



Case in Point: Optimizing Health Plan Revenue through Dual Eligibility Enrollment and Retention Focus

Problem Definition

The management of this mid-sized, southern Medicare Advantage health plan undertook an internal study early in the 2000's to identify areas of its operations in which revenue streams could be improved. Of special interest was the finding that dual-enrolled seniors comprised only 5% of its 50,000+ membership. The problem challenging the plan was that it lacked tools and expertise in the area of dual eligibility outreach and enrollment.

Actions Taken

Human Arc's PremiumAssistsm Dual Eligibility Outreach and Retention Service was contracted by the plan in 2003 to address the challenge. Human Arc was selected because of its decades of Medicaid eligibility outreach, screening and enrollment support experience; its reputation for caring treatment of older members and respect for their concerns and the life challenges they face; and the company's record of yielding highly successful, comprehensive dual eligibility initiative outcomes in terms of both member satisfaction and incremental plan revenue.

Results

Through March of 2011, the Human Arc PremiumAssist Dual Eligibility Outreach and Retention Service has:

- Added **well over \$10 million in incremental net capitation to the health plan's revenue stream** (not to mention another \$3.6 million as a result of Human Arc eligibility documentation and adjustment projects on the plan's behalf) and ensured millions more annually in annuity income.
- Successfully enrolled thousands of additional members of this plan into Medicare Savings Programs (MSP's), **improving the plan's dual enrollment share** to 6.7% of its Medicare Advantage membership.
- Managed a highly proactive, ongoing retention services program for the plan's dual members, with a **97% MSP re-enrollment success rate**, thus ensuring uninterrupted member benefits for an additional 3,300+ members and reinforcing their loyalty.
- Provided "Human Arc Extras" such as help to over 300 members to enroll for the federal Low Income Subsidy, and Member Completesm information reports on local, state and federal assistance programs for which members may qualify (**provided *without cost* to either members or their plan**).



Experience. Compassion. Results.

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