

Iowa Department of Human Services

# Iowa Health and Wellness Plan

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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



## Goals and Objectives





## Member Eligibility

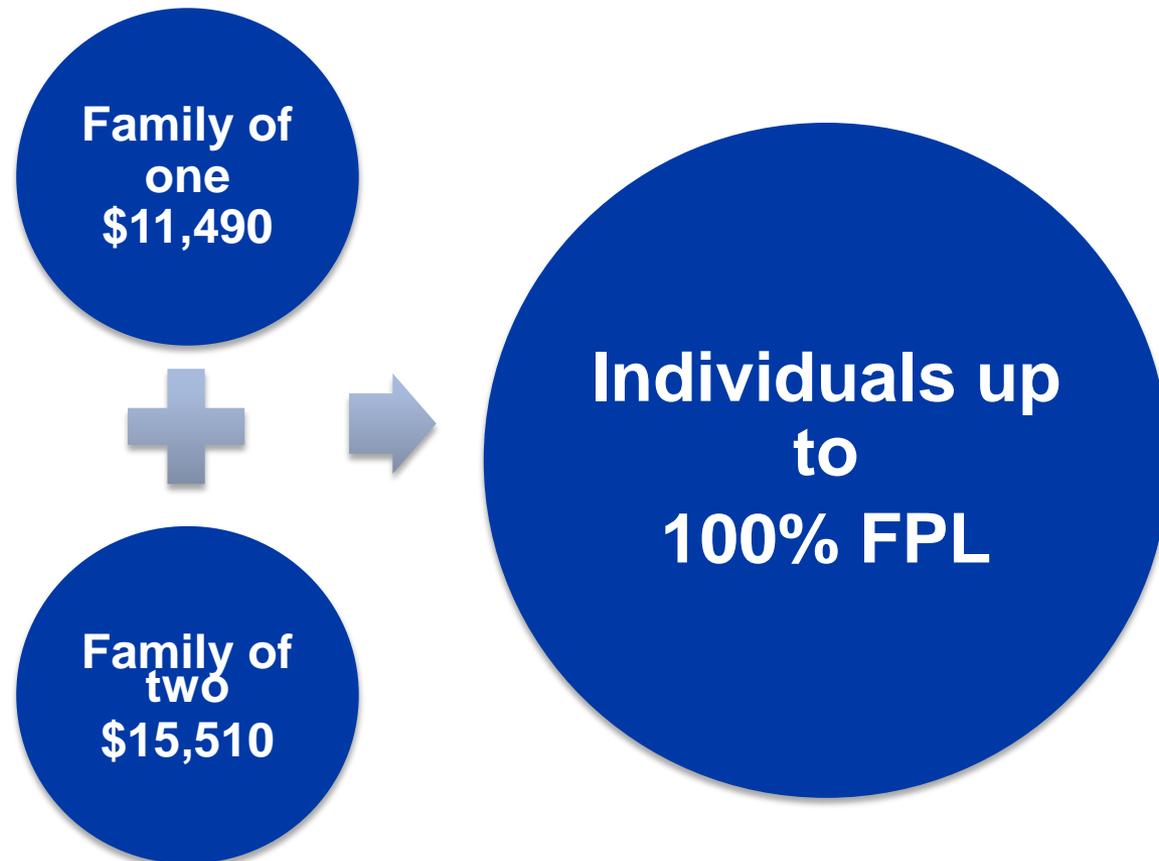
Member  
eligibility

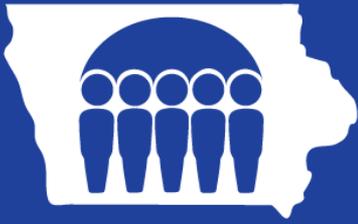
12 months of  
covered  
benefits

Income  
re-verified for  
eligibility after  
a 12-month  
period



## 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

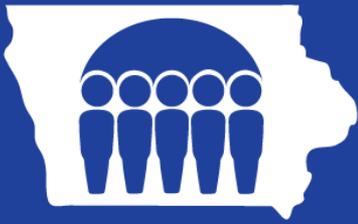


## Iowa Wellness Plan: 0-100% FPL

Access to the same providers currently available with Medicaid

Ability to choose primary care physician

Primary care physician coordinates care for member



# Iowa Department of Human Services

## Iowa Wellness Plan Managed Care Map: As of February 2014



- Counties in **blue** are Iowa Wellness Plan Managed Care
- Counties in **light blue** can have Iowa Wellness Plan Managed Care or HMO
- Counties in **white** are non-managed care for January 2014 (Fee-for-service)



