

# Integrated Care Programs Overview: One Care, PACE, and SCO

Executive Office of Health & Human  
Services

MassHealth Office of Long-Term Services  
and Supports



# Integrated Care Programs

## Three Integrated Care Programs:

- One Care
- PACE (Program of All-inclusive Care for the Elderly)
- SCO (Senior Care Options)

## Objectives of the Integrated Care Programs:

- Support members to stay in their homes and communities by integrating all aspects of preventive, acute, behavioral health, and long-term care
- Establish accountability for delivery, coordination, and management of quality medical and behavioral health service and supports
- Integrate Medicaid and Medicare programming and financing



# One Care



# One Care Objectives

## One Care Objectives:

- Providing a broad range of health care services, including medical services, behavioral health services, and long-term services and supports that support a member's ability to live independently in the community
- Creating a comprehensive, whole-person view of each individual's goals and needs, including how their environment presents barriers or supports them to live independently
- A capitated financial structure paid by Medicare and Medicaid to contracted health plans that promotes innovation and flexibility in a member's care

# What is One Care?



With One Care, individuals ages 21-64 who are eligible for both MassHealth and Medicare (dual eligibles) to access comprehensive benefits and care coordination through a single health plan.



# What services are covered?

**Medicare: All Part A,  
Part B, and Part D  
services**

**Medicaid State Plan  
Services  
- including Long-term  
Services and Supports  
(LTSS)**

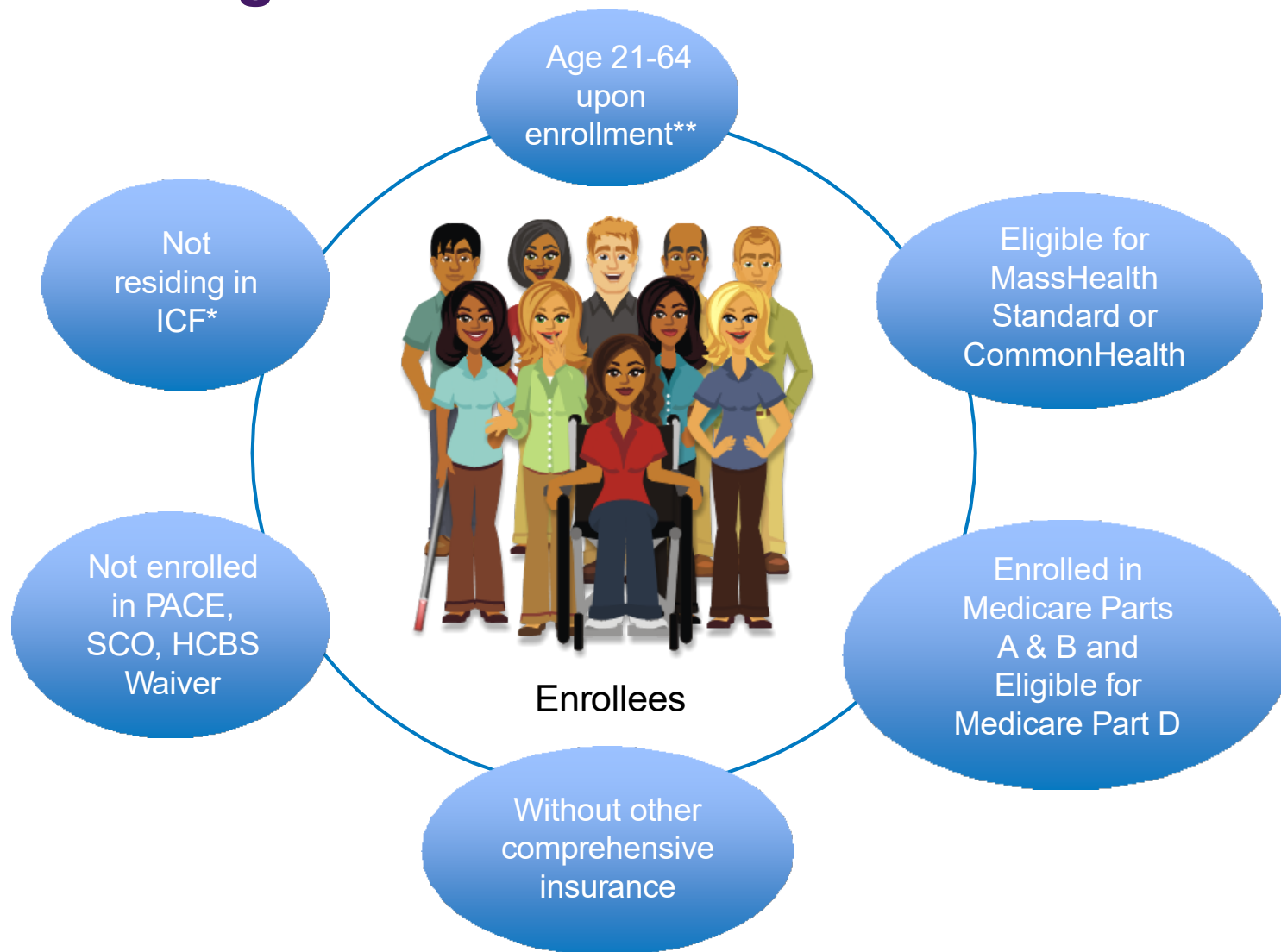
Integrated to  
Improve Quality  
and Reduce  
Unnecessary  
Costs

