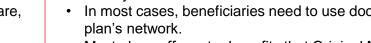
Part / Part B



(included in the MA APCD available to all applicants)

- Medicare Advantage is an "all in one" alternative to Original Medicare. These "bundled" plans include Part A, Part B, and
- usually Part D.
- In most cases, beneficiaries need to use doctors who are in the plan's network.



 Most plans offer extra benefits that Original Medicare doesn't cover-like vision, hearing, dental, and more.





(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

Note: Supplemental coverage submitted by commercial carriers directly to MA APCD is available to all applicants



Note: * Government agencies are limited Massachusetts state agencies and Federal agencies

** Understanding Medicare Advantage Plans, CMS Product No. 12026, Sept. 2019



Question: MA APCD release 7.0 documentation indicates Medicare data is released only to government agencies. However, the MA APCD submission guides include product codes for Medicare. Is commercial carrier Medicare data available to non-government applicants? What type of Medicare products are included in the MA APCD and on how many beneficiaries?

Answer: CHIA receives Medicare data ("Original Medicare") from the Centers for Medicare & Medicaid Services (CMS) under a Data Use Agreement (DUA). Under terms of the DUA, CHIA only releases Original Medicare data to government* applicants. Original Medicare beneficiaries can obtain supplemental coverage through commercial carriers and have the

CMS's 2019 product guide **, the difference between Original Medicare and Medicare Advantage products is as follows:

option of receiving Medicare through commercial carrier "Medicare Advantage" plans which can include hospital, medical and pharmacy benefits. Claims data from commercial carrier supplemental coverage, pharmacy benefit managers, and Medicare Advantage plans submitted to the MA APCD are available to all applicants. According to

Original Medicare

(separate extract available only to government* applicants)

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

Part A

Part B

You can add: 🗌 Part D

- Beneficiaries can add Medicare Part D (Drug Coverage).
- Beneficiaries can use any doctor or hospital that takes Medicare, anywhere in the U.S.

Answer (continued): To gauge the number of beneficiaries who have any type of commercial Medicare products in the MA APCD as a proportion of the Massachusetts population, we assessed both medical coverage of the entire population as a proportion of the Census population and coverage for any Medicare product types as a proportion of the population 65 and older.



In Table 1 below, MA census population* for 2013 to 2017 (first column) and all MA residents with medical coverage in the APCD (second column) show that data from 2013 to 2015 was close to population-based (over 95%) followed by a drop to 85% in 2016 (due to Gobeille). This drop was corroborated by comparing the Census American Community Survey estimate on insured population** under 65 years old (third column) to APCD beneficiaries under 65 with medical coverage (fourth column). In Table 2, census estimates for MA residents age 65 and over (first column) were compared to 65 and older age group in the APCD with different types of Medicare coverage (columns 2 through 7). Year 2017 showed increases for all products except Medicare Advantage, however the proportion of the population age 65 and over in the MA APCD with Medicare Advantage (26.86%) was closely aligned with CMS historical data on Massachusetts resident year 2017 Medicare Advantage enrollment (26.42%).***

Table 1. 5-Year Comparison of MA Census Population to MA APCD All Insured and Insured Under Age 65

	MA Census	MA	MA Census Insured**	
	Population	Residents***	Population Estimate	MA Residents***
Year	Estimate	in APCD	(Under Age 65)	APCD (Under Age 65)
2013	6,613,654	6,637,940	5,662,008	5,679,004
2014	6,668,348	6,687,425	5,691,319	5,676,655
2015	6,718,090	6,831,678	5,712,361	5,792,745
2016	6,736,017	5,694,862	5,699,946	4,734,582
2017	6,785,622	5,737,664	5,714,204	4,732,344

Table 2. 5-Year Comparison of MA Census Population Age 65 and Older to MA APCDMassachusetts Residents Insured Age 65 and Older by Medicare Coverage Types

		MA Census	Medicare					
		Population Estimate	Advantage		Part B	Part A and B		Part D
Υ	'ear	(Age 65 and Older)	In MA APCD	Part A Only	Only	Only	Part C Only	Only
2	013	961,031	310,441	10,304	1,787	541,639	5,679	17,574
2	2014	990,097	337,182	8,579	1,784	553,741	5,234	93,269
2	015	1,015,577	347,993	9,681	1,850	562,703	4,739	116,419
2	016	1,044,226	369,268	6,873	2,227	517,769	4,203	134,010
2	017	1,074,425	288,602	7,590	2,431	533,251	5,159	230,360

Notes: * Census American Community Survey Demographic Profile Data, ** Census American Community Survey Insured Population Estimate (Under Age 65) for civilian noninstitutionalized population, *** MA Residents Under 65 with Medical Coverage, **** Centers for Medicare & Medicaid Services, Office of Enterprise Data and Analytics, Data Warehouse

<u>Question</u>: What does the Medicare Code variable in the Member Eligibility file mean and what values do its codes correspond to?

<u>Answer</u>: The Medicare Code variable (ME081) is used by the carrier to report the value that defines if and what type of Medicare coverage applies to the eligibility record using the codes shown in the table to the right.

Part A is Inpatient/hospital coverage, Part B is outpatient/medical coverage, Part C is Medicare coverage by private companies approved Medicare, and Medicare Part D is prescription coverage.

ME081 Medicare Code

Medicare

Value	Description
1	Part A Only
2	Part B Only
3	Part A and B
4	Part C Only
5	Advantage
6	Part D Only
9	Not Applicable
0	No Medicare Coverage

Term	Definition
Medicare	Health insurance available under Medicare Part A and Part B through the traditional fee-for-
Benefits	service payment system. Part A is hospital insurance that helps cover inpatient care in hospitals,
(Part A & B)	skilled nursing facility, hospice, and home health care. Part B helps cover medically-necessary
	services like doctors' services, outpatient care, durable medical equipment, home health
	services, and other medical services.
Medicare	A Medicare Advantage Plan (Part C) is a Medicare health plan choice offered by private
Advantage	companies approved by Medicare. The plan will provides all Part A (Hospital Insurance) and
	Part B (Medical Insurance) coverage and may offer extra coverage such as vision or dental
	coverage Medicare Benefits (Part A & B)

MA APCD Release 8.0 Documentation Explanation of Medicare codes



Answer (continued): In looking at the frequency of Medicare Coding in MA APCD Release 8.0 by count of distinct MEIDs and by year for calendar years 2016 to 2019 for Medicare Massachusetts residents, while under 15% of records have a Medicare product, each year that percentage has been increasing as shown in the four charts below.



Frequency of Medicare Code (MEO81) for Massachusetts Residents by Distinct MEID Count