## Iowa Wellness Plan: 0-100% 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



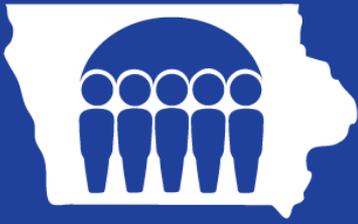
## Iowa Wellness Plan: 0-100%

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



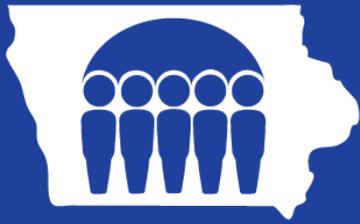


## Iowa Wellness Plan: 0-100% FPL

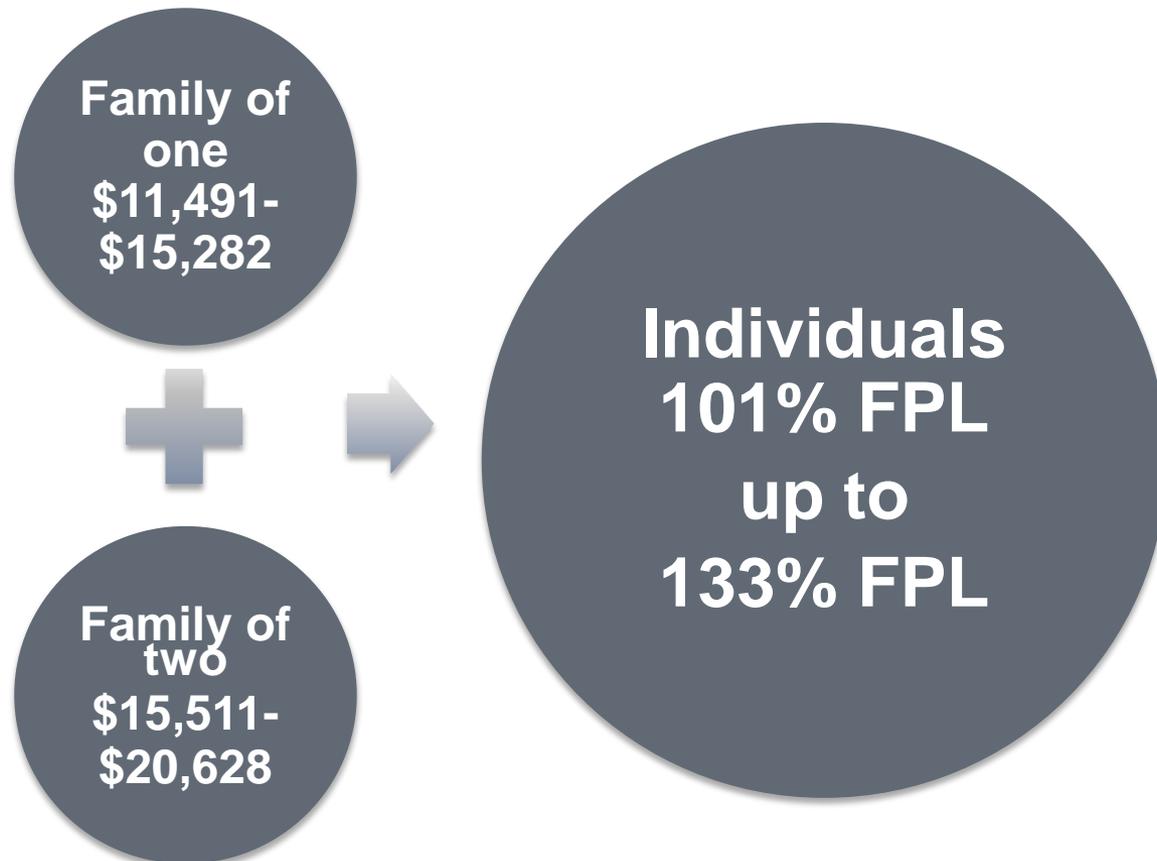
Program innovations include:

- Ensure ***coordination of care*** for members through ‘medical homes’
- Ensure health care providers are ***accountable for achieving high quality and cost effective care*** that is focused on the patient

