

Trends Report 2020



Photo: Township of Schaumburg, Illinois





The National Aging and Disability Transportation Center (NADTC) is a program funded by the Federal Transit Administration and administered by Easterseals and the National Association of Area Agencies on Aging (n4a), with guidance from the U.S. Department of Health and Human Services, Administration for Community Living.

NADTC's Mission is to increase accessible transportation options for older adults, people with disabilities, and caregivers nationwide.

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Medicare Advantage Transportation Programs

Introduction

Following doctors' instructions, whether attending medical and rehabilitation appointments, exercise programs, or buying healthy food, is reliant on mobility and access to affordable transportation. In recent years, Medicare Advantage (MA) Plans have been providing rides to eligible customers who do not have reliable transportation. In fact, many hospitals and other managed care organizations are also offering transportation to their customers, as the cost of a ride is far less expensive than unmet appointments and preventable hospital treatments.

The current pandemic has proven that Social Determinants of Health (SDoH) are the foundation of wellness and well-being. As noted in the pre-publication draft of TCRP Report 223 *Guidebook and Research Plan to Help Communities Improve Transportation to Health Care Services* (2020) Social Determinants of Health (SDoH) include "transportation but also such factors as economic stability, employment, housing, education, and social support networks." SDoH factors subjectively contribute to 80 percent of our health outcomes. According to the report, SDoH data points like these, are critical predictors to the outcome of a pandemic for an individual, a community, and our society as a whole.

Medicare Advantage Plans, often referred to as "Part C" or "MA Plans," are offered by Medicare-approved private companies that must follow established Medicare policy and procedures. These plans offer medical benefits, as well as coverage for things the basic Medicare plan does not cover, such as vision, hearing, dental, and fitness programs (such as gym memberships or discounts) and Part D prescription drug coverage.

Transportation is another eligible benefit to many Medicare Advantage programs, offering reliable transportation options for members going to medical or related treatments, pharmacies, and other services to promote health and wellness. In 2020, the Center for Medicare and Medicaid Services (CMS) allowed MA Plans the flexibility to offer transportation for members seeking preventative and wellness services, including trips to the grocery store, massage therapy, chiropractic care and other approved destinations.

Transportation is the third most commonly cited barrier to healthcare access for older adults, affecting 3,600,000 Americans a year in missed appointments. Missed healthcare appointments cost healthcare providers \$150B annually.

Challenges and Opportunities

Why Medicare Advantage Transportation Matters

Many older adults are isolated and cannot easily reach medical and rehabilitative appointments, stores selling produce, and exercise opportunities. According to a [2017 report](#) published by the Administration for Community Living (ACL) and Administration on Aging (AOA), nearly 1 in 3 older Americans and nearly half of women age 75 and over live alone -- many without access to reliable transportation. Social isolation can also contribute significantly to loneliness among older citizens, putting this population at a significant health risk. Recent research has shown that loneliness can be as damaging to health as smoking 15 cigarettes daily.



Texarkana Urban Transit District, Texas

According to [CareMore Health](#), a healthcare provider, which operates in 8 states and the District of Columbia with a focus on Medicare patients, an estimated \$6.7 billion in annual federal spending is attributable to social isolation among older adults. Studies have shown that poor social relationships were associated with a 29 percent increase in risk of coronary heart disease and a 32 percent rise in the risk of stroke, while expecting the financial and public health impact of loneliness to increase as the nation's population ages.

Many people 65 years and older cannot or no longer drive and struggle to access their family, friends, community, and healthcare. Seniors who cannot drive attend fewer medical appointments, go shopping and out for meals less often, and visit less with family and friends compared to seniors who drive. According to a [2016 TransitCenter survey](#) more than 44.6 million Americans were 65 or older (the number grew to 52.4 million in 2018, according to 2019 Profile of Older Americans), representing 14% of the population. As indicated in the Administration for Community Living (ACL) [2019 Profile of Older Americans](#), about 28% of older persons lived alone, and among women ages 75+, 44% lived alone, which further proves the need of accessible transportation options for older adults to safely access essential services.

Medicare Advantage Transportation

Public transportation options in general can often present a real challenge for older adults and people with disabilities. Infrequent service, confusing reservation processes and route information or mobility issues often contribute to older adults choosing to stay home in isolation and often miss preventative or much needed medical services. By providing transportation assistance, members can access destinations while supporting their physical and emotional health. Eligible members are able to pick up groceries or prescriptions, attend counseling, access nutritional and fitness programs or socialize with friends.

