

## Why a Future-Focused Approach Pays Off

By JILL SELBY

**W**hen sitting with a new Medicare-eligible client, it's easy to focus on the person in front of you—their current condition and what that means in terms of coverage needs and benefit priorities. But you might also want to have a conversation about their future needs. Considering what each client's unique health and life situation may be down the road can be a path to greater client satisfaction, more referrals and maximized revenue for your business.

With new regulations in place this year, Centers for Medicare and Medicaid Services (CMS) is giving Medicare Advantage (MA) health plans the flexibility to design more person-centered products that include the benefits and services many seniors will need to remain healthy and independent. Think transportation, meals, and in-home support like personal care and housekeeping. These are benefits that, traditionally, have not been covered by Original Medicare, but were allowed as part of the Social HMO pilot program years ago. SCAN Health Plan was one of only four Social HMOs

in the nation during this time, offering some of the in-home programs and support services Medicare is now starting to allow through MA.

This flexibility is good news for seniors. In a 2018 SCAN survey of 1,000 California adults 65 and older, nearly 90 percent said they prefer to stay in their homes as they age, which is to be expected. But in another survey by SCAN of U.S. seniors, a majority reported concerns about being able to age in place due to physical declines and other life changes they expect with growing older.

### Age in Place—and Age in Plan

Regardless of the life and health changes your clients may experience, they depend on you to find the right plan for them year after year. That's why it makes sense to place your clients in a plan they can age with. After all, not all changes are predictable. I speak from experience.

It should come as no surprise that my parents are SCAN members. When they joined not long after retirement, they were active and healthy. That changed in an instant.

There was no gradual decline with age, where they could make adjustments over the years. They needed help immediately. And SCAN was there for them, from hospitalization to in-home support to therapy and transportation to ongoing care. It was the safety net they never imagined they'd need.

That's why, when considering which MA plans to recommend, I suggest you look beyond your client's needs here and now.

### A New Lens for Healthcare Decisions

Having the ability to see beyond just the short term ultimately means helping your clients think differently about their healthcare decisions. Much of the future benefit flexibility will be most important to frail seniors and those with chronic conditions—probably not the typical new client you engage with on a daily basis. So, the challenge becomes: "How can I help my clients who are healthy and independent today understand the value of considering benefits and services they won't need until tomorrow?" As my parents can attest, no one really knows exactly what they'll need and when. The

fact is, for the vast majority of us lucky enough to live into our seventies, eighties and beyond, our needs will change, and we'll need a plan that will support us on that journey.

Even your most active clients would appreciate the peace of mind of knowing that their future needs will also be met with the plan choice they make today.

That said, your clients aren't the only ones who benefit from long-term relationships with their health plans. We've been hearing from many brokers that a majority of their activity during the last few AEP cycles has been rewriting existing business. This can slow your business growth and affect your bottom line. When your current clients are happy with their health plans, not only does this free you up from rewriting their business, they're more likely to provide you with referrals.

### Look Beyond Products to the Plan Itself

In 2019, some MA plans began offering products that incorporated the new CMS allowances. As many as half of MA plans are ex-

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pected to offer some types of supplemental benefits by 2020, which can make it challenging to understand the depth and nuances of the various products from multiple carriers. In this environment, working with plans you trust to treat your clients well becomes especially important.

To help gain perspective into how best to meet your client's needs now and in the long term, you'll want to think beyond the individual products you're selling to the health plans behind them. Consider:

- Is the plan looking only to today's growth or also to retain its current membership? Does the plan have products that speak to different stages and health conditions of a senior's life? What a plan is doing now is an indication of how it

can help your client in the future. Are they already demonstrating a capability to take care of people at other stages? If so, it's more than likely that they'll be doing so as your clients transition in their needs. For example, in 2019 SCAN added two benefits to many of our products: Home Advantage, a fall prevention program that includes in-home visits by an occupational therapist, and Returning to Home, a readmission prevention program that provides in-home personal care, meal deliveries and care navigation after a hospitalization or skilled nursing facility stay.

- How does the plan treat its members? To really get perspective on how a plan treats its members, ask the experts: your clients. When you check in

with them each year and they say, "I'm happy and want to stay with my plan," ask them more about that. What do they appreciate about the plan? The plans that earn this sort of member loyalty are the ones you want to work with more consistently.

- How does the plan treat you? In what ways and to what extent does the plan support you so you can be successful? Look for plans that respect your expertise, value your time, and provide you with the support you need to create and maintain lasting relationships with your clients. For instance, SCAN's dedicated broker team provides a direct line to resources, answers and more.

These types of products are great news for seniors. Being able to remain safely

at home despite the challenges they may face is the true benefit in all of this. The key is to find the plan behind the products that will enable your clients not only to age in place but to age in plan. That's what taking a future-focused approach looks like.



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