**Behavioral Health  
Diversionary Services**

**Additional Community-  
based Services**



# Who is Eligible for One Care?



*\*Intermediate Care Facility; \*\* Members can remain in their One Care Plan after turning 65 if they maintain their MassHealth Standard eligibility*



# Delivery of Care

- Person-Centered Care
- Health care and services are based on the goals and preferences of the individual
- The One Care member
  - Decides who will attend meetings and be involved in decisions
  - Attends every meeting about their care
  - Their goals and preferences play an integral role in decision-making process
  - All options are fully explored and discussed, and choice is respected
- Care delivered through Care Team and provider network
- Integration of primary care, specialists, behavioral health, and LTSS
- Person-centered assessment, planning, and service delivery using medical home or health home models as foundation





# One Care Plans and Service Areas\*

- One Care plans are contracted jointly by MassHealth and Medicare
- Commonwealth Care Alliance (CCA)  
<http://www.commonwealthcarealliance.org/members/one-care>  
Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk and Worcester counties
- Tufts Health Unify (Tufts)  
<https://tuftshealthplan.com/member/tufts-health-unify/home>  
Bristol, Middlesex, Norfolk, Plymouth, Suffolk and Worcester counties
- UnitedHealthcare Connected  
<https://www.uhccommunityplan.com/ma/medicaid/one-care>  
Bristol, Essex (partial), Franklin, Hampden, Hampshire, Middlesex, Plymouth, Suffolk, and Worcester counties

\*Dukes and Nantucket are outside of One Care coverage areas

# How do you enroll for One Care?



1. Enroll online\* by visiting the One Care website and clicking on “How to enroll in One Care” – [www.mass.gov/one-care](http://www.mass.gov/one-care)
2. Complete and mail or fax the paper One Care Enrollment Decision Form (also available on the [One Care website](#))
3. Call the MassHealth Customer Service Center (Monday – Friday, 8:00 am – 5:00 pm) at 1-800- 841- 2900 or TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled)

\*The online form can be accessed at <https://masshealth.ehs.state.ma.us/onecare/>



# Senior Care Options (SCO)



# Senior Care Options (SCO) - continued

- SCO Plans are comprehensive health plans that combine health and social support services covered by Medicare and MassHealth. SCO provides services to members through a SCO Plan and its network of providers.
- The SCO program began as a demonstration project in 2004, initially authorized by state legislation and through a Memorandum of Understanding with CMS
- SCO Plans are now Dually-Eligible Special Needs Plans (D-SNPs) a type of Medicare Advantage plan
- EOHHS and CMS share oversight of the program



# SCO Eligibility & Enrollment

To enroll in SCO, a person must:

- Age 65 and over
- Be eligible for MassHealth Standard (can be eligible for MassHealth Standard through the Frail Elder Waiver)
- May or may not have Medicare (A and/or B) (I.e. members who only have MassHealth and not Medicare are eligible to enroll)
- Can live in any setting (in the community or a facility)

\*Enrollment is voluntary



# SCO Program Structure

## Managed Care Program

- All enrollees must select a Primary Care Physician (PCP)
- All enrollees must see providers in their SCO Plan's network
- Capitation payment from MassHealth and CMS to the Plans is generally based on enrollee geography and on clinical rating category

## Integrates MassHealth, Medicare with other community services

- All MassHealth services, including comprehensive behavioral health services and LTSS
- All Medicare services, including Part D
- Community services (1915c waiver services): Meals on Wheels, Homemaker services, etc.
- Members have one card and providers bill the SCO



