

A healthcare worker wearing a green bouffant cap, a blue face shield with a white cross logo and the word 'SHIELD', round glasses, a white N95 mask, and blue gloves. They are wearing a white protective gown over a blue shirt. The background is a plain, light-colored wall.

EXPANDED EDITION

*UPDATED WITH NEW STORIES ON THE
FIGHT AGAINST COVID-19*

Spotlight on Innovation

The Response to
COVID-19

BY BETTER MEDICARE ALLIANCE
JUNE 2020

BETTER MEDICARE
ALLIANCE



A Letter from Our President and CEO

UPDATED JUNE 2020

DEAR FRIEND,

As the Better Medicare Alliance prepares to publish this expanded edition of our report, Americans – and especially seniors and those with disabilities – continue to grapple with the threat of the novel coronavirus (COVID-19) to our lives and to our communities. This crisis, with its health and economic consequences, is compounded by recent accounts of police brutality that have highlighted longstanding racial injustices in our society that cry out for overdue reform.

Our way of life has been dramatically altered as working from home, social distancing, and face masks in public remain a difficult but necessary temporary normal to protect ourselves and our neighbors. Most tragically, more than 115,000 Americans have lost their lives to coronavirus as of this writing – a death toll that has disproportionately harmed older adults and communities of color.

For all the loss, loneliness, and harm that coronavirus has wrought, it also carries inspiring stories of everyday Americans rising up in the midst of unprecedented challenges to care for those in need: health care workers who selflessly sacrifice to save human life, first responders who continue to serve in uncertain times, advocates for justice who brave the threat of coronavirus to demand a more equal society, and grocers and truckers who maintain the availability of essential products on store shelves.

In this difficult hour, the Medicare Advantage community—health plans, health systems, provider groups, nonprofits, and local partners – is doing its part to meet beneficiaries' needs as well; bringing healing and hope to those who are impacted by this infectious disease.

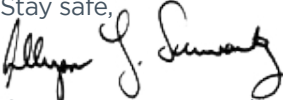
We are deeply proud of the important work

carried out right now by our 143 Ally organizations – many of which are on the frontlines of the fight against COVID-19. Recognizing that other health care needs don't stop for a pandemic, our Allies also continue to care for the many beneficiaries with chronic conditions and other acute illnesses that require attention during this challenging time.

Earlier this spring, we profiled 18 inspiring stories from across our Alliance in the first edition of this report. We were heartened by the overwhelming response. In the months since, COVID-19 has remained in our lives but so, too, have leaders in the Medicare Advantage community who continue to save and sustain life during this global pandemic. We are delighted to share an updated and extended sampling of some of their stories.

As you read these messages, I hope you find encouragement in the knowledge that there is good news to be shared, even now. We should also recognize that it is the innovative, value-based framework of Medicare Advantage itself that makes much of this noble work possible.

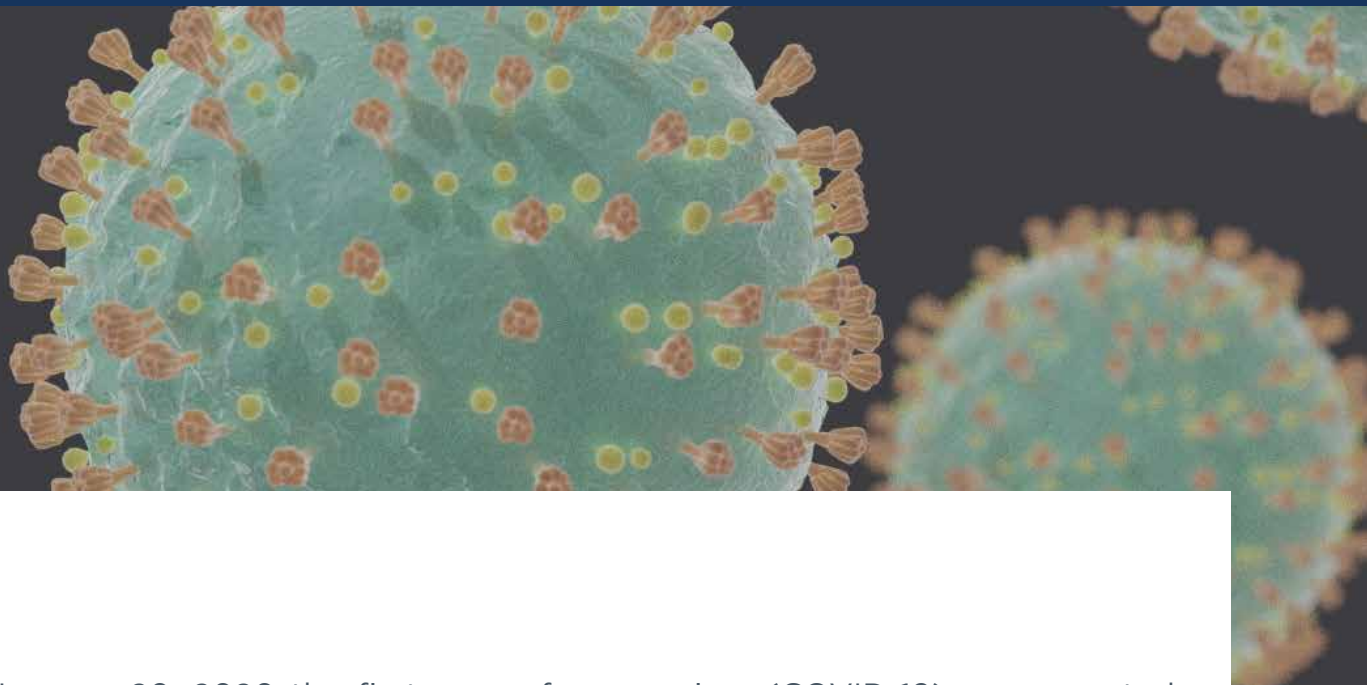
As a bipartisan effort signed into law more than 20 years ago and sustained and supported by Democratic and Republican administrations alike ever since – now earning the overwhelming backing of 75 percent of Congress – Medicare Advantage has seen us through trying times before. With the continued support of policy-makers, it will remain a trusted source of health and financial security to the 24.2 million Medicare Advantage beneficiaries today, and those still yet to come.

