



EDUCATIONAL SERIES

Insight #2, January 2022

Improve the Health and Health Equity of Medicare Advantage Members Who Depend on Family Caregivers

With an Innovative Supplemental Benefit

Important Insights

- 26% of Members in a typical Medicare Advantage (MA) plan depend on a family caregiver (e.g., spouse or adult child) to manage changes in their conditions.
- Supplemental benefits that support and upskill family caregivers improve the health and health equity of Members who depend on family caregivers, as well as the mental health of their caregivers.
- This type of benefit pays for itself via third-party-validated medical cost savings that are realized by reducing avoidable Member utilization.

Executive Summary

26% of Members in a typical Medicare Advantage (MA) plan depend on a family caregiver (e.g., spouse or adult child) to manage changes in their condition. **These Members are underserved because they rely on family caregivers to access care, benefits and health programs.** For these vulnerable and costly Members, family caregivers are the most important drivers of **health and health equity**. However, family caregivers are often stressed, inexperienced and not trained in their role as caregivers.

Ceresti offers a supplemental benefit (the Ceresti Digital Caregiver Empowerment Program) that supports and upskills family caregivers to improve the health and health equity of their loved ones, i.e., your Members. This program also improves the mental health of caregivers. This benefit is 100% remote, making it scalable and well-suited for supporting Members during the pandemic. **Ceresti's Digital Caregiver Empowerment Program is an easy-to-file supplemental benefit that pays for itself via [third-party validated cost savings](#), realized by reducing avoidable Member utilization.**

Insight #2

26% of Members in a typical Medicare Advantage (MA) plan depend on a family caregiver, typically a spouse or adult child, to manage changes in their condition. These Members are difficult to engage in traditional supplemental benefits because they have Alzheimer's Disease or other dementias, Parkinson's Disease, have had a stroke, or because they are frail. They are underserved because they rely on family caregivers to access care, benefits and health programs.

For these vulnerable and costly Members, family caregivers are the most important drivers of health and health equity. They often administer medications, provide transportation, participate in physician visits, implement the Member's care plans and complete health plan surveys on behalf of the Member. Caregivers also support the Member's psychosocial and physical needs, and make decisions about long-term care.

However, family caregivers are often stressed from the burden of managing the care of a loved one, in addition to other family responsibilities. They are also not trained in their role as caregivers and often lack the knowledge, skills and confidence required to provide the best possible care for a loved one.

Ceresti offers a supplemental benefit (the Ceresti Digital Caregiver Empowerment Program) that supports and upskills family caregivers to improve the health and health equity of their loved ones, i.e., your Members. This supplemental benefit delivers multiple benefits for health plans, Members, and caregivers (see Table 1) including the ability to pay for itself via cost savings realized by reducing avoidable Member utilization.

Table 1. Benefits of Ceresti’s Digital Caregiver Empowerment Program Supplemental Benefit

Benefits for Health Plans and Members	Benefits for Caregivers (25% of whom are also Members)
<ul style="list-style-type: none">• Reduce avoidable utilization and healthcare costs• Improve health and health equity• Improve STAR measures (HEDIS, CAHPS, medication adherence, fall reduction)• Identify social determinants of health (SDOH) gaps and connect Members to health plan benefits• Enhance aging-in-place• Scalable (100% remote) and easy to file and implement	<ul style="list-style-type: none">• Improve mental health• Support brain health• Reduce avoidable utilization and healthcare costs

Implementation of this benefit begins by enrolling an agreed-upon number of caregiver/Member dyads in Ceresti’s 6-month Digital Caregiver Empowerment Program. Enrollment involves mail and telephonic outreach, using plan-approved marketing materials, to the Members identified in a plan-provided eligibility file. All Members, including those that are not in the eligibility file, are offered access to a self-directed caregiver education app and on-demand coaching.

Filing this supplemental benefit with CMS is straightforward under the “Additional support for caregivers of enrollees” category.

Offering a supplemental caregiver benefit to Members who depend on family caregivers enables MA plans to improve the health and health equity of a large, rapidly growing, underserved Member population.

[Ceresti Health](#) is the leader in virtual care for Medicare beneficiaries who depend on family caregivers to manage their care. Our digital caregiver empowerment platform is deployed by leading Medicare Advantage health plans.