# SCO Plans and Service Areas\*

- **BMC HealthNet Plan**

*Barnstable, Bristol, Hampden, Plymouth, Suffolk, Worcester*

- **Commonwealth Care Alliance**

*Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*

- **NaviCare Fallon Health**

*Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*

- **Senior Whole Health**

*Bristol, Essex, Hampden, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*

- **Tufts Health Plan**

*Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*

- **United Healthcare**

*Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*

\*Dukes and Nantucket are outside of SCO Service Areas



# Benefits for SCO Enrollees

- Individualized care plan is developed for every enrollee
- Primary Care Team for members with complex care needs, including: PCP, Nurse Care Manager, Geriatric Social worker (from local ASAP)
- PCP/Team coordinate all the enrollee's services and provide access to 24/7 Nurse Care Manager, utilizing Electronic Centralized Enrollee Record
- Enhanced Medicare, Medicaid, and supplemental benefits with no member out of pocket cost (no copays)
- Electronic Centralized Enrollee Record - current, confidential, and available to care team 24/7
- Access to full range of community supports through geriatric social work expertise from the Aging Service Access Points (ASAPs)
- Ease of administrative burden associated with traditional Medicare and Medicaid coordinated for the dual eligible population





# Program of All-inclusive Care for the Elderly (PACE)



# Program of All-Inclusive Care for the Elderly (PACE) (slide 1 of 6)

- PACE is a fully capitated Medicare and Medicaid managed care program authorized under federal regulation and managed jointly by MassHealth and CMS.
- PACE is a community-based program that offers a complete range of health and health-related services designed to keep frail elders living in the community safely for as long as possible.
- PACE is a center-based model where participants visit the Center for their care, or PACE staff coordinate care in an enrollee's home, rehab, etc.



# Program of All-Inclusive Care for the Elderly (PACE) (slide 2 of 6)

## PACE Facts:

- EOHHS and CMS share oversight of the program, with MassHealth responsible for:
  - Contract monitoring and compliance
  - Enrollment
  - Plan financials
- Capitation payment for PACE participants encompasses two cohorts (rate cells):
  1. Medicare and MassHealth (Dual Eligible)
  2. MassHealth (Medicaid-only)



# Program of All-Inclusive Care for the Elderly (PACE) (slide 3 of 6)

## Eligibility:

- Age 55 and older
- At a nursing home level of care (i.e. nursing home certifiable)
- Live in a PACE service area
- Able to live safely in the community at the time of enrollment
- If a MassHealth member, eligibility must be Standard
- Meet the Title XVI disability standards if 55 through 64 years of age



# Program of All-Inclusive Care for the Elderly (PACE) (slide 4 of 6)

## PACE Services

PACE is a community-based program that offers a complete range of health and health-related services designed to keep frail elders living in the community safely for as long as possible.

Coordinated care is planned and provided by an interdisciplinary team (IDT) of providers that includes physicians, nurse practitioners, nurses, social workers, rehabilitation and recreation therapists, health aides, and others.



# Program of All-Inclusive Care for the Elderly (PACE) (slide 5 of 6)

## PACE Services - continued

PACE works in partnership with each participant and their caregivers to create an individually designed care plan to best meet the needs of each person

PACE delivers all needed medical and supportive services, including hospitalizations, rehabilitation services, and long-term care services

Medical care is provided by a PACE physician familiar with the history, needs, and preferences of each participant



# Program of All-Inclusive Care for the Elderly (PACE) (slide 6 of 6)

- Enrollment is voluntary
  - PACE participants must receive all services, except emergency services, from the PACE network of providers
  - PACE providers are at full risk for all services received by their participants from PACE
  - PACE providers are paid a monthly capitation rate from both MassHealth and Medicare
- § Participants do not need to have Medicare or Medicaid

## Conditions/Limitations

- Requires pre-admission screening completed and submitted by the PACE via electronic MDS-HC to MassHealth PACE Clinical Coordinator with final authorization from MassHealth to confirm member is at a nursing home level of care/nursing home certifiable