Stay safe,


Congresswoman Allyson Y. Schwartz
President and CEO
Better Medicare Alliance

As of this writing, the coronavirus pandemic remains an active health care emergency. **Visit [coronavirus.gov](https://www.coronavirus.gov) for the latest information from the Centers for Disease Control and Prevention.**

I. Introduction



On January 20, 2020 the first case of coronavirus (COVID-19) was reported in the United States. As the impact of the virus mounted, the World Health Organization declared it a “Public Health Emergency of International Concern” a mere ten days later. By early March, the novel coronavirus was declared a pandemic. At the time of this report, coronavirus remains an ongoing crisis—impacting lives and livelihoods in all 50 U.S. states, territories, and the District of Columbia.

Research suggests that up to 25 percent of those infected with coronavirus may not exhibit symptoms, but for the Medicare Advantage community of seniors and Americans with disabilities, coronavirus can be especially perilous – leading some to experience respiratory problems, lengthy hospital stays, and even death.

In these pages, Better Medicare Alliance has chronicled a small sampling of the many ways our 143 Ally organizations—health plans, providers, physician groups, community partners, advocacy organizations and others—are rising up to meet Medicare Advantage beneficiaries’ needs in this unprecedented time.

To learn more about the work of Better Medicare Alliance and our Ally organizations, as well as how you can become involved, visit **www.bettermedicarealliance.org**.

II. Health Care Providers and Health Systems

Oak Street Health

@OakStreetHealth | oakstreethealth.com

While coronavirus has changed so much about our daily lives, it hasn't changed the need for capable and compassionate primary care for seniors – nor has it changed Oak Street Health's commitment to deliver exactly that.

Founded in 2012, Oak Street Health establishes health centers in medically underserved communities, providing patient-centered, primary care to Medicare beneficiaries. It makes use of the incentives in Medicare Advantage to support its unique model of value-based care, which focuses on quality of care for patients, not volume of services.

At the height of the coronavirus outbreak in late April, Oak Street Health reported that an impressive 90 percent of its patient visits were conducted either through video or on the telephone, depending on the technology patients have in their homes. "We are providing full patient visits," said Dr. Julie Silverstein, Executive Medical Director at Oak Street Health. "We are following the same template we do in the office, but everything is done virtually."

Oak Street kept its centers open for appointments that cannot be accommodated via telehealth and has wisely adopted new staff shifts to minimize the risk of employees' exposure to COVID-19. "There are five shifts for every center," explained Oak Street Health leaders in a recent interview with FierceHealthcare. "Those shifts never overlap so you don't have cross-contamination of team members which allows us to extend the life of our PPE supply."

Oak Street Health has remained keenly aware of the effects of coronavirus on seniors' mental health. In May, it released the results of a survey of 1,000 seniors across the country about this topic. Oak Street's survey found that nearly half of respondents (48%) have not had discussions with their health care provider about changes in their mental health as a result of the pandemic. Fortunately for its patients, Oak Street Health has a process of proactive wellness calls in order to screen patients for unmet needs and connect them with social workers for additional support – ensuring that their patients know they are not alone, even as we remain apart.





Atrius Health

@AtriusHealth | atriushealth.org

As of this writing, the state of Massachusetts has seen over 105,000 confirmed cases of COVID-19, with Boston being called a recent “hot spot.” Our Allies at the Massachusetts-based nonprofit Atrius Health are delivering compassionate care to many of these patients across their 31 medical practice locations. Roughly half of Atrius Medicare patients at any given time are Medicare Advantage beneficiaries.

In the face of COVID-19, Atrius quickly pivoted to treat many patients via telehealth. It also established a COVID-19 call center that has received as many as 1,500 calls a day. Atrius offers COVID-19 screening at more than ten testing sites.

Like many health care practices, Atrius faces a special challenge in this time: while doctors, nurses, and pharmacy staff are taking extraordinary measures to care for the community, their practices have also seen a reduction in revenue due to the postponements of elective services and deferred care. Better Medicare Alliance continues to advocate for Allies like Atrius to receive the federal dollars needed so that they can continue to do what they do best: bringing quality, efficient care to their 745,000+ patients.



Austin Regional Clinic

@AustinRegional | austionregionalclinic.com

Our Allies at Austin Regional Clinic, a multispecialty medical group operating across 28 locations in 13 central Texas cities, are truly on the frontlines in the battle against COVID-19. While much of America sheltered in place, the health care heroes at Austin Regional Clinic remained available to serve the public—keeping all clinic locations open, fulfilling appointments via telemedicine, operating a 24-hour hotline, and even providing drive-up testing at multiple clinic sites.

Several Austin Regional Clinic locations even extended hours amid the coronavirus pandemic, keeping their doors open longer to serve more patients. “We are ensuring safe environments for our patients, separating patients with respiratory illness from other patients,” said Dr. Jay Zdunek, Chief Medical Officer at Austin Regional Clinic.

Dr. Zdunek and his team also know that coronavirus testing can be complicated to patients, with confusion remaining over who is deemed medically in need for testing and who is not. That is why Austin Regional Clinic offered on-the-spot telemedicine appointments to anyone to arrived for drive-up testing without first having a physician’s referral.



ChenMed

@ChenMed | [chenmed.com](https://www.chenmed.com)

As a family-owned, physician-led practice, ChenMed is a proud BMA Ally operating a network of 59 primary care centers for seniors on Medicare Advantage across the country. By harnessing the flexibilities and innovative benefit design found in Medicare Advantage, their care models result in 50 percent fewer hospital admissions than a standard primary-care practice.

