



Iowa Health and Wellness Plan Medically Exempt Training

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Background

The Iowa Health and Wellness Plan was enacted to provide **comprehensive health coverage** for low-income adults

- Began January 1, 2014
- Iowans age 19 - 64
- Income up to and including 133% of the Federal Poverty Level (FPL)
- New, comprehensive program replaced the IowaCare program, which ended December 31, 2013



One Plan, Two Options

Iowa Wellness Plan

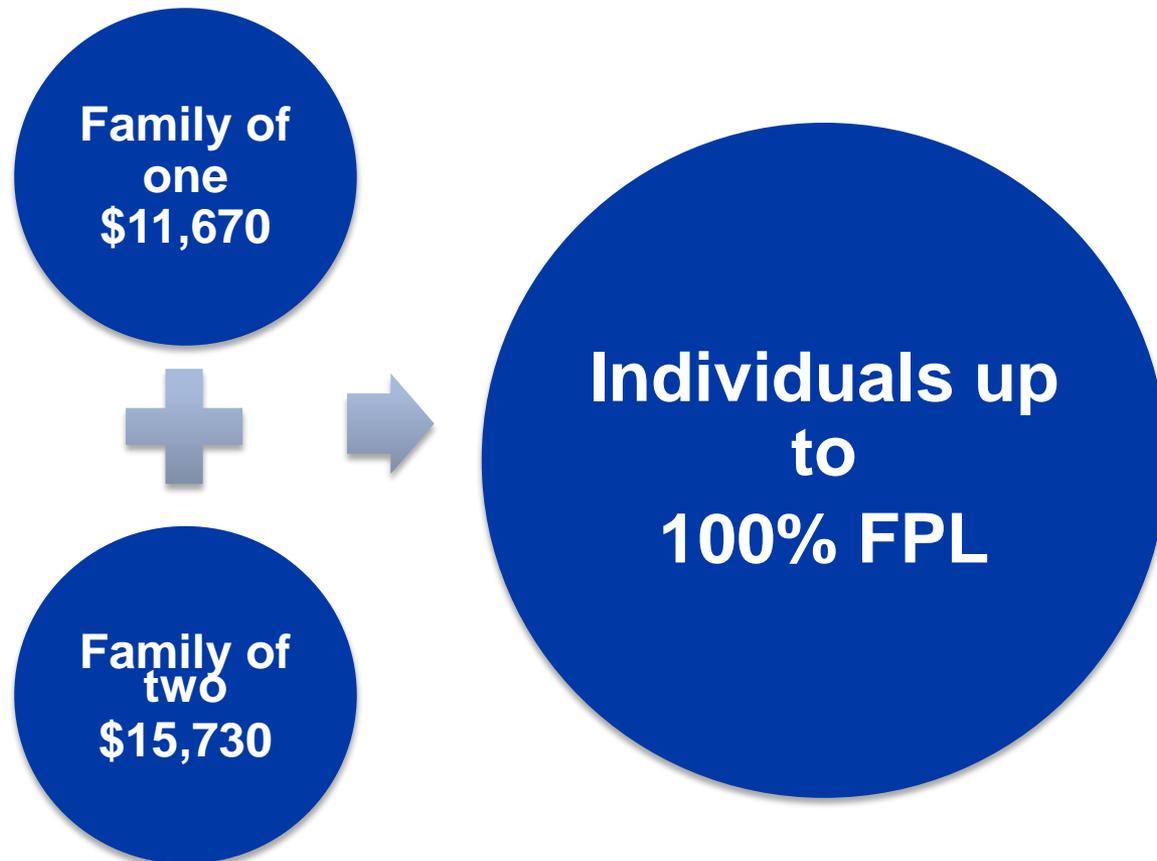
- For adults age 19 - 64
- Income up to and including 100% of the Federal Poverty Level