Program innovations will continue to be developed through a statewide planning process related to the State Innovation Model\* grant



## 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”**

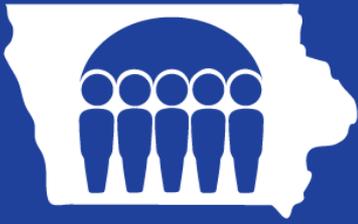


## Marketplace Choice Plan: 101-133% FPL

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

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

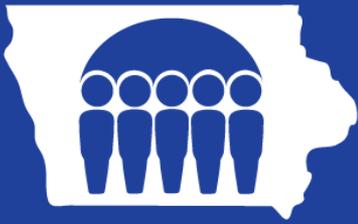
Dental services



## Marketplace Choice Plan: 101-133% FPL

### Out of pocket costs:

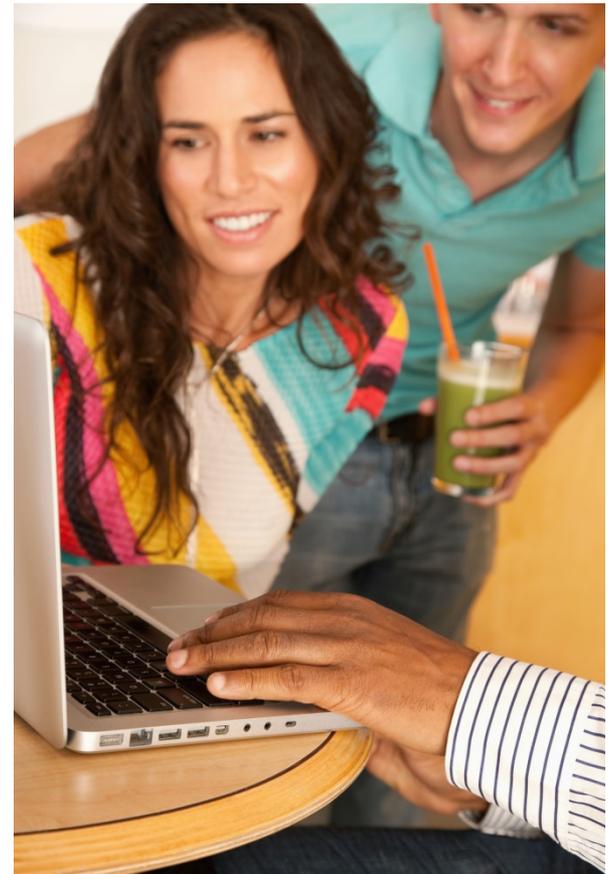
- No copayments except for using the emergency room when it is not an emergency
- No monthly contributions during year one (2014)
- Costs cannot exceed 5% of income



## Marketplace Choice Plan: 101-133% FPL

Innovation: Purchasing private coverage

Allows individuals to stay enrolled in their current plan if their income changes





## Plan Summaries

### Wellness Plan

0-100% FPL

Benefits equivalent to State Employee Benefit Plan

Plan managed by Iowa Medicaid

Monthly member contributions

- Waived in 2014
- Waived beginning 2015 for completing wellness activities

Uses Medicaid provider network

### Marketplace Choice

101-133% FPL

Marketplace Plan benefits, at least equivalent to State Employee Benefit Plan

Plan managed by commercial insurer

Monthly member contributions

- Waived in 2014
- Waived beginning 2015 for completing wellness activities

Uses commercial insurer's provider network



## Iowa Health and Wellness Plan

### Dental Wellness Plan

- Adequate reimbursement rates for dental services
- Contracting with a commercial dental plan to cover services
- Population health approach
- Member incentives: providing basic services, with ability to earn higher cost restorative services



## Medically Exempt

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

‘**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

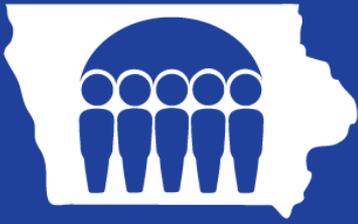
- Medicaid has a process to screen for Medically Exempt members, both at enrollment, after enrollment, and through provider referral



## Iowa Health and Wellness Plan Status

### Member Enrollment

- 43,000 IowaCare members transferred to Iowa Wellness Plan
- 8,700 IowaCare members transferred to Iowa Marketplace Choice Plan
- Member enrollment packets (primary care provider or health plan selection) mailed in November- December