# Integrated Care Programs (slide 1 of 2)

	<b>One Care</b>	<b>PACE (Program of All Inclusive Care for the Elderly)</b>	<b>SCO (Senior Care Options)</b>
Eligible Population	<ul style="list-style-type: none"> <li>Age 21-64 at the time of enrollment</li> </ul>	<ul style="list-style-type: none"> <li>Age 55+</li> </ul>	<ul style="list-style-type: none"> <li>Age 65+</li> </ul>
	<ul style="list-style-type: none"> <li>Eligible for Medicare <b>and</b> MassHealth Standard or CommonHealth</li> <li>Disabled</li> </ul>	<ul style="list-style-type: none"> <li>Eligible for MassHealth Standard, Medicare and/or private pay</li> <li>Nursing facility level of care</li> </ul>	<ul style="list-style-type: none"> <li>Eligible for MassHealth Standard</li> </ul>
Available since	2013	1994	2004
Enrollment	32,469	4,742	69,854



# Integrated Care Programs (slide 2 of 2)



	<b>One Care</b>	<b>PACE (Program for All Inclusive Care for the Elderly)</b>	<b>SCO (Senior Care Options)</b>
<b>Care Coordination through</b>	One Care plan	PACE org	SCO plan
<b>Service Delivery</b>	Provider network	Center-based model provides services at the PACE site and in the community	Provider network
<b>Member copayment</b>	\$0	\$0	\$0
<b>Benefits</b>	<ul style="list-style-type: none"> <li>▪ Medicare Part A (hospital)</li> <li>▪ Medicare Part B (outpatient)</li> <li>▪ Medicare Part D (Rx)</li> <li>▪ All MassHealth (LTSS, Dental, Vision, etc.)</li> </ul>		

# Integrated Care Programs Plans



## One Care – 3 plans



*Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*



*Bristol, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*



*Bristol, Essex (partial), Franklin, Hampden, Hampshire, Middlesex, Plymouth, Suffolk, Worcester*

## Senior Care Options – 6 plans

No coverage currently in Dukes, Nantucket counties



*Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*



*Bristol, Essex, Hampden, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*



*Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*



*Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*



*Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester*



*Barnstable, Bristol, Hampden, Plymouth, Suffolk, Worcester*

## PACE – 8 organizations

No coverage currently in Barnstable, Berkshire, Dukes, Nantucket counties

Cambridge Health Alliance,  
*Middlesex, Suffolk*

Element Care,  
*Essex, Middlesex*

Harbor Health,  
*Bristol, Middlesex, Norfolk, Plymouth, Suffolk*

Mercy LIFE,  
*Hampden, Hampshire*

Neighborhood PACE,  
*Middlesex, Suffolk*

Serenity,  
*Franklin, Hampden, Hampshire*

Summit/Fallon,  
*Essex, Hampden, Hampshire, Middlesex, Worcester*

Upham's,  
*Norfolk, Suffolk*



# CONTACT NUMBERS

## Mass Options

1-888-885-0484

## MassHealth Customer Service Center

1-800-841-2900

## One Care

Visit us at: [www.mass.gov/masshealth/onecare](http://www.mass.gov/masshealth/onecare)

Email us at: [OneCare@state.ma.us](mailto:OneCare@state.ma.us)

## PACE

<http://mass.gov/hhs/PACE>

## Senior Care Options (SCO)

[www.mass.gov/hhs/sco](http://www.mass.gov/hhs/sco)



# Questions & Answers



**Executive Office of Elder Affairs**  
RESPECT INDEPENDENCE INCLUSION



# Medicare in 2022

## January 2022



# SHINE

- **SHINE**= **S**erving the **H**ealth **I**nsurance **N**eeds of **E**veryone...about to be or on *Medicare*
- Federally funded program by the **Administration for Community Living** which is apart of the U.S. Department of Human Services
- Mission: To provide no cost and unbiased health insurance Information, counseling and assistance to Massachusetts residents with Medicare and their caregivers
- 13 Regional Offices cover entire state and the Greater Boston Chinese Golden Age Center
  - 700 SHINE counselors (60% volunteers) available in most communities

**1-800-243-4636**

**Email: [SHINE@mass.gov](mailto:SHINE@mass.gov)**

# What does SHINE do?

- Assist Medicare beneficiaries to understand their Medicare and MassHealth rights and benefits
- Educate beneficiaries about all their health insurance options
- Educate consumers with limited resources on how to pay for health care costs. For example: Low Income Subsidy & Medicare Savings (Buy-In) Programs
- Screen for public benefits (State and Federal) and assist with applications as needed