ChenMed has maintained a patient-centered approach to care throughout the coronavirus outbreak, with news outlets like *Modern Healthcare* reporting on how they are leveraging telehealth to treat up to 90 percent of patients through virtual care during the coronavirus outbreak – keeping them safe at home and limiting their risk of exposure to the disease. ChenMed staff even dropped off iPads at the homes of patients who lack the technology to complete virtual appointments.

Appearing on Al Jazeera News, Dr. Faisel Syed, ChenMed's National Director for Primary Care, elaborated on the innovative ways the organization is meeting seniors' needs during this time, saying "I'm seeing doctors and nurses working with food banks to have food delivered to our patients ... our average patient is about 72 years old, so to hear these stories about our care teams delivering food to patients, having groceries delivered to patients, even having toilet paper delivered to the patients – you never would expect that to happen."

Syed adds that every ChenMed patient receives at least one phone call from ChenMed staff on a weekly basis—just another way they keep their patients happy, healthy, and at home, even amid a global pandemic.

"Many of us got into health care to rise up in situations like this. Some of the actions I'm seeing of people—doctors, nurses, their care teams—what they're doing on a daily basis, really it's nothing short of heroic," Syed concludes.

ConcertoHealth

@ConcertoHealth | concertohealth.com

ConcertoHealth is a value-based provider of in-home complex care and proud BMA Ally. Its multidisciplinary care teams are comprised of complex care medical doctors, nurse practitioners, physicians' assistants, registered nurses, clinical care navigators, pharmacy teams, transition of care nurses, health coaches, social workers, and more.

As ConcertoHealth explains, "It is in times of crisis that our teams have a true opportunity to step-up and serve the needs of the frail and vulnerable populations in America."

ConcertoHealth staff saw the impact of coronavirus firsthand, as their teams were on the frontlines of patient care amid some of the first domestic COVID-19 cases in Washington state. Their dual-eligible patient base includes residents in fifty adult family homes and assisted living facilities.



The teams have found that the complexity of these patients' needs exceeds telehealth. In delivering hands-on care, best practices include daily health checks and taking universal precautions with pre-screening and full use of PPE [personal protective equipment].

To reduce the risk of transmission, ConcertoHealth has partnered with county health departments to implement a home-based COVID-19 testing and treatment program for residents and caregivers in high-risk living situations. "We knew we had to get to the patients who cannot get to clinics or community-based testing sites with ease, or at all," says Dr. Chris Dodd, Chief Clinical Officer. "We developed partnerships with the three largest public health departments near Seattle, whereby, when we identify a positive case in a congregate living setting, we then are able to obtain testing from them and undertake the testing of the entire group of people." This partnership keeps the Medicare Advantage members and their entire healthcare ecosystem safe, regardless of others' insurance coverage.

ConcertoHealth is known for "standing shoulder to shoulder with patients"—a motto that shines through in its noble work to meet patients at their point of need. Whether at home, via telehealth, or through other means of care, ConcertoHealth works tirelessly to keep patients on the path to wellness and stem the tide of coronavirus on our vulnerable senior populations.



Iora Health

@IoraHealth | IoraHealth.com

Caroll Hayman, M.D., Regional Medical Director for Iora Health, describes the organization as “a way to provide comprehensive, wraparound, high-quality, evidence-based primary care using a team model.” Iora Health takes pride in knowing patients by name—a quality that proves important in times like these.

Within a week of the coronavirus outbreak, Iora Health had quickly adapted to fulfill 92% of its encounters via non-visit based care (e.g., video, phone, or email). Iora doubled its number of encounters per day by proactively reaching out to check in, and make sure our patients had the food, medicines, and human contact needed to stay safe.

Prior to the height of coronavirus, Iora was already using a variety of technologies to reach out to their patients, from texting and phone calls to virtual visits via FaceTime. For patients who lack the technology to complete appointments via telehealth, Iora has delivered sanitized, pre-configured tablets to patients’ homes.

In a recent blog post, Iora’s Sarah G. Candler, M.D. explains the secret to Iora’s personalized care – both in today’s crisis and in more normal times: “The main reason most of this is possible is the biggest thing that sets us apart from most primary care practices: value-based payment,” Candler explains. “Most of our patients are reimbursed through partnerships with Medicare [Advantage] insurance plans that pay flat rates (adjusted for severity of illness) for us to take care of our patients. As a result, ‘taking care of our patients’ can look pleasantly different than a typical doctor’s visit.”

Landmark Health

@LandmarkHealth_ | landmarkhealth.org

Well before the COVID-19 pandemic, Landmark Health saw the need for in-home medical care for older adults with chronic conditions. With approximately 81% of COVID-19 deaths in the U.S. occurring in patients 65 and older, the need to keep at-risk seniors well at home has been tragically accentuated.

Landmark cares for most the medically frail seniors – the average Landmark is patient 79 years old and has eight chronic conditions. Following the start of the COVID-19 pandemic, Landmark's data science team moved quickly to build new predictive analytics to prioritize outreach to patients most vulnerable to COVID-19. This focus ensured that Landmark's providers had clear direction on which patients to connect with first.

The company also leveraged telemedicine to conducting 1,000+ virtual visits daily with a 260% increase in video visits from mid-March to mid-April. Additionally, Landmark saw a 190% increase in demand for its fully integrated and employed behavioral healthcare teams.



But for frail seniors with hearing and vision impairments, dementia or cognitive impairment, and limited access to or comfort with technology, Landmark determined that a calibrated mix of in-person house calls and virtual visits is the right answer. By early June, Landmark had ramped back up to 60-70% of visits happening face to face and in the patient's home; a significantly higher rate of in-person visits than primary care providers with physical clinics.

