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Reimagining senior care to meet changing demands

How Medicare Advantage plans can improve your residents' experience with more supportive, holistic care



Coming out of the pandemic, there's been a lot of focus on reimagining the traditional assisted living model to improve the resident experience and meet the changing demands of aging baby boomers.

While assisted living communities have traditionally operated under a social-residential model, residents increasingly need and want more supportive care without having to move into skilled nursing.

According to a recent article in *JAMDA*,[1] the *Journal of Post-Acute and Long-Term Care Medicine*, rates of chronic illness in assisted living communities are roughly one-quarter to one-half the rates among nursing home residents, underscoring the need for a holistic blended model that includes social and medical elements.

But the ability to provide more medical and whole-patient focused services varies widely from facility to facility.

Additionally, the *JAMDA* report notes that the largest and fastest growing segment of the senior market is the "forgotten middle," or middle-income seniors whose financial resources are projected to be lower than expected annual assisted living costs.

That's where Medicare Advantage plans are proving to be what the Advisory Board, calls the biggest disruptor in the senior care landscape. The plans offer new opportunities for senior communities to provide in-home, affordable, higher-level and more personalized health care services.

"The senior living space, I think, is going to dramatically change over the next 10 to 15 years," said Dr. Kyle Kircher, Senior Medical Director for Optum Home and Community, which oversees the company's care model and UHC Care Advantage. "And to keep up with those changes, partnerships are going to be key."

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Special needs plans: Improving the resident experience

While special needs plans (SNPs) for skilled nursing have been around for decades, similar Medicare Advantage plans are becoming increasing popular in senior living communities. These Institutional Equivalent-Special Needs Plans, or IE-SNPs, are growing quickly.

As an innovator in senior care, Optum provides one of the leading and fastest growing IE-SNPs, UHC Care Advantage, with a dedicated care team that is focused on improving the resident experience through its comprehensive and holistic approach. The care team brings clinicians and care navigators, in-person or telephonically, to senior communities. UHC Care Advantage is improving the resident experience by offering extras like transportation and prescription delivery.

> According to Dr. Kyle Kircher, Senior Medical Director for Optum Home and Community, “One of the biggest changes we are seeing now is more and more provider groups are going into those settings to provide care as opposed to making those individuals have to come to the clinic.”

There’s also a been “a real evolution to recognize that people are traditionally transitioning out of their home to an assisted living community because they need additional support. And ownership groups are increasingly aware that seniors moving to their communities have more special needs, and they’re looking for ways to meet them.”

Indeed, data shows that between baby boomers aging and the growing reluctance by seniors to go to skilled nursing facilities post-pandemic, demand is on the rise for special needs plans to support both residents and assisted living communities.

According to the Advisory Board report, enrollment in special needs plans grew 15% between 2020 and 2021.[2] And data from the health care advisory firm Chartis shows that since 2019, special needs plan enrollment has grown 20%, adding almost 1 million beneficiaries for a total of 5.5 million in 2023. The market now represents 18% of all Medicare Advantage enrollment and two-thirds of all enrollment growth.[3]

Reimagining senior care to improve the resident experience

How your residents and community would benefit from the Optum care model and UHC Care Advantage:

Dedicated care coordination



Care navigators. Care navigators build on the already robust proactive, individualized care provided by the Optum clinicians that know your residents and closely track their unique medical, social, mental and behavioral health needs. Whether that's arranging transportation, making sure follow-ups with specialists are scheduled or helping residents and communities maximize their use of the wide range of benefits and services offered under the plan, the care navigators are helping "fill the gaps for both residents and the communities where they live," Kircher said.

Reduction in unsafe and avoidable hospitalizations



24/7 medical support line. Ensure the care model has around-the-clock medical support, because issues don't just arise between 8 a.m. and 5 p.m. "Sometimes community staff calls 911 because they don't know who else to call and they have a problem they can't answer," Kircher said. "We make sure on-site staff knows how to get ahold of us and understand that our support team can often provide the immediate assistance they need to reduce trips to the ER that may lead to unnecessary moveouts."



Proactive rather than reactive care. It's important to have clinicians who coordinate and collaborate closely with your staff to help identify issues early, before they become more serious. "We touch base regularly with individuals who work in the communities, who are there every day," Kircher said. "They help alert us if something seems a bit off or if new issues arise, so that we know to check on them more regularly."