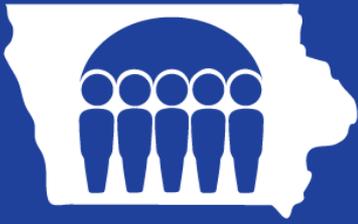
Marketplace Choice Plan

- For adults age 19 - 64
- Income 101% to no more than 133% of the Federal Poverty Level



Iowa Wellness Plan: 0-100% FPL





Iowa Wellness Plan: 0-100% FPL

Administered by Iowa
Medicaid

Provides
comprehensive
health services

Coverage is equal to
the benefits provided
to state employees

Benefit Categories Covered

Physician services, including primary care

Outpatient services

Emergency room services and transportation

Hospitalization

Mental health and substance use disorder

Rehabilitative and habilitative services and devices

Lab services, x-rays, imaging (MRI, CT, etc.)

Preventive and wellness services

Home & community-based services

Prescription drugs

Dental services

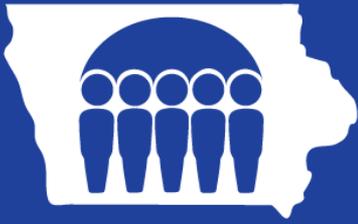


Iowa Wellness Plan: 0-100% FPL

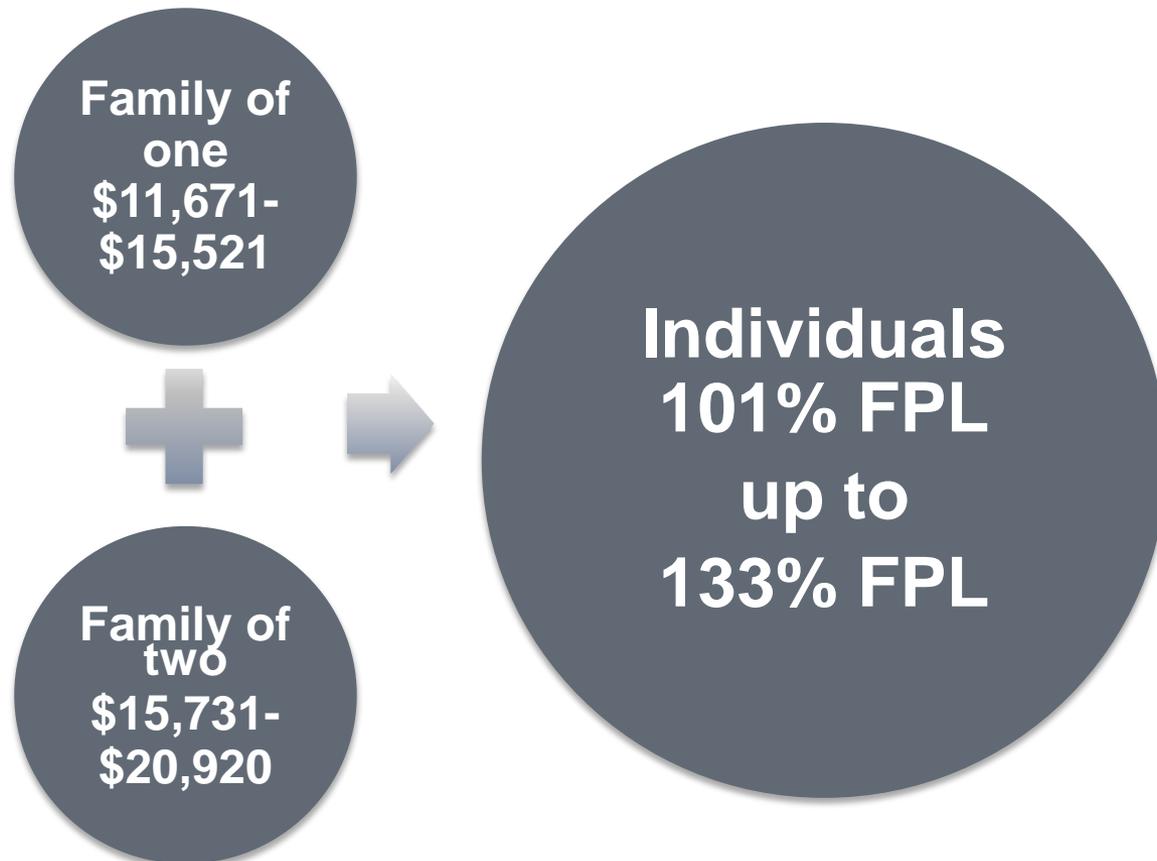
Access to the same providers currently available with Medicaid