# Medicare 101

- Federal Health Insurance program for:
  - Individuals aged 65 and over
  - Individuals under age 65 deemed disabled
- Not a comprehensive health insurance program
  - Gaps in Medicare coverage mean beneficiary must pay a portion of medical expenses
- 3 Parts of Medicare:
  - Part A (Hospital Insurance)
  - Part B (Medical Insurance)
  - Part D (Prescription Drug Coverage)
  - Part C (Medicare Advantage) combines Parts A, B and usually Part D



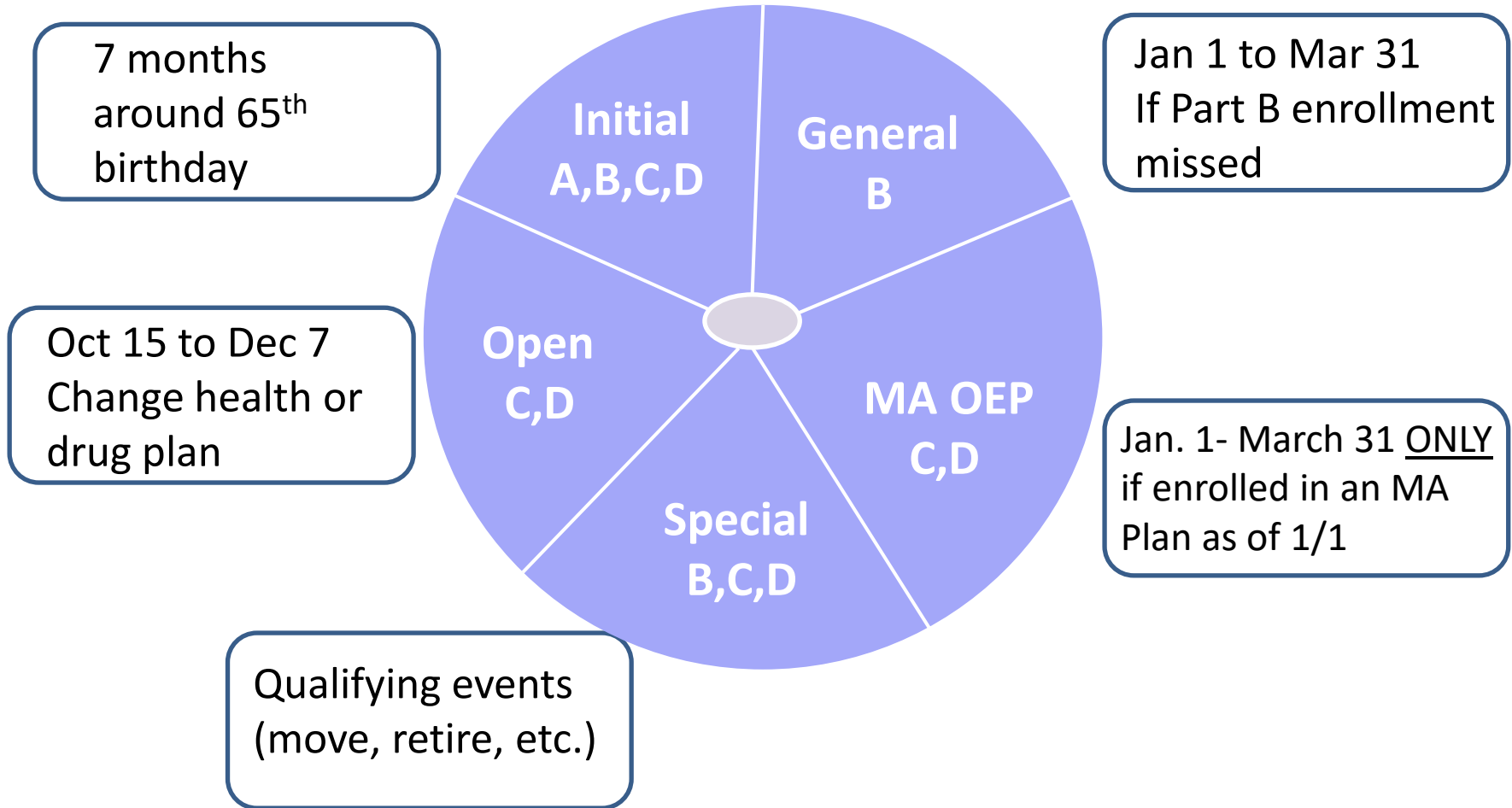
# Preventive Benefits

- Abdominal aortic aneurysm screening
- Alcohol misuse screenings & counseling
- Bone mass measurements (bone density)
- Cardiovascular disease screenings
- Cardiovascular disease (behavioral therapy)
- Cervical & vaginal cancer screening
- Colorectal cancer screenings
- Depression screenings
- Diabetes screenings
- Diabetes self-management training
- Flu shots
- Glaucoma tests
- Hepatitis B shots
- Hepatitis B Virus (HBV) infection screening
- Hepatitis C screening test
- HIV screening
- Lung cancer screening
- Mammograms (screening)
- Nutrition therapy services
- Obesity screenings & counseling
- One-time “Welcome to Medicare” preventive visit
- Pneumococcal shots
- Prostate cancer screenings
- Sexually transmitted infections screening & counseling
- Shots:
  - COVID-19 vaccines
  - Flu shots
  - Hepatitis B shots
  - Pneumococcal shots
- Tobacco use cessation counseling
- Yearly "Wellness" visit

# Medicare Eligibility and Enrollment

- Individuals aged 65 years or older who are U.S. citizens or legal permanent residents for at least 5 continuous years
  - If 40 work credits through payroll tax, entitled to premium-free Part A (may qualify through spouse or ex-spouse)
- Under 65 who has received 24 months of Social Security Disability (SSDI) payments
- Enrollments and eligibility determinations:
  - **Social Security Administration**
  - 1-800-772-1213; [www.ssa.gov](http://www.ssa.gov)
- Create a My Social Security Account

# Enrollment Periods



# Your 2 Main Medicare Coverage Choices

## Option 1: Original Medicare

This includes Part A and/or Part B



Part A - Hospital Insurance and  
Part B - Medical Insurance



**You can add:**

**Part D:** Medicare Prescription drug coverage



**You can also add:**

Medigap, Medicare Supplement Insurance

## Option 2: Medicare Advantage (Part C)

These plans are like HMOs or PPOs and typically include Part D.