Medication management. The Advisory Board study says adverse drug effects from poorly managed polypharmacy among seniors is the leading cause of hospital readmission. Our care team closely tracks all of the members' medications, which are often prescribed by a variety of doctors. They check for contraindications and monitor for potential side effects, based on each individual's unique conditions.

More services, additional support

More eyes and ears. Our care team and model supports your community. Residents on our health plan will gain a broader understanding of their health care needs and receive a plan while communication to their responsible parties is enhanced and staff time spent on member management is augmented. Besides offering caregiving guidance, the care team helps with everything from scheduling transportation to ensuring your residents are getting follow-ups and treatment with specialists and therapists, or simply connecting them with a primary care doctor – services that Kircher said help ease the administrative burden on communities.

Treating the whole patient. In addition to regular visits focused on residents' physical needs, the care team screens closely for changes in behavior, mental health issues like depression and anxiety, and other social and financial concerns that can negatively impact health. The care team can help residents and their families with advance care planning to ensure their long-term care goals are properly addressed, on their terms.

Reaches the "forgotten middle"

More care at reduced rates. According to the *JAMDA* report, special needs plans offer opportunities for senior communities – which have traditionally targeted high-income individuals – to reach and retain more middle-income seniors. They achieve this by offering services that traditionally were available only in higher-priced nursing homes.

Expanding access. The middle-income senior population will double by 2029, and 54% of this "forgotten middle" will lack the resources to afford assisted living, according to the *JAMDA* report.[1] But the senior care journey often starts in lower-priced independent living apartments. Care models should expand offerings across broader populations to help communities keep residents in more affordable settings longer.

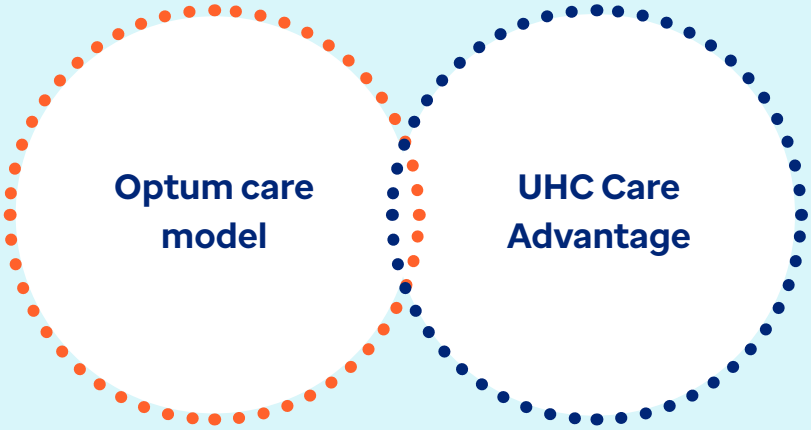
Optum and UnitedHealthcare: On the leading edge of senior care disruption

The Advisory Board expects demand for special needs plan to grow rapidly over the next 10 years as baby boomers age more deeply into their retirement years. This will be especially true for IE-SNPs, as older adults look for ways to avoid living in more structured institutional settings.

"Despite some innovative and promising models of AL (assisted living), there is general consensus that overall, the current model of AL has been taken as far as it can go," the *JAMDA* report concluded. "As a society, we are asking AL to be a product very different than its original roots."

Optum is providing that needed disruption with its innovative and expanding care model, which melds the social with the medical and behavioral aspects of senior care and improves the resident experience by providing quality, affordable in-home and telephonic health care services.

"A huge part of our model is the caregiving and guidance that we bring into communities," Kircher said. "And we are on the leading edge of developing new programs and different types of services that meet seniors' growing demands for proactive, comprehensive, holistic care that can keep them in their communities longer."



The Optum care model and UHC Care Advantage, a specialized Medicare Advantage plan, bring health plan benefits, clinical support and expertise to residents in senior living communities. The model consists of a dedicated care team that works one-on-one with residents to coordinate and support their physical and behavioral health care needs.

Learn more about the Optum care model
optum.com/seniorliving

1. Zimmerman S, Carder P, Schwartz L, et al. The imperative to reimagine assisted living. *JAMDA*. 2021; 23(2):225-234.
2. Advisory Board. Innovative players shaping senior care. Accessed March 30, 2023.
3. Chartis. In a Shifting Market, Medicare Advantage Shows Continued Growth. March 23, 2023. Accessed March 30, 2023.

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