Ability to choose primary care physician

Primary care physician coordinates care for member



Marketplace Choice Plan: 101-133% FPL





Marketplace Choice Plan: 101-133% FPL

Members select a certain ***commercial health plan*** available on the Health Insurance Marketplace

Medicaid pays the premiums to the commercial health plan on behalf of the member – **often referred to as “premium assistance”**



Marketplace Choice Plan: 101-133% FPL

Commercial health plans available to members:

- CoOpportunity Health
- Coventry Health Care of Iowa

Uses the commercial plan's statewide provider network – **includes primary care, specialists, hospitals**



Marketplace Choice Plan: 101-133% FPL

Provides
comprehensive health
services

Coverage includes the
qualified health plan
required essential
health benefits

Benefit Categories Covered

Physician services, including primary care

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Iowa Wellness Plan: 0-100% FPL **Marketplace Choice Plan: 101-133% FPL**

Out of Pocket Costs:

- No copayments except for using the emergency room when it is not an emergency
- No monthly contributions during the first year (2014)
- No contributions for those with income below 50% FPL
- Costs cannot exceed 5% of income



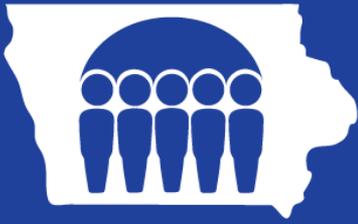
Iowa Wellness Plan: 0-100% FPL **Marketplace Choice Plan: 101-133% FPL**

Monthly contributions waived beginning in 2015 if the member completes wellness activities

First year (2014) members need to complete health risk assessment and wellness exam (annual physical)

- 2015 and beyond will offer other wellness activities





Medically Exempt



Medically Exempt

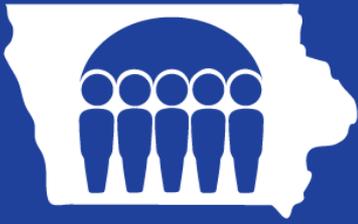
- Members who are considered ‘Medically Exempt’ must be given the option of enrolling in regular Medicaid

‘**Medically Exempt**’ includes individuals with disabling mental disorders (including adults with serious mental illness), individuals with chronic substance use disorders, individuals with serious and complex medical conditions, individuals with a physical, intellectual or developmental disability that significantly impairs their ability to perform 1 or more activities of daily living, or individuals with a disability determination based on Social Security criteria



Medically Exempt Defined: Mental Health

- Individuals with disabling mental disorders, including at least one of the following:
 - Psychotic disorder
 - Schizophrenia
 - Schizoaffective disorder
 - Major depression
 - Bipolar disorder
 - Delusional Disorder
 - Obsessive-compulsive disorder
 - Identified to have a chronic behavioral health condition and the Global Assessment Functioning (GAF) score is 50 or less



Medically Exempt Defined: Substance Use

- Individuals with chronic substance use disorder:
Diagnosis of substance use disorder, **AND**
Member meets the severe substance abuse disorder level on the DSM-V severity scale by meeting 6 or more diagnostic criteria, **OR**
Member's current condition meets the medically-monitored or medically-managed intensive inpatient criteria of the ASAM criteria



