



**(MEDICARE ADVANTAGE) Special Needs Plans Offer Streamlined Care for Seniors - 03/23/2010 1:15 PM**

### **Aging News Alert**

With 99% of every dollar spent on Medicare being used to treat chronic conditions, an increasing number of Medicare beneficiaries are looking to Special Needs Plans (SNPs) as a way to lower their healthcare costs and, at the same time, provide more focused care for themselves.

A February study released by the journal *Health Affairs* noted that medical conditions other than heart disease, including diabetes, arthritis, kidney disease, hypertension, and mental disorders, accounted for more than a 30% rise in Medicare spending. The report also found an astounding 50% of Medicare beneficiaries are treated for five or more chronic conditions each year.

"It's the difference between going to a general practitioner vs. a specialist," says Lisa Nelson, national director of community outreach at Care Improvement Plus, a Medicare Advantage provider specializing in chronic conditions. "Special Needs Plans have more benefits and services than a regular Medicare plan. They give [patients] the feeling of empowerment over their healthcare," she tells *Aging News Alert*.

The *Health Affairs* study found that most traditional Medicare plans do not have chronic disease management programs, leaving seniors to coordinate treatment on their own. Because many seniors are unaware of how SNPs work, Care Improvement Plus reaches out to communities on a grass-roots level to educate Medicare beneficiaries about their options, says Nelson.

Care Improvement Plus saw a 30% drop in hospitalization rates for high-risk diabetes patients and a 50% decrease in amputations over one year. Nelson attributes the drop to specialized in-house programs like "House Calls," which allows providers to treat patients at home and to address needs in terms of safety and specific care. More than half of Care Improvement Plus' members take advantage of this program.

"Through disease management and education, we can show a bottom line decrease in spending," Nelson tells us.

To qualify for a SNP, beneficiaries must meet one of the following criteria:

- Reside in a nursing facility or require at-home nursing care;
- Are being treated for one or more of 15 SNP-specific chronic or disabling conditions (arthritis, diabetes, heart disease, etc.);
- Have dual-eligibility for Medicare and Medicaid.

Like traditional Medicare plans, patients may have to see providers who belong to the plan or use certain hospitals to get covered services. Overall costs are determined by how often patients see their doctor, what type of care they require, and any extra benefits they may choose. For those with dual-eligibility, the cost of a SNP cannot exceed costs in Medicare.

Open enrollment for Medicare Special Needs Plans ends March 31.

**Info:** For more about SNPs, go to <http://tinyurl.com/ybzre4g>  
For more about Care Improvement Plus, go to <http://www.careimprovementplus.com/>