Patient demand for Landmark's in-home medical care doubled in April relative to February; the company believes the major driver of this uptick in demand is because seniors are looking for a primary care solution that is convenient, high-quality, and safe.

Today, over 11 million Medicare beneficiaries are living with six or more chronic conditions. Landmark recognizes that these patients often feel safest in their own homes. Bringing healthcare's front lines to patients' front doors is necessary today and in a post-COVID world. Medicare Advantage has enabled risk-based, innovative models like Landmark's to provide essential services to our country's most vulnerable seniors.



VNSNY nurse Eileen (left) and her colleague Danielle (right)

Visiting Nurse Service of New York

@VNSNY_News | vnsny.org

The largest and one of the oldest not-for-profit home and community-based health care providers in the country, Visiting Nurse Service of New York (VNSNY) has cared for vulnerable New Yorkers both in good times and bad for over 125 years—from the AIDS crisis, to the aftermath of September 11, 2001, to today.

Speaking to Better Medicare Alliance last year, prior to the onset of the coronavirus outbreak, VNSNY Executive Vice President and CFO Dan Savitt explained the value of Medicare Advantage to the organization's mission, saying "Medicare Advantage plans offer us new ways of bringing care into the home. For us, that's critical – we're in the home every day."

While much has changed during the coronavirus outbreak, VNSNY's commitment to its patients has not – including a commitment to home care where appropriate. On April 1, VNSNY began to accept patients diagnosed with COVID-19 for home care and home hospice services. This means that patients who can safely go home—under their nurses' trusted care—are able to recover in comfortable, familiar surroundings.

VNSNY nurses like Eileen, a nurse in Staten Island who has been with the organization for nearly three decades, explains her process for housecalls during the coronavirus pandemic this way: "Once they open the door, I greet them with a smile and a 'Hello, how's everything?' I assure them things will get better, and that we just have to take it one day at a time. We are New Yorkers—we're resilient!"

This is a uniquely challenging time to deliver care in the home, but thanks to our Allies at VNSNY and their heroic nurses like Eileen, Medicare Advantage beneficiaries continue to receive care where and when they need it.

III. Medicare Advantage Community Partners



National Association of Nutrition and Aging Services Programs

@NourishSeniors | NANASP.org

With hunger and food insecurity risks heightened for so many amid the COVID-19 pandemic, Better Medicare Alliance is proud to stand alongside advocates for senior health and nourishment like the National Association of Nutrition and Aging Services Programs (NANASP).

NANASP was a critical part of the advocacy effort to enact the bipartisan *Coronavirus Aid, Relief, and Economic Security (CARES) Act* of 2020 into law which included critical funding for Older Americans Act (OAA) that community partners depend on in order to put nutritious meals into the hands of seniors.

In response to COVID-19, NANASP also forged an innovative partnership with fellow BMA Allies Tivity Health and the National Association of Area Agencies on Aging to help meet the increasing demand for nutritious meals during this health crisis. NANASP Executive Director Bob Blancato explained, “This initiative comes at a critical time when our members and their partners are concerned about not having enough meals to serve older adults in their communities. These meals will meet a critical need for older adults, who are especially vulnerable to additional challenges due to the COVID-19 pandemic.”

Most recently, NANASP launched a new podcast aptly titled “Essential Service,” which spotlights the selfless work that its 1,100 members and their volunteers across the country are doing every day to ensure older adults receive the nutrition they need.



naviHealth

@naviHealthPAC | naviHealth.com

As a senior-centered care solutions company and proud BMA ally, naviHealth is committed to improving the health care experience for seniors so they can live a more fulfilling life – and now more than ever, the growing health, social and behavioral concerns of this vulnerable population are top-of-mind.

Amid the COVID-19 pandemic, naviHealth has worked diligently to safeguard its colleagues, client partners and the patients and seniors they serve. “Whether it be through our Care Transitions Platform, nH Discharge and nH Intake, or our field-based clinical and non-clinical teams across the country, we are working tirelessly to find ways to help each of [them] navigate these challenging times,” said Harrison Frist, President, Market Operations.

As providers looked to discharge patients out of the acute setting and back home as quickly and safely as possible, naviHealth swiftly developed a COVID-19 patient tracker, as well as a facility tracker to support the care transition process, helping to identify where patients could safely go after discharge – if not home. Through naviHealth’s Wellness Check Program, a team of non-clinical leads make thousands of calls to seniors isolated in their homes, checking in on them and providing them with a variety of needed care and services, including groceries, caregiver support, community resources and more.

naviHealth also immediately launched a dedicated COVID-19 resource page, including links to important industry resources, best practices and updates from CMS and the CDC to support healthcare organizations across the care continuum. Through its thought leadership arm, naviHealth Essential Insights, subscribers received concise weekly COVID updates, as well as trends and intel to stay informed.

Through its continued partnership with Meals on Wheels of America, naviHealth also donated \$25,000 towards the COVID-19 Relief Program, which directly supported nearly 50 local Meals on Wheels programs across the nation. In addition, naviHealth matched up to \$25,000 in donations – nearly doubling the impact and providing critical support to help fight senior hunger and isolation nationwide.

Partners in Care Foundation

@Partners_Care | PICF.org

Founded in 1997, the California-based Partners in Care Foundation delivers programs and services that protect and support adults with complex health and social service needs, frail elders, people with disabilities, caregivers and families.

Partners in Care describes its work as forming “a bridge between medical care and what a person can accomplish in their own home.” These days, as it turns out, that’s a lot!

With many doctors and public health officials continuing to advise seniors to remain home when possible, Partners in Care Foundation sprung into action with a series of evidence-based internet wellness programs to keep seniors healthy, mentally engaged, entertained, and safe in their own homes.

From “Bingocize” – a 10-week online program combining Bingo with fall prevention exercises and health education – to its Arthritis Foundation Exercise Program and Chronic Pain Self-Management Program, Partners in Care helps ensure that staying at home doesn’t have to mean missing out on connection with others or opportunities to exercise our bodies and minds.

