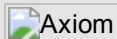


## Cierant AXIOM: Replacing the EOC with E-Delivery | The Supplemental Benefits Advantage | Long-Term Care Costs Soar

Cierant Corporation <news@mktg.cierant.com>  
Reply-To: axiom@cierant.com  
To: MarissaRae613@gmail.com

Thu, Jul 26, 2018 at 2:00 PM

Marissa, reconstruct your ANOC/EOC for cost savings.  
[View this email in a browser](#)



July 2018 NEWSLETTER

### Welcome to AXIOM,

Cierant's monthly eNewsletter.

This issue looks at how the 2019 CMS Model Marketing Materials brought clarity to the new EOC e-delivery opportunity, how MAOs can create competitive advantage with targeted benefits, and addressing America's long-term care crisis.

### Strategy

## Composing a Compliant 2019 ANOC/EOC



The 2019 Medicare Communication and Marketing Guidelines were finally released last Friday. While many plan marketers felt stifled during the prolonged waiting period, we reminded them that there are many critical steps to be taken in the absence of the MCMG to prepare for ANOC/EOC season 2019.

These steps include planning the fulfillment and distribution of the ANOC and EOC as two separate mailings, as well as reconfiguring the design and content assembly of the September ANOC mailing in accordance with the 2019 Model Marketing Materials to take advantage of the new e-delivery opportunity.

Read on for insights on how best to prepare your ANOC and EOC mailings, as well as other important document composition reminders to ensure a smooth HPMS submission.

[Learn More →](#)

## Management

# Leveraging Supplemental Benefits Expansion



Imagine having a hot meal delivered to your elderly parent's home that is tailored to their dietary needs...imagine their providers coordinating Uber rides to bring them to and from their appointments...imagine their home being outfitted with safety railings following a procedure—all covered by their insurance.

This is the future of Medicare Advantage. While many Medicare Advantage plans already offer some health benefits not covered by traditional Medicare, such as eyeglasses, hearing aids, dental care and gym memberships, the Final Rule significantly expanded supplemental benefits to include items and services that may not be directly considered medical treatment, prompting all new creativity and innovation.

As plans begin to design new policies that take advantage of these flexibilities, it's important to understand exactly what CMS defines as a supplemental benefit and the rules of implementation. Read on to understand how to craft compliant, yet compelling, new programs.

## Trends

### Long-term Care Becomes Top Benefits Draw

70% of people who reach the age of 65 will require some form of long-term services or supports (LTTSS) at some point in their lives. In fact, an estimated 12 million Americans are currently in need of LTTSS—defined as institutional or home-based assistance with the activities of daily living, such as bathing, dressing, or medication management. This number is anticipated to increase to 27 million by 2050 as a tidal wave of baby boomers age-in.

Genworth's 2015 Cost of Care Survey shows that paying for this necessary care will not be easy though. While the graph below shows a steady rise in the annual median cost of all types of care, the 2017 Survey found that the annual median cost of LTTSS jumped 4.5% from 2016 to 2017, the highest year-over-year increase for nursing homes and home care since the study began in 2004. The increase was most pronounced for home health aides—up 6.17% to an average national cost of \$21.50/hour. Homemaker services went up 4.75% and adult day care services increased by 2.94%.

In the past, if you didn't have a long-term care insurance policy, the cost of care was primarily left up to you or your family, but the expansion of MA supplemental benefits offers new opportunities to meet the growing demand for affordable LTSS by allowing MAO'S to wrap long-term care services into their benefits packages. MA marketers should consider offering targeted LTTSS services as supplemental benefits and marketing them not only to prospective enrollee's, but the children of these prospects.

### National Median Monthly Costs



Source: Genworth, "Genworth 2015 Cost of Care Survey."

## Resources