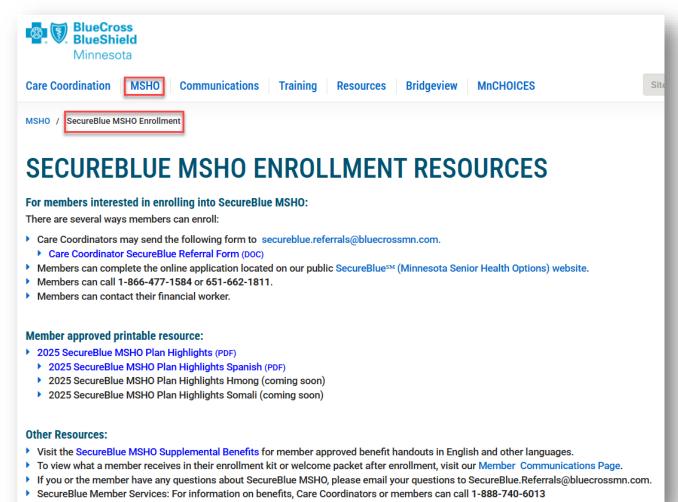


#### Care Coordinators must:

- Talk to the member/financial worker to determine reason for Medicaid term.
  - Encourage/assist with completion of MA renewal
  - If MA is terming, direct members to Senior Linkage Line 1-800-333-2433 if applicable
- Care Coordination still required during grace period
  - Complete reassessment if due
  - Notify providers including supplemental benefit providers that the members MA has termed, and they may want to "halt" services until it is reinstated.
    - If the member is not reinstated, notify providers to end services.
- See Care Coordination Guidelines

#### RESOURCES











## THANK YOU.

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## **ACRONYMS**



|          | Acronyms   |
|----------|--|
| AIP      | Applicable Integrated Plan                         |
| D-SNP    | Dual Special Needs Plan                            |
| FBDE     | Full Benefit Dual Eligible                         |
| FIDE-SNP | Fully Integrated Dual Eligible Special Needs Plan  |
| HIDE-SNP | Highly Integrated Dual Eligible Special Needs Plan |
| MCO      | Managed Care Organization                          |
| MSHO     | Minnesota Senior Health Options                    |
| QMB      | Qualified Medicare Beneficiary                     |
| SLMB     | Specified Low-Income Medicare Beneficiary          |