



Best Benefitssm

FOR DISABLED MEMBERS OF MEDICAID MANAGED CARE PLANS

CASE IN POINT:

Creating **Real Value** for Plan Members who are Disabled

HUMAN **ARC**[®]



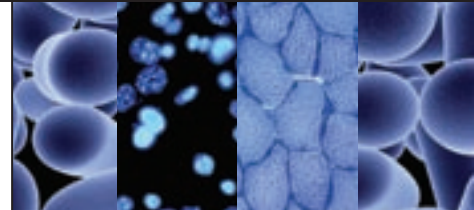
Gateway Health Plan[®]

Gateway Health Plan[®] (Pittsburgh, PA) is a rapidly growing managed care health plan. Founded in 1992, it currently is led by Michael Blackwood, President and Chief Executive Officer, and serves over 260,000 Medicaid Medical Assistance recipients and nearly 25,000 Medicare beneficiaries in Pennsylvania.

Gateway's proactive, holistic approach to health and its high quality standards has led to accolades. For the fifth consecutive year, it has been named one of "America's Best Health Plans" and ranked among the top 25 Medicaid health plans in the nation, according to **U.S. News & World Report** and the National Committee for Quality Assurance (NCQA).

To meet growing and changing member needs, Gateway continuously seeks new vehicles through which it can provide wellness protection and health education. In 2006, it launched Gateway Health Plan *Medicare AssuredSM HMO*, a Medicare-approved Special Needs Plan for people who live within its service areas and are eligible for both Medicare and Medicaid. Gateway now operates this plan in 39 Pennsylvania counties. It is one of the largest plans of its kind in the country.

The plan studies and implements many ways to bring quality-of-life improvements to its members. For its Medicaid plan members with disabilities, federal Supplemental Security Income (SSI) assistance can mean over \$8,000 per year in direct payments from the Social Security Administration, a much needed financial improvement for them and their families. SSI enrollment also means plan capitation at higher rates than "family categories" of aid (for example, TANF). This helps address the added insurance risk to the plan, as people with disabilities are often high consumers of healthcare.



Problem Definition

The Social Security Administration reports that over 5.6 million individuals under the age of 65 have qualified for SSI.¹ There also are upward of four million people enrolled in the Temporary Assistance for Needy Families (TANF) Medicaid category.² About 25 percent of TANF-receiving single mothers are estimated to have a severe disability and 13 percent of TANF-receiving families have a child with a severe disability, yet less than one-third of these individuals are receiving SSI benefits.³ All this would suggest there are a significant number of people who qualify, by virtue of their disabilities, to receive SSI benefits but have not been converted to this category from TANF or other categories of aid.

Although reasons include members' lack of knowledge about health conditions and the SSI program, plus the absence within many plans of trained staff to help applicants, a major factor is the long, complex and costly SSI enrollment process itself which requires medical, regulatory, procedural and sometimes legal expertise. This makes it very hard for plans—let alone individuals—to successfully navigate it; in fact, only about 40% of applications are initially approved without resorting to appeals.



¹*SSI Monthly Statistics*, October 2009, Table 2, SSA Office of Policy.

²*TANF Quarterly Caseload Report (As of October 2009)*, as modified December 17, 2009, U.S. Department of Health & Human Services, Administration for Children & Families (“TANF: Total Number of Recipients Table”).

³*Disabilities among Children and Mothers in Low Income Families*, Institute for Women's Policy Research, Research-in-Brief, Publication #D449.

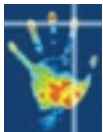
Actions Taken

In mid-2005, Gateway began investigating whether an effective and cost efficient way existed to:

- 1) identify its members most likely to meet SSI criteria,
- 2) screen them,
- 3) successfully help those qualified throughout the enrollment process, and,
- 4) accomplish all this so that both the plan and its disabled members benefit measurably.