Importantly, there is no charge for Partners in Care’s programs – though they gratefully accept donations.



Volunteers move boxes of shelf-stable food delivered to Partners in Care Foundation by the LA Regional Food Bank. The meals were sent to clients in Partners in Care’s Multipurpose Senior Services Program



Meals on Wheels America

@_MealsOnWheels | mealsonwheelsamerica.org

More than 10 million older Americans are at risk of hunger every day, a problem that threatens to be made worse by coronavirus, as seniors are encouraged to stay home and avoid public places. Medicare Advantage is innovating to meet seniors' nutritional needs, including through supplemental benefits not found in Traditional Medicare. The latest study shows that nearly half of Medicare Advantage plans provide some form of a meal benefit.

One way that Medicare Advantage fulfills these benefits is through partnerships with community organizations like Meals on Wheels America—a nonprofit committed to fighting hunger and food insecurity by delivering some 220 million meals to 2.4 million seniors across the country every year.

Recently, the *New York Times* highlighted the way that Meals on Wheels' community partners help address concerns of social isolation during this time, speaking with Dr. Dan Blazer, a psychiatrist at the Duke University School of Medicine who's 96-year-old mother in law is among the many seniors served by Meals on Wheels local chapters during this critical time.

"Blazer reports that the drivers delivering Meals on Wheels to his 96-year-old mother-in-law in suburban Atlanta, instead of just dropping off food as usual, now tap on her door and chat from across the hallway," says the Times.

"They have a conversation from six feet away. She says it makes a huge difference," Blazer explains.

MANNA

@MANNANourishes | mannapa.org

Our Allies at MANNA—the Pennsylvania-based nonprofit preparing and serving nutritional meals to those battling serious illness across the Greater Philadelphia region, Southern New Jersey, and beyond—often say that “food is medicine.” This rings especially true to those facing a diagnosis of coronavirus, for which there remains no cure.

Nutrition service organizations like MANNA face special challenges today: demand for its services has increased due to the coronavirus outbreak, yet some volunteers are also self-quarantining and unable to help. Still, they are keeping their doors open and their delivery trucks running. The *Philadelphia Inquirer* reports that, in some cases, senior leaders of the organization are making deliveries in lieu of volunteers to ensure that meals can arrive to their destination on time.

MANNA CEO Sue Daugherty, a registered dietician, explained to the *Inquirer* that, “We have no plans on disrupting normal delivery. These are scary times for a lot of us, and terrifying for our clients, 95 percent of whom fall well below the poverty level and are unable to get to a grocery store.”

Better Medicare Alliance is grateful for the heroic work of our Allies like MANNA during this time, and for the innovative benefit design in Medicare Advantage that helps organizations such as these continue to offer these sorely needed services.

SilverSneakers

@SilverSneakers | silversneakers.com

With community centers, gymnasiums, and many public parks closed amid COVID-19, finding ways to stay active can be a challenge for some seniors on Medicare Advantage. That’s where our Ally SilverSneakers comes in.



One of the many online fitness classes available on SilverSneakers’ Facebook page

Many are familiar with the SilverSneakers name. Their fitness classes are offered free to seniors in participating Medicare Advantage plans at over 17,000 locations in communities across the country. With many of their host facilities temporarily shuttered, SilverSneakers went digital; posting over 200 on-demand workout videos online and even offering periodic free workout videos on Facebook to their community of 830,000 online followers.

“These on demand workouts are great! I am doing a new one each day, and it really helps make up for the cancelled gym classes ... Thanks so much for doing this!” —Comment from SilverSneakers user

IV. Medicare Advantage Plans

CVS Health

@CVSHealth | cvshealth.com

From waiving charges for home delivery of prescription medications, to \$0 telemedicine visits, to lifting cost-sharing for COVID-19 testing and treatment, CVS Health and its Aetna Medicare Advantage plans are standing on the side of seniors amid the COVID-19 pandemic.

DID YOU KNOW?

All of BMA's AllyMedicare Advantage health plans have temporarily waived in-network cost-sharing for COVID-19 related medical screening and treatment.

CVS Health didn't wait to act—it enacted many of these policies such as free diagnostic testing and no co-pay telemedicine visits back in early March, before COVID-19 was even declared a pandemic. “Supporting the health and well-being of our members and removing barriers to care are among our key areas of focus as we navigate the spread of COVID-19,” said Karen S. Lynch, Executive Vice President, CVS Health, and President, Aetna, at the time.

CVS Health is also utilizing its expansive community presence to bring COVID-19 testing closer to home. The company has opened more than 1,200

COVID-19 test sites at select CVS Pharmacy drive-thru locations across more than 30 states and Washington, DC. What's more, CVS Health has invested nearly \$50 million through the company and its foundations to support key priorities, including addressing food insecurity among vulnerable populations, access to telehealth for the underserved, personal protective equipment and mental health support for front-line workers and investments in community resilience funds.

Finally, the company has made significant efforts to flatten the “second curve” — the less visible but escalating mental health crisis resulting from the COVID-19 pandemic. To help address America's expanding mental and emotional wellbeing needs, the company is enhancing its nationwide mental health programming effort with new charitable investments focused on health care workers, essential workers and seniors.

Humana

@Humana | humana.com

While seniors face many uncertainties amid the constantly evolving COVID-19 pandemic, the more than four million Medicare Advantage beneficiaries who trust their care to Humana are able to find peace of mind in these difficult times.

Humana has acted to waive consumer costs for COVID-19 treatment and testing, lift costs for telehealth visits with participating providers, allow early prescription refills to help beneficiaries avoid frequent visits out of the home, and even provide a member support line with specially trained call center employees to help support Medicare Advantage beneficiaries with specific coronavirus questions and concerns, including live assisting with telehealth.

