

Long Term Care Restructuring Initiatives in Idaho

Preventing or Delaying Long Term Care:

- The state's Disease Management program targets specific chronic diseases of all participants that might lead to nursing home placement. Long term care participants in the program receive their Disease Management services from their general healthcare provider even if they reside in an LTC setting. The state aggressively monitors and tries to prevent complications of chronic diseases by helping patients adhere to medication regimens, to develop healthy lifestyle choices, and to seek regular professional monitoring of their symptoms.
- Idaho also developed the Preventive Health Assistance Program (PHA) as part of its larger Medicaid reform efforts. PHA is a financial incentive program designed to promote healthy lifestyles, which, in turn, may prevent enrollees' future need for long term care services. The program provides Medicaid enrollees with cash allowances to pay for gym memberships, smoking cessation supplies, and sports equipment for participation in team sports. Medicaid agencies have coordinated with community businesses such as YMCAs, weight loss programs (like Weight Watchers and Curves), bicycle stores, pharmacies, and department stores, which agreed to accept PHA vouchers from enrollees, which are then billed to Medicaid. The agency hopes to someday partner with schools, so that the vouchers can be used by students to pay for sports team fees. This program targets children, tobacco users, and people with weight management issues.

Consolidating Medicare and Medicaid:

- Idaho was one of the first states to utilize the Deficit Reduction Act of 2005 to implement an integrated benefit plan for those consumers eligible for both Medicare and Medicaid coverage; the Medicare-Medicaid Coordinated Plan. This program gives enrollees the option of enrolling in private managed care plans offered by participating Medicare Advantage Plans, which incorporate integrated benefits of both Medicare and Medicaid. Consumers participating in these programs use the same provider network to access the benefits of both Medicare and Medicaid. The Coordinated Plan also incorporates measures to encourage healthy living such as preventive and nutrition services (as noted above). Idaho has also implemented the use of electronic health records into long term care assessments to create an integrated health information system.

- If consumers choose not to participate in the integrated plan, they are enrolled in the Enhanced Plan, which provides all the benefits of the basic Medicaid plan for low-income children and working-age adults, plus additional benefits for those with disabilities or other additional special needs.

Developing Public Information Campaigns:

- The Idaho Department of Health and Welfare is also operating a pilot program implementing “Aging Resource Centers” to provide important LTC information for elderly people, including information on non-publicly funded LTC arrangements such as reverse mortgages and private LTC insurance.
- Idaho also received a federal grant in 2005 which helped the state to develop the program known as “Aging Connections,” providing easier access to LTC information for residents in the five northernmost counties of the state. Although the grant expired in 2008, the state provided funds to have the program continued and expanded statewide.
- AARP, the state Department of Insurance, and the University of Idaho published the *Idahoans Guide to Long Term Care Insurance and Services Prices*, which was the first of its kind in the state to provide the public with access to the prices for local assisted living facilities, nursing homes, and LTC insurance policies. Nearly 10,000 copies of the guide have been distributed since 2007.
 - In conjunction with the guide, University of Idaho Extension Educator, Lyle Hansen developed and continues to present a power-point presentation entitled *Should I Purchase Long-Term-Care Insurance?*, which provides consumers with current information used to determine whether they need LTC insurance, and if so, how to make informed purchasing decisions.

Evaluations of Idaho’s Restructuring Initiatives

- The literature and studies conducted on PHA-type incentive programs is mixed (see *Medicaid Efforts to Incentivize Health Behaviors*). Public health literature indicates that the potential for these programs is positive, while the few studies that have been done on these specific types of programs indicate that they did not prove successful, although the sample sizes were small and the studies themselves are several decades old. Thus, in order to determine more meaningful results for program successfulness, Idaho should conduct regular follow-up evaluations of their effectiveness, identifying which types of rewards are most successful (cash or vouchers), the minimum value of the reward that is most likely to affect behavior

change, and the bad behaviors that are most likely to be influenced by these incentive programs.

- A study conducted by Lewis and Clark College indicated that consumer satisfaction with the Aging Connections program is high (see Idaho Commission on Aging 2008 Annual Report).
- In 2008, over 200 Idahoans attended one of Lyle Hansen's seminars, and over 90% of the respondents to follow-up surveys reported the following:

1. They had increased knowledge of what long term care insurance is and how it works;
2. They had a better understanding of steps to take in order to purchase long term care insurance;
3. They believed they had increased knowledge of whether long term care insurance was right for them;
4. They believed they were better prepared to compare and shop for long term care insurance; and
5. They had a better understanding of what to look for in a long term care insurance policy.

Conclusion

- While it is unclear whether the PHA incentive programs have proven effective in Idaho, it appears that the state's efforts to educate the public on LTC programs, insurance, and consumer needs has reached a wide audience and demonstrated promise in achieving its goals.

Resources

1. Kassner, E., Reinhard, S., Fox-Grage, W., Houser, A., Accius, J. *A Balancing Act: State Long-Term Care Reform*, AARP Public Policy Institute, July, 2008 (http://assets.aarp.org/rgcenter/il/2008_10_ltc_id.pdf).
2. Foster, L., Brown, R., Phillips, B. & Carlson, B.L. *Easing the Burden of Caregiving: The Impact of Consumer-Direction on Primary Informal Caregivers in Arkansas*, Gerontologist, 2005.
3. *Idahoans Ask: "Should I Purchase Long-Term Care Insurance?,"* Impact: University of Idaho Extension, December, 2008 (http://www.extension.uidaho.edu/impacts/Pdf_08/55-08lhansen-longterm.pdf).
4. Greene, J., PhD, University of Oregon, *Medicaid Efforts to Incentivize Healthy Behaviors*, Center for Healthcare Strategies, Inc., p. 11. July, 2007.
5. *State Perspectives on Emerging Medicaid Long-Term Care Policies and Practices*, National Association of State Medicaid Directors; An Affiliate of the American Public Human Services Association, October, 2007.

6. 2008 Annual Report, Idaho Commission on Aging: Working Together for Strong, Health and Supportive Communities, 2008 (<http://www.idahoaging.com/Portals/0/ICOA%20Documents/2008%20Annual%20Report.pdf>).