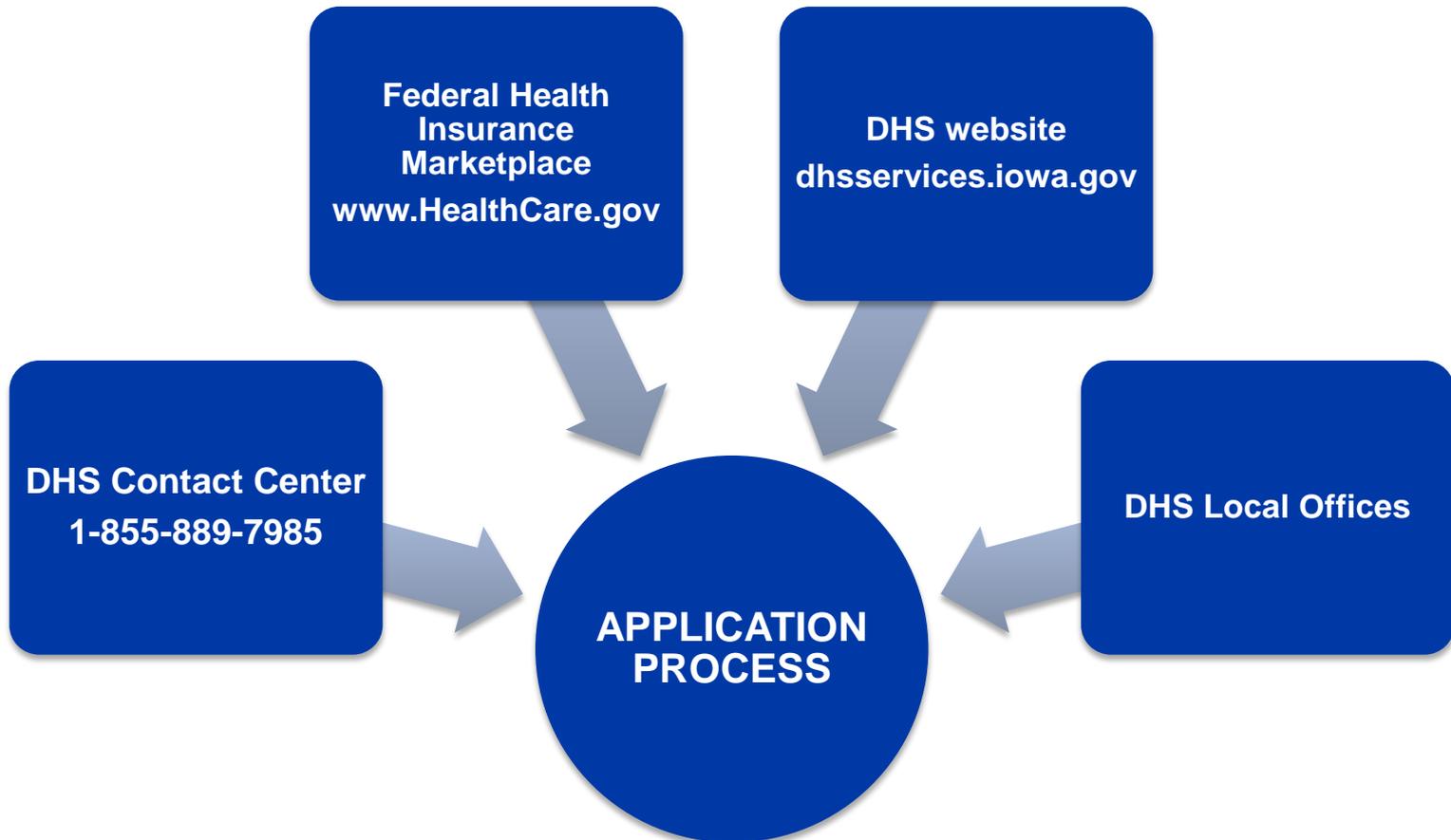
## Iowa Health and Wellness Plan Status

### Member Enrollment

- Iowa Wellness Plan members have 1,322 primary care providers available, in addition to other contracted Medicaid providers
- All members have access to local providers (doctors, hospitals, pharmacies, etc.)
- In 83 counties, members will be assigned to a primary care physician of their choice in their county (where approx. 94% of members live)



## 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>