



Provider Payment Maximums

Group 2 Open Forum



Agenda

1:00 – 1:25 25 minutes	Introductions & Purpose
1:25 – 2:25 60 minutes	Milliman Rate Study Analysis & Gather Feedback
2:25 – 2:30 5 minutes	Wrap Up: <ul style="list-style-type: none">• Action Item Review• Next Steps

WA Cares Fund Program Refresh

Program timeline

2014

Research on policy options for long-term care

2019

Legislature passes LTSS Trust Act & governor signs into law

2021

Legislature improves coverage for adults with disabilities that onset prior to age 18

2022

Legislature adds pathway to partial benefits for near-retirees; establishes voluntary exemptions for certain groups

2023

July 1
Workers begin contributing

2024

Legislature makes benefits portable

2026

July 1
Benefits become available for qualified, eligible individuals

WA Cares Fund can help

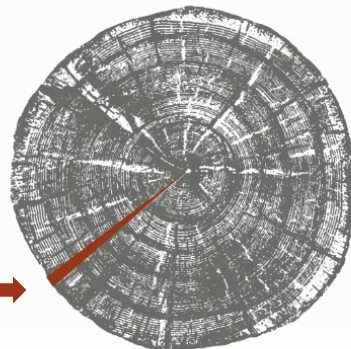
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

Typical Income:

\$50,091

Typical Contribution:

\$291/year



0.58%

Contributions

0.58%

Amount workers
contribute from wages



Contributions began

Benefits

\$36,500

Lifetime maximum benefit
(adjusted annually up to
inflation)

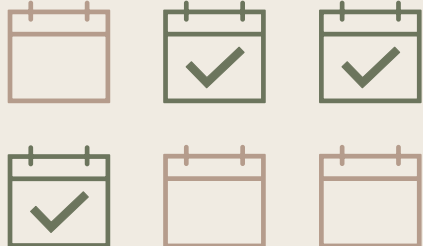


Benefits available

Qualifying for benefits

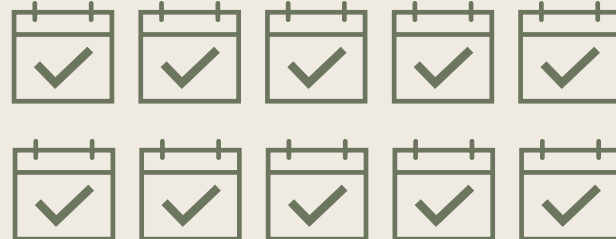
Early access to full benefit

Contributed at least **3 of the last 6 years** at the time you apply for benefits



Lifetime access to full benefit

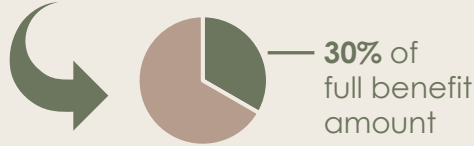
Contributed for a **total of 10 years** without a break of 5+ consecutive years



FOR NEAR-RETIRES

Lifetime access to partial benefit

People born before 1968 earn **10% of benefit amount** for each year worked



To earn benefits, must work at least 500 hours per year (about 10 hours per week)

The benefit is flexible

Up to **\$36,500** for any combination of services and supports, including:



Professional care at home or in a facility



Adaptive equipment & technology like hearing or medication reminder devices



Training & paying family member or friend to be your caregiver



Home-delivered meals



Home safety evaluations & environmental modifications like wheelchair ramps



Support & respite for family caregivers



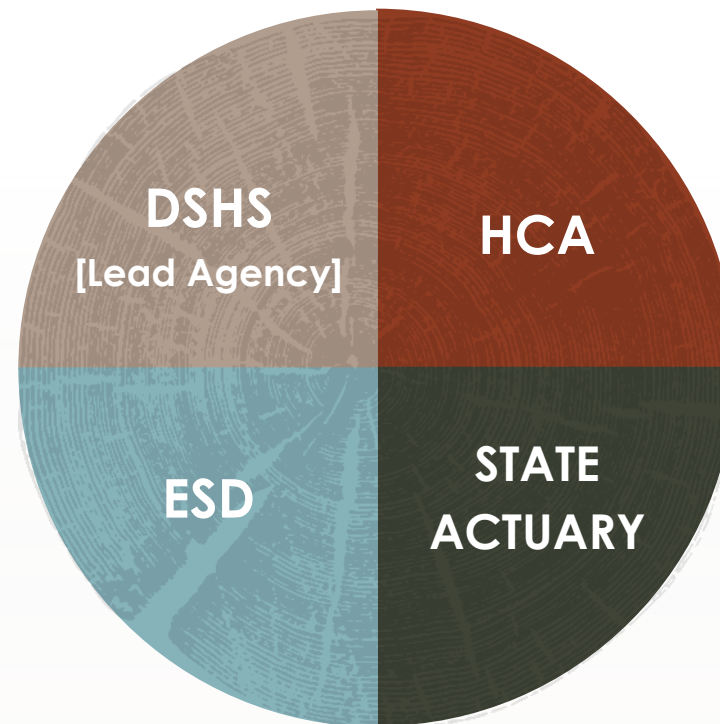
Transportation

Must need help with **3 activities of daily living** like bathing, dressing, eating, medication management

