

Oklahoma SoonerCare Benefits (continued)

OPPORTUNITIES FOR LIVING LIFE (CONTINUED)

PACE (continued)

PACE enrollees must be at least 55 years old, live in the catchment area of the PACE program, be able to live safely in the community at the time of enrollment and be certified as qualified for nursing home level of care.

The Cherokee Elder Care Center receives Medicare, Medicaid and dual (for individuals who are dually eligible for Medicaid and Medicare) capitation payments for all individuals enrolled in the program. People not financially qualified for Medicaid and Medicare pay the capitation amount out of pocket. PACE assumes full financial risk for a member's care without limits on dollars or duration and is responsible for a full range of needed services. The PACE benefit package for all participants, regardless of the source of payment, includes all SoonerCare covered services specified in the State Plan.

Long-Term Care Partnership

As the senior population in the United States continues to grow, the resources used by the federal and state governments to help pay for health care benefits are strained. The focus of the Oklahoma Long-Term Care Partnership (OKLTCP) program is to create an opportunity for Oklahomans to take personal responsibility for organizing and financing their own long-term care needs. The OKLTCP is a public/private arrangement between long-term care insurers, the Oklahoma Insurance Department (OID) and the OHCA. The OKLTCP in coordination with the Oklahoma Insurance Department has developed an affordable insurance option to address the needs of Oklahomans while protecting both consumers and the state Medicaid budget. Currently, 24 insurance carriers are certified to market the program in the state; more than 3,600 agents have taken eight hours of training required to market the program and more than 2,659 policies have been sold to Oklahoma citizens and 3 policies are in claim status; meaning the individuals are now using the insurance policy that they purchased.

To help with its outreach and training effort, the OKLTCP program has teamed with the U.S. Department of Health and Human Services to promote the Own Your Future campaign. This campaign empowers citizens to plan for their future needs and protect their hard-earned assets.

Nursing Home Services

Because nursing home or institutional care is largely unavailable through Medicare or traditional private health insurance plans, Medicaid is the nation's de facto financing system. SoonerCare OLL funds nearly 70 percent of long-term care, both nursing facilities and intermediate care facilities for the intellectually disabled. SoonerCare provides coverage for low-income people and many middle-income individuals who are "spending down" their assets to cover the high costs of their long-term care.

Level of Care Evaluations – Long-Term Care Members

To ensure individuals applying for nursing home care are appropriately placed, the federal Pre-Admission Screening and Resident Review (PASRR) program provides a Level I screening for possible developmental disability or intellectual disability (ID) and/or mental illness (MI) to all people entering a long-term care facility. Furthermore, federal regulations include a higher level evaluation (Level II) for applicants who appear to be either mentally ill or developmentally disabled. The Level II assessment ensures that the member requires a long-term care facility and receives proper treatment for his or her MI and/or ID diagnosis.

67%

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SoonerCare funded 4,801,856 nursing facility bed days for SFY2012; this represents 67.2 percent of the total actual nursing facility occupied bed days in the state.