Medically Exempt Defined: Health Conditions

- Individuals with serious and complex medical conditions
- Individuals with a physical disability
- Individuals with an intellectual or developmental disability
- Individuals with a disability determination



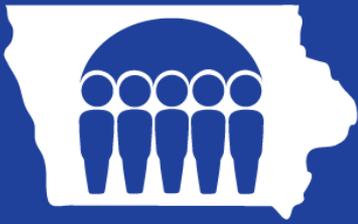
Medically Exempt Health Care Benefits

- Most health care benefits similar in Iowa Health and Wellness Plan and Medicaid State Plan
 - Both cover physician services, primary care, emergency services, hospitalization, lab services, prescription drugs, etc.
- Both use statewide Medicaid provider network, with local access to providers and hospitals



Mental Health Benefits

Plan Benefits	Medicaid State Plan	Iowa Wellness Plan	Iowa Marketplace Choice Plan
Mental Health and Substance Use Disorder Services	Covered - Inpatient/Outpatient services provided by: <ul style="list-style-type: none"> • Hospitals • Psychiatrist • Psychologist • Social Workers • Family and Marital Therapists • Licensed Mental Health Counselors 	Covered - Inpatient/Outpatient services provided by: <ul style="list-style-type: none"> • Hospitals • Psychiatrist • Psychologist • Social Workers • Family and Marital Therapists • Licensed Mental Health Counselors <p>*Mental Health Parity Required</p>	Covered - Inpatient/Outpatient services provided by: <ul style="list-style-type: none"> • Hospitals • Psychiatrist • Psychologist • Social Workers • Family and Marital Therapists • Licensed Mental Health Counselors <p>*Mental Health Parity Required</p>



Medically Exempt Mental Health Benefits

Other mental health services covered by Medicaid State Plan only

Plan Benefits	Medicaid State Plan
Additional B3 services covered because of savings from the Managed Care Iowa Plan Waiver	<ul style="list-style-type: none">• Intensive psychiatric rehab• Community Support Services• Peer Support• Residential Substance Abuse Treatment
Habilitation - 1915i Home and Community Based Services	<ul style="list-style-type: none">• An individualized, comprehensive service plan• Home-based habilitation• Day habilitation• Prevocational habilitation• Supported Employment
Other Mental Health Services	<ul style="list-style-type: none">• Behavioral Health Intervention services• Assertive Community Treatment (ACT)



Medically Exempt Mental Health Delivery

Plan Benefits	Medicaid State Plan	Iowa Wellness Plan	Iowa Marketplace Choice Plan
Integrated Health Home	Eligibility based on specified mental health diagnosis IHH provides health home services, including peer support, care coordination, etc. through IHH providers	Only covered under the Medicaid State Plan <u>after</u> a Medically Exempt determination; person is moved into regular Medicaid	Only covered under the Medicaid State Plan <u>after</u> a Medically Exempt determination; person is moved into regular Medicaid
Provider Network	Magellan contracted provider network; Medicaid and Magellan reimbursement rates and policies	Magellan contracted provider network; Medicaid and Magellan reimbursement rates and policies	QHP contracted provider network; QHP reimbursement methods and contracts