Part A - Hospital Insurance and  
Part B - Medical Insurance



**Plus:**

**Part D:** Medicare Prescription drug coverage

# 2022 Medicare Premiums

- Part A Hospital Deductible \$1,556
  - Part B Premium \$170.10
  - Part B Deductible \$233.00

**Important:** Part B and D Premiums can be higher if individual's income exceeds \$91,000 (Social Security looks at 2 years prior tax returns)

# Part D Standard Benefit

Standard Coverage Levels	2021	2022
Deductible	\$445	\$480
Initial Coverage Limit	\$4,130	\$4,430
“Out-of-pocket” Threshold	\$6,550	\$7,050*
Catastrophic Cost-Sharing	5% or \$3.70/\$9.20	5% or \$3.95/\$9.85

- \* In 2022, after \$4,430 in retail costs, the coverage gap or “donut hole” is reached and the beneficiary pays 25% of brand name drug costs and 25% of generic drug costs until total out-of-pocket costs equal \$7,050.

# Programs that Help People with Medicare

# Concerned About Medicare Costs?

Medicare premiums, deductibles and co-payments can add up.

Luckily, there are several programs that can help a beneficiary with Medicare cost-sharing.

SHINE counselors are trained about the eligibility requirements of these programs, information about applying and the benefits that they provide.



# Prescription Advantage (slide 1 of 2)



Prescription Advantage (PA) is a state-sponsored prescription drug program for seniors and people with disabilities. Prescription Advantage provides financial help to lower prescription drug costs and fill coverage gaps.

- Must be enrolled in a Part D Plan or a Medicare Advantage plan with drug coverage or creditable coverage plan to receive assistance
- PA provides assistance to members based on their income and assistance they may receive from Medicare
- PA provides a one-time SEP each year

# Prescription Advantage (slide 2 of 2)

SHINE Counselors can assist with applying for Prescription Advantage

Contact:

Prescription Advantage: 1-800-243-4636

[Prescription Advantage Website](#)

Online application: [Online Application for Prescription Advantage](#)

# Medicare Savings Program 2021

## Senior Buy-In (QMB)

### Current Eligibility

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- Income up to or equal to 130% FPL
  - \$1,383/month for an individual
  - \$1,868/month for married couples who live together
- Asset/Resource Limits
  - \$15,720 individual
  - \$23,600 married couples who live together