Cross agency responsibilities

- Process applications
- Perform care needs assessments & determine eligibility
- Manage providers

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- Collect premiums and wage reports
 - Determine vesting status
 - Process exemptions
 - Process requests from self-employed individuals opting in



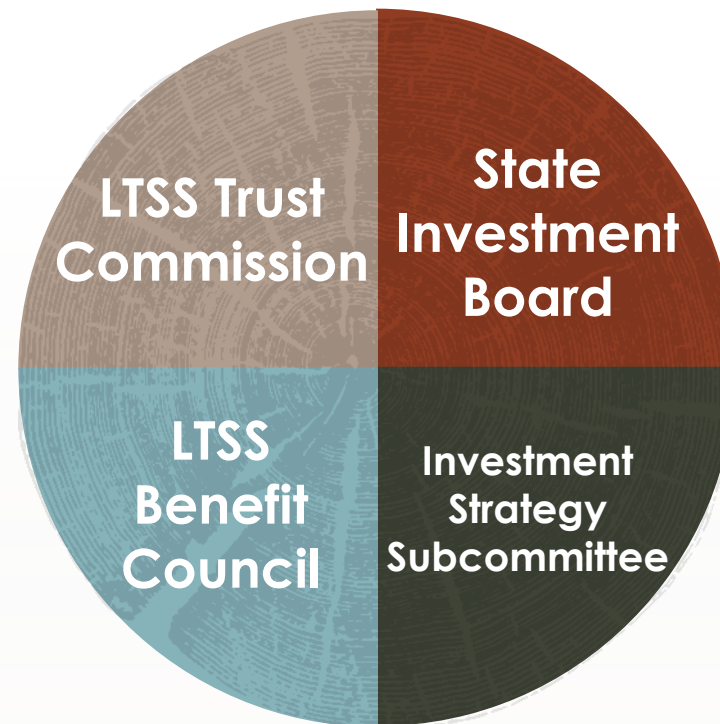
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- Pay providers
 - Track benefit usage

-
- Provide actuarial analysis to assess ongoing Trust Fund solvency

Program Oversight

- Make recommendations to the legislature and administering agencies
- Monitor expenses

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- Adjust benefits annually up to inflation



-
- Invest Trust Fund reserves

-
- Monitor investments
 - Provide guidance and advice to the State Investment Board

LTSS Trust Commission Workgroup

Commission Workgroup Purpose

- Review viable options for the Long-Term Services and Supports Trust Commission's recommendation required in RCW 50B.04.030(c) on the *"establishment of payment maximums for approved services consistent with actuarial soundness which shall not be lower than Medicaid payments for comparable services. A service or supply may be limited by dollar amount, duration, or number of visits. The Commission shall engage affected stakeholders to develop this recommendation."* The Commission will make formal recommendations to DSHS by January 1, 2025.

Commission Workgroup

- The Commission Workgroup will receive notes from the briefing and open forums to inform their recommendations. The Commission workgroup may wish to consider the following issues in their recommendations:
 - Maximum rates as payment in full
 - Beneficiary protection from being overcharged
 - Ability for the beneficiary to negotiate rates
 - Ensuring adequate supply of providers
 - Incentives for rural areas or other barriers to access

Stakeholder Engagement

- There are two avenues DSHS staff will use to gather feedback for the Commission. Notes from these discussions will be captured and shared with the Commission workgroup members.
- **Briefings** are an opportunity for providers to have initial conversations with DSHS and Milliman on important factors that drive rates for services. *Briefings* are scheduled by service group and held with a small group of providers.
- **Stakeholder Open Forums** are an opportunity for Milliman and DSHS to share initial results of the rate study by service group. Forums are open to the public. DSHS will use these forums to gather feedback on initial rate study results.