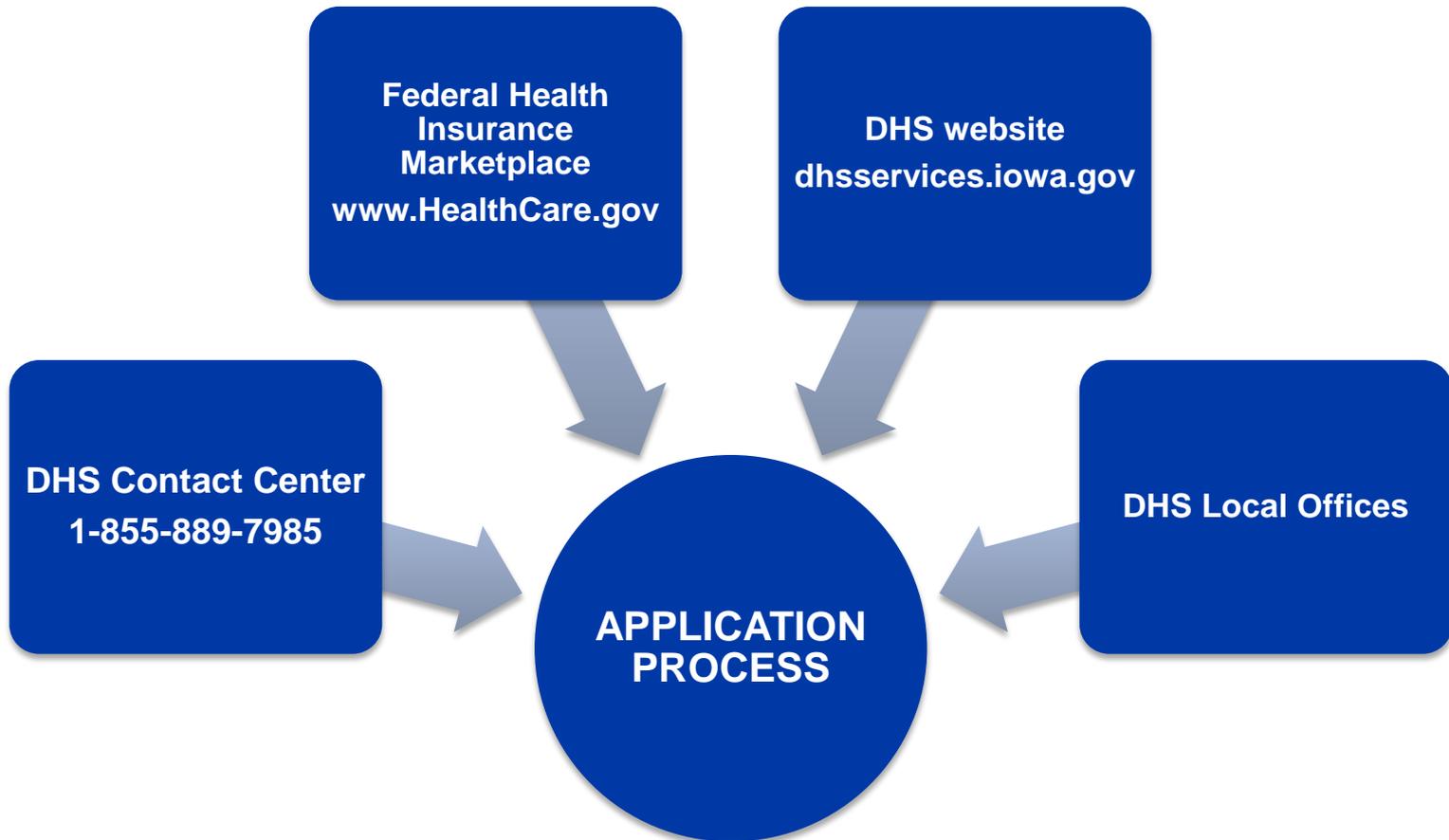
Medically Exempt Toolkit

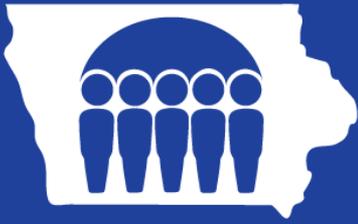
Access the Toolkit at:

[http://www.dhs.state.ia.us/uploads/Medically
%20Exempt%20Toolkit.pdf](http://www.dhs.state.ia.us/uploads/Medically%20Exempt%20Toolkit.pdf)



Application Process





Information

Find up-to-date information on
the Iowa Health and Wellness Plan at:

<http://www.ime.state.ia.us/iowa-health-and-wellness-plan.html>