Most recently, Humana took the bold step of waiving Medicare Advantage enrollees' out-of-pocket costs for the rest of the year on in-network primary care and behavioral health office visits, as well as telehealth visits, so members can reconnect with their health care providers. Additionally, Humana has made 1.1 million proactive calls to members to address their health concerns and social and behavioral challenges related to the pandemic.

With Humana's hometown of Louisville, Kentucky continuing to grapple with the economic fallout of COVID-19 and recent unrest following distressing reminders of racial injustice, Humana has pledged \$11.5 million and 160,000 employee volunteer service hours to rebuild and unite their city and communities across the country.

“No American should be concerned about the cost of care when being treated for coronavirus.”

**—Bruce Broussard,
President and CEO, Humana**



SCAN workers packing grocery bags for homebound seniors

SCAN Health Plan

@ScanHealthPlan | scanhealthplan.com

As a not-for-profit Medicare Advantage plan serving over 200,000 beneficiaries throughout California, SCAN Health Plan is a lean and mighty operation that delivers personalized coverage to all it serves.

Early on in the coronavirus crisis, SCAN took compassionate steps to help beneficiaries access care whenever and wherever they needed it. For example, if a beneficiary's regular SCAN doctors are unavailable due to issues related to COVID-19, SCAN allows the beneficiary to receive medically necessary services from any available Medicare-certified provider or facility, including those outside of their network.

SCAN also provides \$0 coronavirus screening when ordered by a health care provider and is temporarily waiving primary care and urgent care copays for COVID-19-related visits, including those done virtually or by phone.

SCAN is also allowing beneficiaries to refill prescriptions early to ensure they have enough on hand. It also has a home delivery pharmacy service that delivers 90-days supplies of many medications for free to patients' homes.

UnitedHealth Group

@UnitedHealthGrp | unitedhealthgroup.com

Our Allies at UnitedHealth Group are taking bold steps to remove barriers to care for Medicare Advantage beneficiaries during this time – from temporarily waiving cost-sharing for COVID-19 testing and treatment – to removing prior authorization requirements related to COVID-19, offering \$0 telemedicine visits for any reason, and temporarily eliminating consumer costs for primary care and specialty care.



UnitedHealth Group volunteers prepare meals at a Minnesota food bank to serve neighbors experiencing hunger during the COVID-19 pandemic.

What's more, UnitedHealth Group developed and tested a new self-administered COVID-19 swab protocol, which is now FDA approved, and promises to help achieve important gains in coronavirus testing nationwide. Editors for the New England Journal of Medicine described UnitedHealth Group's testing approach as, "much more convenient and less expensive than the approach we're using now."

UnitedHealth Group's philanthropic arm, the UnitedHealth Foundation, has pledged more than an astounding \$75 million so far to fight COVID-19 and help vulnerable populations during this time—including generous contributions to food banks, emergency service centers, and homeless shelters.

With many health care providers facing short-term financial pressures due to the COVID-19 emergency, UnitedHealth Group also took action to provide nearly \$2 billion in accelerated payments and financial support so its care provider partners can focus on what matters most in this moment: bringing help to those in need. It's no wonder, then, that UnitedHealth Group was named once again among the 50 most community-minded companies in the United States by the volunteer service organization Points of Light.

In addition to the efforts that Medicare Advantage plans are voluntarily taking upon themselves, policymakers have taken action to temporarily require plans to waive costs for COVID-19 testing, ease restrictions on the use of telehealth, cover out-of-network facilities at Traditional Medicare rates, and other measures to ease access to COVID-19 care.

V. Advocacy Organizations

ATA

@AmericanTelemed | americantelemed.org

Telehealth has seen a dramatic surge in growth amid the COVID-19 pandemic, as providers look for ways to meet seniors' health care needs while keeping them safe at home and limiting their possible exposure to the virus.

The ATA (formerly known as the American Telemedicine Association), is working diligently to ensure this technology is applied to best serve patients – both during and long after this public health crisis.

ATA has partnered with other leaders including AVIA, Gensler, and Conifer Health Solutions as part of the “AVIA Partner Network” which aims to help health systems use digital health strategies in order to confront the COVID-19 pandemic.



As policymakers consider additional legislation to help communities face the health and economic fallout from COVID-19, ATA wrote to Congress in May with recommendations to further expand telehealth services. ATA proposed additional funding for telehealth infrastructure and coverage to ensure that providers can continue to rapidly scale to serve patients remotely, as well as calling for regulatory flexibility for federal health programs to adequately offer telehealth.

Thankfully, seniors in Medicare Advantage can trust that telehealth is there for them when they need it. Medicare Advantage plans across the country have offered \$0 telehealth services during this public health emergency and a recent survey commissioned by Better Medicare Alliance found that that 26% of seniors reported that they used telehealth visits, with 91 percent of Medicare Advantage beneficiaries who tried telehealth reporting favorable experiences.

Most recently, ATA has partnered with Intel to launch the COVID-19 Rapid Response Technology Best Practices Initiative, which will help health care delivery systems, hospitals, community members, clinicians, and other stakeholders “assess, triage, treat, and manage patients and community populations during the COVID-19 pandemic.”

National Black Nurses Association

@NBNAinc | NBNA.org

With the COVID-19 pandemic continuing to disproportionately impact African American communities, the National Black Nurses Association (NBNA) is on the front lines of efforts to stem the tide of illness and harm.

NBNA was active at the start of the coronavirus outbreak by working with Team Love – a philanthropic organization started by the musician, entrepreneur, and activist Sean “Diddy” Combs – to host an online dance-a-thon that raised \$4 million to help communities of color fight this disease.

NBNA used their funding to help its nurses obtain personal protective equipment (PPE) that would keep them safe as they administer care to those facing

COVID-19 illness. “We’re very keen about the nurses being frontline providers. They’re the ones who are seeing the COVID patients most often, so they need to be protected,” said NBNA Executive Director Millicent Gorham.