How Does it Work?

Most MA plans contract with a transportation brokerage company to provide services based upon a fee-for-service or per-capita model. The transportation broker is selected based on a variety of qualifications which may include cost, experience, and knowledge of the industry or region. The transportation broker is responsible for ensuring that members are transported by licensed and credentialed transportation providers in their area or region.

Additional responsibilities may include, but are not limited to, provider management, eligibility verification, trip reporting, and grievance management. MA transportation plans can vary by brokerage company, but often include an allocated number of rides within a certain timeframe. When setting up eligibility, the member will be instructed on their ride allotment.



Source: NADTC

How to Schedule a Ride

Typically, MA Plan members can request rides from the transportation broker by using a centralized call center by phone, an internet web portal or mobile app. The broker is responsible for verifying the eligibility of the member, maintaining up-to-date contact information, and directly coordinating transportation for the member. Trips can be booked for a single use as needed, or as a series of trips as deemed necessary by the client and medical provider. The broker is responsible for maintaining an approved listing of transportation providers, and once a client requests a trip, the broker will automatically assign each ride to an appropriately licensed and credentialed ride provider based on accessibility needs, cost, and geographic service area.

Depending on the level of assistance required for the member, the ride may be assigned to a taxi, Lyft or Uber, or an accessible transportation provider. Commonly known as non-emergency medical transportation (NEMT), these providers are approved by the MA plan and assigned to members requiring additional assistance to and from the vehicle, using a wheelchair, or a mobility device. The rides are documented by the transportation provider and reported to the broker for payment or reimbursement based on the services provided. Trips may be scheduled and reimbursed using a shared technology platform or cloud-based service. When this service is available, it has potential to make for a seamless process for the member.

Local Examples

[Anthem, Inc., CareMore Health](#) provides accessible vehicles offering door-to-door, on-demand, and curb-to-curb transportation services through partnerships with American [Logistics Company \(ALC\)](#), MedStar, [Uber Health](#) and other approved transportation providers. These rides are scheduled by the customer contacting Anthem and availability is determined for the pick-up time needed. Approved transportation providers like ALC and UberHealth use a 'My Ride Manager' application platform, equipped with GPS tracking, allowing members to track their ride in real-time. Since 2016, CareMore Health has provided over 1 million rides and greatly reduced wait times, a reduction in trip costs, and an excellent on-time performance record, all contributing to a 97% customer satisfaction rating.

[Independent Health, SafeRide Health](#) provides rides in Western New York State for customers traveling to healthcare destinations, including methadone clinics for those seeking treatment. Customers contact SafeRide for a ride reservation, who then assigns rides to Lyft, taxis, or accessible non-emergency medical transportation (NEMT) providers. SafeRide also contracts with fixed-route transit providers in urban areas, providing funding for bus passes to those who can use public transit to reach their end destinations.

Summary

The total number of Medicare-eligible beneficiaries is expected to increase from 59.1 million in 2018 to over 80 million by 2030. At the same time, the percentage of those enrollees who participate in Medicare Advantage (MA) Plans has been steadily climbing annually since 2004. The number of Medicare Advantage plans available increased 34% [since 2017 alone](#), according to CB Insights. The proportion of Medicare consumers enrolled in MA Plans could reach 70% and is fueled by baby boomer retirements and increased financial support by the Centers for Medicare and Medicaid Services.

Currently, one-third of MA plans offer transportation benefits, up from 22% in 2019. During the COVID-19 outbreak, demand for rides has dropped. However, progressive healthcare plans

have leveraged their transportation networks to bring groceries, supplies and even COVID-19 testing to the homes of their senior members. MA Plan transportation brokers are focused on overseeing adherence to vehicle sanitation, wearing masks and other mitigation protocols.

MA Plans justify their investment in providing rides by measuring the reduction in healthcare costs and improved health maintenance for participating members, including improvement in fewer missed medical appointments. MA Plans also assess trends in member satisfaction and avoidance of fraud and abuse. Data integration with the transportation brokerage, ride providers, and healthcare agencies subsidizing the rides is key to the functionality of the technology platform and improved coordination for scheduling and payments.

Resources

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