Soon thereafter, the health plan began discussions with Human Arc (Cleveland, OH). Founded in 1984, Human Arc is a national leader in Medicaid and other government-funded healthcare program screening and enrollment services for managed care insurance plans and hospitals. It also provides a wide range of member management solutions for insurers. Human Arc draws equally from deep expertise, hundreds of public and private agency relationships, leveraging of the latest information technology to produce the most cost effective outcomes, plus a highly humanistic approach to its social responsibility as a company. Human Arc's stated purpose and underlying method of operation—serving people by being responsive to their needs and empowering them to improve the quality of their lives—were viewed as a good fit to Gateway's own healthcare management model, Prospective Care Management (PCM®), which helps members take charge of their health and wellness, thus fostering a healthier population.

The Human Arc Best Benefitssm Solution



Human Arc introduced Gateway to Best Benefitssm for Disabled Members of Medicaid Managed Care Plans. The plan had looked at other entrants into the vended SSI outreach, screening and application support industry, but it recognized in Best Benefits both a comprehensive solution to the challenges of SSI enrollment and one that was market-proven for effectiveness and cost efficiency.

Best Benefits was developed by Human Arc over years of research and testing among disabled and special needs populations. It employs Human Arc's proprietary, medically-driven Precisiontm predictive modeling. Precision is based on the Social Security Administration's own 14 body systems of adult disability criteria plus special pediatric disability criteria as well. It allows quick, accurate identification of plan members most likely to qualify as disabled according to stringent SSA and medical standards. Data mining results are also optimized by significant input over the development cycle from a select panel including a number of state Disability Determination Unit physicians and PhD's who rule on SSI determinations with SSA guidelines.

Glen B. Lair, Human Arc's Executive Vice President, explained "Construction of our predictive model has been the key to our ability to add value for Medicaid managed care plans. Without it, the effort necessary to identify and convert eligible members would simply exceed the opportunity. It has been painstaking work, but we now have a tool which is uniquely effective and which we continue to evolve and refine."

After Best Benefits identifies these members, it conducts effective outreach to contact and educate them about the benefits of SSI. Those that pass subsequent, live phone screening are fully supported throughout the SSI application process by Human Arc's disability-experienced specialists. They also are experts in working successfully with agencies to observe all requirements and protocols, thus assuring "cleaner," more viable SSI application packages and optimizing probability of early successful determinations. Best Benefits specialists also have passed the SSA Non-Attorney Demonstration Project exam to qualify to represent plan members throughout the process. Finally, language and location issues are minimized because the Best Benefits solution includes multi-lingual depth and proven methods to locate difficult-to-find members.

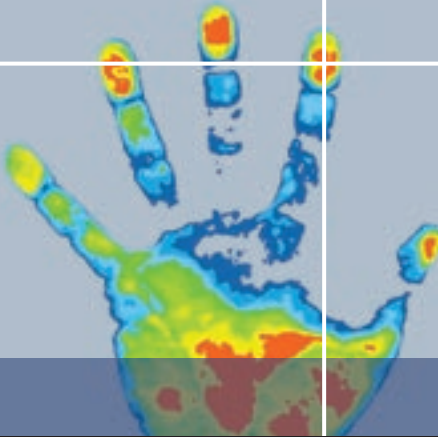
Outcomes

Human Arc Best Benefits began outreach to Gateway members at the close of 2005, and the plan has monitored the company's efforts on its behalf since then.

Since the beginning of 2006, the Best Benefits solution has:

- Helped many hundreds of Gateway's most vulnerable, disabled members convert as efficiently as possible to the SSI category and better meet life's challenges with direct federal payments to them approaching \$8 million in Supplemental Security Income so far.
- Helped these members' communities by strengthening the infrastructural and economic support for the disabled as a result of Gateway Health Plan initiatives.
- Helped Gateway meet the added expense of insuring its disabled members with over \$5.6 million in additional income through November 2009 (and ongoing revenue growth averaging in excess of 4% *per month*).
- Also assisted the plan in assuring *annuity* value through strengthened loyalty among disabled members and systematic re-determination for those whom Human Arc converts to SSI status.

"Human Arc worked closely with our financial and program staff to properly identify candidates for TANF-to-SSI conversion and then had the developed expertise to help see it through," stated Gateway's President and CEO, Michael Blackwood. "The Plan® benefits from the legitimate addition of revenue, net of Human Arc fees, and the members become correctly classified for the benefits they deserve."



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Gateway Health Plan
 Gross Monthly Revenue Increase Due to
 Best Benefits Program Implementation