NBNA President Dr. Martha A. Dawson also co-authored a joint op-ed earlier this year that was published in the Birmingham Times with Better Medicare Alliance President and CEO Allyson Y. Schwartz calling attention to racial disparities in the impact of coronavirus and some of the ways that Medicare Advantage can address this inequity.

“We believe that Medicare Advantage – the managed care option in Medicare where more than 24 million seniors and Americans with disabilities receive coverage – highlights successful remedies for the inequities in health care that are deeply felt amid the coronavirus pandemic,” explained Dawson and Schwartz in their column.

Recently, NBNA’s social media channels have highlighted the important work of their nurses as they join demonstrators across the country in calling for racial justice. Whether NBNA members attend demonstrations to offer medical help or in their own ways, join in protest, their message remains the same.

“For nurses of color working on the frontlines, it’s disheartening to still realize that you’re living in a country where you’re under-appreciated and judged, first, on the color of your skin, rather than the content of your character,” explained Dr. Dawson in a recent interview with *Refinery29*. “And you have to recognize that the concern with the death [of George Floyd] in Minnesota is just now emerging as one stressor on top of the many stressors of the pandemic.”



National Hispanic Medical Association

@NHMAmd | NHMAmd.org

The Latinx community, like other communities of color, is overrepresented among coronavirus cases and fatalities in many states and localities. As a nonprofit organization representing 50,000 Latinx physicians across the United States, the National Hispanic Medical Association (NHMA) is doing important work to raise awareness of these disparities and call for change.

Most recently, NHMA partnered with the Centers for Disease Control and Prevention (CDC), AllofUs Research - National Institutes of Health, the Aetna Foundation, and others to launch a monthly virtual briefing series on COVID-19.

“NHMA represents Latino physicians and works with our network of Latino, African American, Native American and Asian American health professionals who are all an inspiration as they work tirelessly,” explained NHMA President and CEO Dr. Elena Rios. “We are going to showcase their efforts to decrease health disparities at the forefront of the COVID-19 pandemic.”

In each briefing, Dr. Rios joins policymakers and public health experts to discuss strategies on reducing health disparities from COVID-19 in Latinx and other vulnerable communities. The first briefing, for example, discussed the use of mobile testing units as a tool to help overcome the hesitation some Latinx patients have with accessing medical care – including those of undocumented status who may worry about deportation.

Future sessions are planned for June 24, July 22, and August 27

Alliance for Aging Research

@Aging_Research | agingresearch.org

The Alliance for Aging Research is the leading nonprofit organization dedicated to accelerating the pace of scientific discoveries to improve the universal human experience of aging and health—work that is especially important today, as coronavirus threatens too many seniors' ability to age with independence and dignity.

In partnership with the National Association of Area Agencies on Aging—another proud BMA Ally—the Alliance for Aging Research developed a brochure called “Staying Safe at Home During the COVID-19 Pandemic” that was distributed to countless seniors and those with disabilities.

As of this writing, Alliance for Aging Research is also in the process of organizing a national volunteer effort to help fill needs for home and community-based services for area agencies on aging.

National Alliance on Mental Illness

@NAMICommunicate | [NAMI.org](https://nami.org)

One in five Americans lives with a mental health condition, but the social isolation that many are experiencing during the COVID-19 pandemic can stir mental health challenges for anyone. Our Allies at the National Alliance on Mental Illness (NAMI) play a critical role in addressing these issues.

“We recognize that people affected by mental illness face additional challenges dealing with COVID-19,” says NAMI President and CEO Daniel H. Gillison Jr. “Now, more than ever, it’s important to remember that there is no health without mental health.”

With over 600 state organizations and affiliates across the nation, many NAMI chapters are turning to online peer support groups—allowing those facing mental health challenges to find virtual community and share their concerns with a trained facilitator they can trust.

Now that many of us spending more time on our phones than ever before, NAMI partnered with Instagram to share ways to support mental health during the pandemic. NAMI additionally created a thoughtful “COVID-19 Resource and Information Guide” with helpful guidance on stress, anxiety, loss, and isolation during this time.

Download this resource for you or a loved one at: <https://nami.org/covid-19-guide>

National Coalition on Health Care

@NC_HC | NCHC.org

Like Better Medicare Alliance, our Allies at the National Coalition on Health Care are on Capitol Hill right now ensuring that seniors are heard loud and clear in discussions on possible future coronavirus relief legislation.

In an April 6 letter to Congress, National Coalition on Health Care advocated for many priorities shared by Better Medicare Alliance, like expanding coverage for the cost of coronavirus treatment, helping to address social isolation, and improving our public health infrastructure.

National Coalition on Health Care President John Rother joined Better Medicare Alliance President and CEO Congresswoman Allyson Y. Schwartz in penning a recent joint op-ed for *RealClearHealth* supporting measures to harness the use of telehealth both during and after this pandemic, writing “Let’s learn from this national emergency and encourage the full potential of telehealth to deliver care for seniors. CMS is proposing rules that support telehealth and quality networks of providers that move health care forward into the future. We should stand with Medicare Advantage beneficiaries and support these proposed rules to ensure patients get the care they need.”

National Medical Association

@NationalMedicalAssn | nmanet.org

As the collective voice of African American physicians, our Allies at National Medical Association are doing critical work to support minority clinicians on the frontlines of the battle against coronavirus, while also seeking to remedy deeply troubling racial disparities in the impact of this disease.

National Medical Association President Oliver T. Brooks, M.D., has urged the Centers for Disease Control and Prevention “to provide more data regarding the racial and ethnic disparities in COVID-19 outcomes that many cities are starting to see” while further urging policy-makers “to acknowledge the disparate effect of COVID-19 on the African-American community thus enabling serious, targeted health education to our communities.”



