

Senior Action Care Network (SCAN)

(Summary by Brenda Schmitthenner)

SCAN, a managed care plan for seniors available in the LA area, is one of just a few health plans in the nation that is under contract with Medicare to offer a combination of health care and personal care services for seniors. To be eligible for SCAN, the enrollee must be at least 65 years of age and be enrolled in Medicare A&B, continue to pay Medicare premiums and use SCAN providers for routine care. Two different levels of care are provided through SCAN. They are comprehensive medical services and the custodial component that is called “independent living power.” Comprehensive medical services include: no premiums paid to the plan, nominal co-payments for services, doctor visits, hospital care, ER and Urgent Care services, ambulance service, home health care, SNF, Hospice care, Chiropractic and Podiatry care, prescription drugs, eye glasses, routine hearing and eye exams, hearing aids, basic dental, routine physicals, taxi rides to doctor and hospital, personal care, care coordination, emergency response system, caregiver relief, adult day care, transportation escort, homemaker services, home-delivered meals, and inpatient custodial care.

Independent Living Power is a program of added services for SCAN members who qualify for these additional services. These personal care services provide the extra support that is needed for a member to remain safe and independent. The ultimate goal is to keep the member out of long term placement in a SNF. To access these additional services, the member calls a SCAN Member Services representative who arranges for a Personal Care Planner to meet with the member in his or her home. The Personal Care Planner assesses the member’s needs and organizes the services needed into an

individualized personal care plan. Through Independent Living Power, a member can receive up to \$625 worth of services and pay a co-pay that will not exceed \$153 per month. Services are provided at a significantly reduced rate. For example:

- Emergency response system - \$10 per month
- Caregiver relief - \$8.50 per visit
- Adult day care - \$8.50 per visit
- Respite in SNF, 7 days – no charge
- Transportation escort - \$8.50 per visit
- Personal care - \$8.50 per visit
- Homemaker services - \$8.50 per visit
- Home delivered meals - \$1.50 per day
- Up to 14 days custodial care in a SNF – no charge

This model would lend itself easily to a partnership with Medicaid to pay the charges for the Independent Living Power component of this plan. SCAN would then provide a truly integrated delivery system for the frail elderly in LA. Even though services are offered to members at a reduced cost, these charges may be too high for many frail seniors that would benefit from this level of support.