

Beginning in 2020, CMS introduced a new category of supplemental benefits—Special Supplemental Benefits for the Chronically Ill (SSBCI). Under SSBCI, plans may offer benefits that are not primarily health related, so long as such benefits have a *“reasonable expectation of improving or maintaining the health or overall function of the chronically ill beneficiary.”*

What is the Social Needs Benefit?

The social needs benefit has an expansive definition. Examples of social needs benefits are:

“Access to community or plan-sponsored programs and events to address enrollee social needs, such as non-fitness club memberships, community or social clubs, park passes, and access to companion care, marital counseling, family counseling, classes for enrollees with primary caregiving responsibilities for a child, or programs or events to address enrollee isolation and improve emotional and/or cognitive function.”

Social isolation and loneliness have been studied extensively as a significant driver of high health care claims costs.

Why should an MA plan care about social isolation?

Amongst a Medicare Advantage population, it is common for enrollees to live alone. Approximately 25% of community dwelling elderly Americans live alone. In addition, around 43% of seniors have identified themselves as “lonely.”

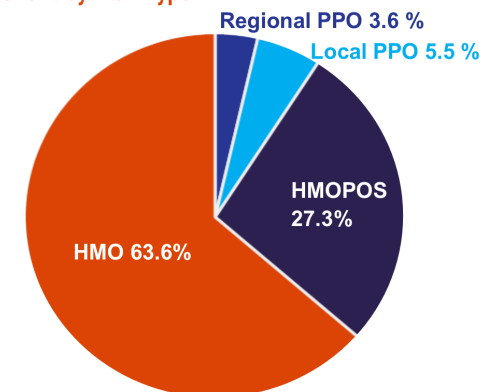
According to a Kaiser Family Foundation survey, 53% of adults reported greater stress and worry since the start of the pandemic. This indicates that enrollees are increasingly susceptible to the different risks associated with loneliness.

Risks include:

Heart Disease
Cancer
Stroke
Dementia
Mental Illness

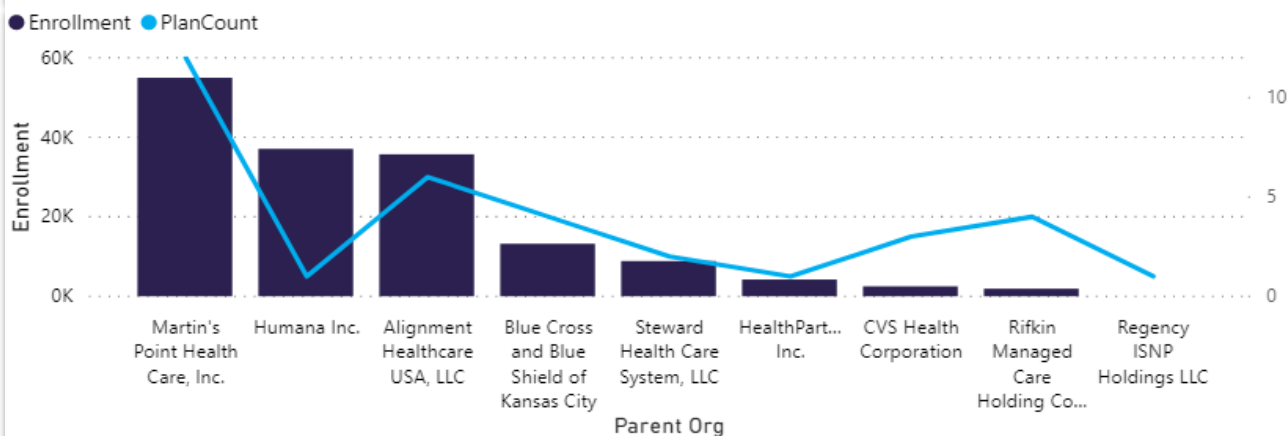


2020 Enrollment Split for Social Needs Benefit by Plan Type



2020 Enrollment and Plan Offerings for Social Needs / Isolation Benefit

In 2020 there are various parent organizations that have started offering a social needs benefit. In 2020 there were 34 different plans offering this plan with Martin's Point Health Care offering the most, over 200,000 enrollees as of December 2020.



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