Scope

Group 1	Group 2	Group 3	Group 4
<ul style="list-style-type: none">• Adult Family Home• Assisted Living• In-Home Personal Care• Nursing Home	<ul style="list-style-type: none">• Adaptive Equipment and Technology• Environmental Modifications• Home Delivered Meals• Personal Emergency Response Systems	<ul style="list-style-type: none">• Adult Day Services• Eligible Relative Care• Transportation• Respite for Family Caregivers	<ul style="list-style-type: none">• Care Transition Coordination• Dementia Support/Memory Care• Education and Consultation & Services that Assist Paid and Unpaid Caregivers• Home Safety Evaluation• Professional Services

Stakeholder Open Forum

- **Adaptive Equipment and Technology**: Assistive devices and items to increase, maintain, or improve an individual's ability to perform activities of daily living (ADL) such as, but not limited to eating, bathing, toileting, walking, or to perceive control or communicate within their living environment.
- **Environmental Modifications**: Service to provide needed changes to an individual's residence such as installing a ramp or stair lift or widening doorways to accommodate a wheelchair in the home with the goal to increase, improve or maintain the beneficiary's health, welfare, safety, and independence.
- **Home Delivered Meals**: Provide nutritionally balanced meals delivered to the individual's home.
- **Personal Emergency Response Systems**: A service to secure help in an emergency through an electronic device that is connected to the individual's phone (either land line or cellular) and is programmed to signal a response center that is staffed by trained professionals who will immediately summon help for the beneficiary.

Questions To Think About

- Milliman will present their findings and then there will be an opportunity to gather feedback from you all.
- As Milliman is presenting, we would like for you to keep in mind some questions:
 - Is this rate methodology adequate?
 - Is there anything you think wasn't considered?
 - How would these rates impact beneficiary choice?
 - How would these rates impact the provider network?

Stakeholder Open Forum

WA Cares Fund Provider Rate Study Provider Payment Maximums Group 2

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MAY 16, 2024



Agenda

- Overview
- Summary of research
- Next steps

Overview

Phase 2 Services – Brief Description

Adaptive Equipment and Technology

Assistive devices and items that increase a beneficiary's ability to perform the activities of daily living (ADL) such as eating, bathing, toileting, walking, or to perceive control or communicate with the living environment.

Home Delivered Meals

Nutritionally balanced meals delivered to the beneficiary's home along with a face-to-face contact to monitor general well-being and safety.

Environmental Modification

Services that provide needed changes such as ramps, stair lift, and widened doorways for a wheelchair in the home to increase a beneficiary's health, welfare, safety, and independence.

Personal Emergency Response System

Services that secure help for beneficiaries in emergencies such as getting lost or falling, through an electronic device that is programmed to signal a response center staffed by trained professionals who will immediately summon help.

Rate Considerations

- Our research focused on gathering two sets of rates currently charged today:
 - Medicaid rates
 - Commercial rates charged privately – we focus on “average” range
- WA Cares may want to set rates differently than Medicaid or Commercial rates for several reasons, such as:
 - Administrative needs under WA Cares
 - Differences in covered services
 - “Cushion” to cover multi-year rates or outlier cases
 - For commercial rates, our research focuses on “average” range of rates, rather than outlier cases

Summary of research



Disclaimer

All numerical values shown are for discussion only and do not represent final maximum rate recommendations. The following slides are designed to summarize research on current rates and garner feedback from stakeholders. The content in this presentation should not be relied upon in any way.

Adaptive Equipment and Technology

- Medicaid pays Usual & Customary rates within ranges below for Adaptive Equipment and Technology
- For Commercial rates, we focused on gathering the average range of costs for 7 categories of adaptive equipment and technology services provided by DSHS

Medicaid Rates		Commercial Rates	
Description	Rate Range per Support	Description	Rate Range per Support
Assistive Technology	\$0.01 to \$5,000	Bathroom Equipment	\$15 to \$1,000
Vehicle Modification	\$0.01 to \$10,000	Incontinence	\$10 to \$250
Non-Medical Equipment Supplies	\$0.01 to \$10,000	Mobility Aids	\$100 to \$5,000
DME	\$0.01 to \$15,000	Hospital Beds	\$500 to \$10,000
Overall	\$0.01 to \$15,000	Lifts and Positioning	\$2,500 to \$15,000
		Pressure Relieving Equipment	\$50 to \$300
		Compression Garments	\$25 to \$500
		Overall	\$10 to \$15,000

Adaptive Equipment and Technology

- Are there any common services missing from our list of researched services that should be considered?
- Are there any important outlier services missing from our list of researched services that should be considered?
- WA Medicaid covers Adaptive Equipment and Technology at “usual and customary” rates – any concerns about following a similar approach for WA Cares Fund?
- To what extent should maximum allowable rate range be set beyond observed maximum average rate for Medicaid rates?
- To what extent should maximum allowable rate range be set beyond observed maximum average rate for Commercial rates?