National Medical Association also joined our allies at the National Hispanic Medical Association and others on a letter to the U.S. Department of Health and Human Services call-ing on the agency to “collect, analyze, and make available to the public, explicit, comprehensive, standardized data on race, ethnicity, and patients’ preferred spoken and written language related to the testing status, hospitalization, and mortality associated with the pandemic novel coronavirus, COVID-19.”

National Medical Association provides a list of helpful coronavirus resources on its website and has also recorded a podcast series with expert guests discussing coronavirus’s impact, particularly on communities of color. Listen to their podcast at gotostage.com/channel/nma.

VI. Our Allies in Support of Medicare Advantage

ADVOCACY ORGANIZATIONS

Academy of Managed Care Pharmacy
Alliance for Aging Research
American Speech-Language-Hearing Association
American Telemedicine Association
Asian & Pacific Islander American Health Forum
Association for Behavioral Health and Wellness
Association for Community Affiliated Plans
Coalition of Texans with Disabilities
Coalition to Transform Advanced Care
Consumer Action
Council for Affordable Health Coverage
Direct Primary Care Coalition
Global Alzheimer's Platform Foundation
Healthcare Leadership Council
National Alliance on Mental Illness
National Association of Nutrition and Aging Services Programs
National Caucus and Center on Black Aging
National Coalition on Health Care
National Hispanic Council on Aging
National Minority Quality Forum
National Patient Advocate Foundation
Patient-Centered Primary Care Collaborative
Population Health Alliance
Smarter Health Care Coalition
SNP Alliance
Society for Women's Health Research
The Gerontological Society of America
The Latino Coalition
WomenHeart

POLICY AND RESEARCH ORGANIZATIONS

Health Care Transformation Task Force
Network for Excellence in Health Innovation
University of Michigan Center for Value-Based Insurance Design

NATIONAL/LOCAL COMMUNITY BASED ORGANIZATIONS

MANNA
Meals on Wheels America
Partners in Care Foundation
YMCA of the USA

AGING SERVICE ORGANIZATIONS

Area Agency on Aging Palm Beach / Treasure Coast, Inc.
Elder Services of the Merrimack Valley
Florida Health Networks
International Council on Active Aging
LeadingAge
National Association of Area Agencies on Aging
Philadelphia Corporation for Aging
Senior Resource Alliance

MEDICARE ADVANTAGE PLANS

Aetna
Humana
SCAN Health Plan
Tufts Health Plan
UPMC Health Plan
UnitedHealth Group
Health Partners Plans

BENEFITS PLANS

Delta Dental of CA, PA, NY, & Affiliates
LIBERTY Dental Plan Foundation
National Association of Dental Plans
VSP Vision Care

PUBLIC SECTOR PURCHASER ORGANIZATIONS

Public Sector Healthcare Roundtable
Teachers' Retirement System of Kentucky

PROVIDER ASSOCIATIONS

Academy of Nutrition and Dietetics
American Academy of Audiology
American Association of Nurse Anesthetists
American Association of Nurse Practitioners
American Medical Group Association
American Nurses Association
American Occupational Therapy Association
American Osteopathic Association
American Physical Therapy Association
American Podiatric Medical Association
Dental Trade Alliance
Federation of American Hospitals
Gerontological Advanced Practice Nurses Association
Home Care Association of America
National Adult Day Services Association
National Association of Hispanic Nurses
National Association of Hispanic Nurses Garden State Chapter
National Black Nurses Association
National Hispanic Medical Association
National Hospice and Palliative Care Organization
National Medical Association
National Respite Coalition (NRC)
New Jersey Association of Nurse Anesthetists
New Jersey State Nurses Association
Nurse Practitioner Association of New York State
Visiting Nurse Associations of America
Hearing Loss Association of America

NATIONAL BUSINESS ORGANIZATIONS

American Benefits Council
Arizona Association of Health Underwriters
National Association of Health Underwriters
National Association of Manufacturers
National Business Group on Health
National Retail Federation
U.S. Chamber of Commerce
Pacific Business Group on Health

HEALTH SYSTEMS/ PROVIDER GROUPS

Atrius Health
Austin Regional Clinic (ARC)
Banner Health
Central Ohio Primary Care Physicians
ChenMed
Commonwealth Care Alliance
ConcertoHealth
Einstein Healthcare Network
Gunderson Health System
Health Quality Partners
Indiana University Health
Intermed
Iora Health
Landmark Health
Lehigh Valley Health Network
Martin's Point Health Care
Mercy Health
Northwell Health
Novant Health
Oak Street Health
Prevea Health
SSM Health
Summa Health
Temple Health
Trinity Health
Unity Point
Vancouver Clinic
Virtua
Visiting Nurse Service of New York

STATE/LOCAL BUSINESS ORGANIZATIONS

Business Council of New York State
Chamber of Commerce Southern New Jersey
Commerce and Industry Association of
New Jersey
Connecticut Association of Health Underwriters
Delaware State Chamber of Commerce
Denver Metro Chamber of Commerce
Greater Pittsburgh Chamber of Commerce
Greater Philadelphia Business Coalition on Health
Greater Philadelphia Chamber of Commerce
Inland Empire Association of Health Underwriters
New Jersey Business and Industry Association
New Jersey State Chamber of Commerce
Orange County Association of
Health Underwriters
Oregon Association of Health Underwriters
Palm Coast Association of Health Underwriters
Pennsylvania Chamber of Business and Industry
Pittsburgh Business Group on Health
Texas Association of Business

HEALTH COMPANIES

Tivity Health
Silver Sneakers – a Tivity Health Company
naviHealth

BETTER MEDICARE
ALLIANCE

BETTER MEDICARE ALLIANCE

1411 K Street NW, Suite 1400
Washington, DC 20005

202.735.0037

bettermedicarealliance.org