**Pays for Part B Premium, hospital deductible, co-pays, LIS**

## Buy-In (SLMB and QI-1)

### Current Eligibility

---

- Income up to or equal to 165% FPL
  - \$1,755/month for an individual
  - \$2,371/month for married couples who live together
- Asset/Resource Limits
  - \$15,720 individual
  - \$23,600 married couples who live together

**Pays for Part B Premium & LIS**

# Medicare Savings Program

- MSP is a major focus of the SHINE program
- Shorter application
- Income eligibility expanded in 2020
- Big benefits for beneficiaries to save money
  
- MSP Flyer is available in many different languages:
  - Spanish
  - Portuguese
  - Haitian Creole
  - Vietnamese
  - Chinese

# One Care (slide 1 of 2)

- A way to get your MassHealth and Medicare benefits together
  - Covered Services:
    - No copayments
    - One person to coordinate your care
    - A personal care plan
    - All prescriptions through one plan
    - Dental services
    - Vision services
    - Community support services
    - and much more!
- Service area of One Care Plans:
  - **Commonwealth Care Alliance-** 12 Counties
  - **Tufts Unify-** Middlesex, Suffolk, and Worcester Counties

# One Care (slide 2 of 2)

- Eligibility:
  - Between the ages of 21 and 64 years old
  - Have both Medicare Parts A & B
  - Qualify for Medicare Part D
  - Have MassHealth Standard or MassHealth CommonHealth
  - DO not have private insurance (ex. Insurance from a job)
  - DO not participate in a Home and Community-Based Services Waiver
  - You live in an area covered by a One Care Plan
- Contact: SHINE, MassHealth, 1-800-Medicare, One Care plan Directly, Or My Ombudsman

Website: [One Care Website](#)

# My Ombudsman

- Can assist individuals address concerns or conflicts that may interfere with their enrollment in One Care or their access to One Care benefits and services
- Works with MassHealth and each of the MassHealth Health plans to help resolve concerns
- Contact: Phone: 855-781-9898  
Videophone: 339-224-6831  
Email: [info@myombudsman.org](mailto:info@myombudsman.org)  
Website: [Myombudsman Website](#)

# Senior Care Options (SCO) (slide 1 of 2)

- A comprehensive health plan that covers all of the services normally paid for through Medicare and MassHealth
- Combines health services with social support services by coordinating care
- No copayments for members
- **6** SCO plans in Massachusetts:
  - Boston Medical Center HealthNet Plan Senior Care Options
  - Commonwealth Care Alliance
  - NaviCare (HMO)
  - Senior Whole Health
  - Tufts Health Plan Senior Care Options
  - United HealthCare



# Senior Care Options (SCO) (slide 2 of 2)

- Eligibility:
  - Age 65 or older
  - Eligible for MassHealth Standard
  - Live in the SCO service area
  - If on Medicare, must have Part A, or Part B or both
  - If paying the Part B premium, must continue payments
  - If paying MassHealth share of cost, must continue payments
- Contact: Members can contact MassHealth Customer Service or one of the individual Senior Care Organizations to learn more

Website: [Website to Senior Care Options](#)

# Program of All-inclusive Care for the Elderly (PACE) (slide 1 of 2)

- Administered by MassHealth and Medicare to provide a wide range of medical, social, recreational, and wellness services to eligible participants
- Goal: to allow participants to live safely in their homes instead of a in nursing homes
- Key components:
  - Interdisciplinary team
  - Individualized health care plan
  - PACE Center
- PACE Service Areas: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester, & Franklin Counties

# Program of All-inclusive Care for the Elderly (PACE) (slide 2 of 2)

- Eligibility:
  - 55 years or older
  - Live in the service area of a PACE organization
  - Be certified by the state as eligible for nursing home care
  - Live in the community (not a nursing home)
  - Be able to safely live in the community
  - Agree to receive health services exclusively through the PACE organization
  - Meet the SS Act Title XVI disability standards, if 55 through 64 years of age
  
- Contact the PACE organization that serves the area where you live  
Website: [Website to Program of All-inclusive Care for the Elderly](#)



# Mass Options

- Access to care for elders and individuals with disabilities, simplified
  - Housing
  - Food
  - Caregiver supports
  - Health and wellness
  - Day services
  - Insurance
  - Transportation
  - In-Home supports

- Refer clients who may need assistance:

Call: 1-800-243-4636

Visit: [Website to MassOptions](#)

# Thank you

**The SHINE Program**

SHINE@mass.gov

 @Mass\_EOEA

1-800-243-4636

[Massachusetts SHINE Program Website](#)