Environmental Modifications

- Medicaid pays Usual & Customary rates within ranges below for Environmental Modifications
- For Commercial rates, we focused on gathering the average range of costs for 10 categories of Environmental Modification services provided by DSHS

Medicaid Rates	
Description	Rate Range per Modification
General Utility / Repairs	\$0.01 to \$60,000
In-Home Residential	\$0.01 to \$40,000
Overall	\$0.01 to \$40,000

Commercial Rates	
Description	Rate Range per Modification
Accessible Bathrooms and Bedrooms	\$100 to \$35,000
Accessible Lighting	\$20 to \$6,000
Automatic Door Openers	\$400 to \$6,000
Ceiling Track Lifts	\$1,500 to \$8,000
Door and Hallway Widening	\$300 to \$40,000
Emergency Exits	\$2,600 to \$5,600
Grab Bars	\$85 to \$500
Ramps	\$1,000 to \$5,000
Low-Pile Carpet and Smooth Flooring	\$100 to \$10,000
Stairlifts and Porch Lifts	\$1,500 to \$6,000
Overall	\$20 to \$40,000

Environmental Modifications

- Are there any common services missing from our list of researched services that should be considered?
- Are there any important outlier services missing from our list of researched services that should be considered?
- WA Medicaid covers Environmental Modifications at “usual and customary” rates – any concerns about following a similar approach for WA Cares Fund?
- To what extent should maximum allowable rate range be set beyond observed maximum average rate for Medicaid rates?
- To what extent should maximum allowable rate range be set beyond observed maximum average rate for Commercial rates?

Home Delivered Meals

- *Under Medicaid, Home Delivered Meals also include a face-to-face contact (when possible) with the client to monitor their general well-being and safety.*
- *For Commercial Rates, we also include range of costs for Mail Delivery (which would not include face-to-face contact). The inclusion of this type of service is being discussed in the Minimum Provider Qualifications Workgroup.*

Medicaid Rates	
Description	Rate per Meal Serving
Home-delivered Meals	\$8.50

Commercial Rates	
Description	Rate per Meal Serving
Face-to-Face Delivery	\$8 to \$9
Mail Delivery	\$8.50 to \$16
Overall Range	\$8 to \$16

Includes prepared & ready meals from:

- Factor Meals
- Blue Apron
- Cook-unity
- Eat Clean
- Marley Spoon
- Tempo by Home Chef

Home Delivered Meals

- What is a potential impact on the provider network if WA Cares Fund maximum allowable rates are set too low or too high?
- Should adjustments by geography be considered for maximum allowable rates for Home Delivered Meals?
- To what extent should maximum allowable rate range be set beyond observed maximum average rate for Commercial rates?



Personal Emergency Response System

- *For commercial rates, our research focuses on “average” range of rates, rather than outlier cases that may cause costs (e.g., installation costs) to be higher*
- *Add On Services include fall detection, medication reminder or dispenser, monthly GPS*

Medicaid Rates	
Description	Rate Range per Service
Installation	\$0.01 to \$10,000
Service	\$0.01 to \$125
Add On Services	\$0.01 to \$125
Overall	\$0.01 to \$10,000

Commercial Rates	
Description	Rate Range per Service
Installation	\$0 to \$99
Monthly Service	\$19 to \$40
Add On Services	\$10 to \$43
Overall	\$0 to \$99

Personal Emergency Response System

- Are there any other PERS-related services (or add on benefits) missing from our list of researched services that should be considered?
- WA Medicaid covers Personal Emergency Response System services at “usual and customary” rates – any concerns about following a similar approach for WA Cares Fund?
- To what extent should maximum allowable rate range be set beyond observed maximum average rate for Medicaid rates?
- To what extent should maximum allowable rate range be set beyond observed maximum average rate for Commercial rates?



Next steps

Next steps

The research presented will inform maximum allowable rates

We will consider feedback shared today by stakeholders and incorporate, if applicable

Research on Medicaid and Commercial rates will be used to develop Maximum Allowable Rates by service category for WA Cares Fund





Thank you

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Opportunity for Feedback

- Is this rate methodology adequate?
- Is there anything you think wasn't considered?
- How would these rates impact beneficiary choice?
- How would these rates impact the provider network?

Wrap Up

- Action Item Review
- Next Steps:
 - Our next open forum will be held on July 17th from 10:30 am – 12:00 pm
 - We will be discussing Group 3 services which include:
 - Adult Day Services
 - Eligible Relative Care
 - Transportation
 - Respite for Family Caregivers



Thank you!

Feedback about the Provider Payment Maximums Open Forums?
Contact Sarah Cleland at Sarah.Cleland@dshs.wa.gov

Questions about the WA Cares Fund program?
Contact the WA Cares Fund Customer Care Team at WACares@dshs.wa.gov