



## EDUCATIONAL SERIES

Insight #4, March 2022

### Differences in Caregiver Solutions for Medicare Advantage Plans vs Employers

#### Important Insights

- As the U.S. population continues to age, the need to support family caregivers who are caring for a spouse or aging parent has becoming a national priority
- Employers seek caregiver solutions that make life “easier” for their caregiver employees and measure ROI based on increased employee productivity
- Medicare Advantage health plans seek caregiver solutions that improve the health and health equity for their members and measure ROI based on reducing avoidable hospitalizations for (care recipient) members

#### Executive Summary

Employers are increasingly offering caregiver support to their employees who are the adult children caring for aging parents. Medicare Advantage (MA) plans, with encouragement from the Centers for Medicare and Medicaid Services (CMS), are increasingly offering support to family caregivers of their members (beneficiaries).

Employers can choose solutions from multiple vendors. These solutions offer care coordination and care navigation services, supported by “navigators”

who take on time-consuming tasks for caregivers, e.g., making a doctor's appointment for a loved one. ROI is a function of how many hours of caregiver activities can be delegated to a vendor.

Ceresti Health is the leader in offering caregiver solutions to MA plans. Ceresti's digital caregiver empowerment program is optimized to improve the knowledge, skills and confidence of caregivers in how to care for a loved one (the member). ROI is a function of how many avoidable hospitalizations an upskilled caregiver can avoid (see [cost savings achieved](#) by Ceresti's caregiver solutions).

## **Insight #4**

As the U.S. population continues to age, the need to support family caregivers who are caring for a spouse or aging parent has become a national priority. Employers are increasingly offering caregiver support to their employees who are the adult children caring for aging parents. Medicare Advantage (MA) plans, with encouragement from the Centers for Medicare and Medicaid Services (CMS), are increasingly offering support to family caregivers of their members (beneficiaries), while also recognizing that the spousal caregiver of their members are likely to also be their members. This insight details how the caregiver solutions deployed for employers and MA members are quite different, and for good reasons.

### **Employers**

Employers recognize the burden that being a family caregiver has on their employees and are understandably interested in maximizing the productivity of a caregiver employee. Reduced absenteeism and increased employee retention are priorities as employers seek solutions that make life "easier" for their employees who are also caregivers.

Multiple vendors offer caregiver solutions optimized for employers. These solutions focus on care coordination and care navigation, and are supported by

“navigators” who take on time-consuming tasks for caregivers (e.g., making a doctor’s appointment for a loved one). ROI is a function of how many hours of caregiver activities can be delegated to a vendor. Employers have little motivation to improve the health or health equity of the care recipient, who is typically the parent of an adult child caregiver employee.

### **Medicare Advantage Plans**

Medicare Advantage (MA) plans are established to provide health insurance benefits for members. Members with conditions such as Alzheimer’s Disease or other dementias, Parkinson’s Disease, stroke, or frailty are often the recipients of care provided by a family caregiver. An estimated 26% of all MA members depend on a family caregiver to help manage changes in their condition. MA plans also recognize that supporting family caregivers of their members improves the health and health equity of their members.

[Ceresti Health](#) is the leader in offering caregiver solutions to MA plans. Ceresti’s digital caregiver empowerment program is optimized to improve the knowledge, skills and confidence of caregivers in how to care for a loved one (the member). With the support of Ceresti’s experienced coaches, family caregivers learn how to support specific chronic conditions, address psychosocial challenges, understand medications and engage in remote monitoring. They also learn how to detect changes in their loved one’s condition, before they require an emergency department visit or a hospitalization. ROI is a function of how many avoidable hospitalizations an upskilled caregiver can avoid (see [cost savings achieved](#) by Ceresti’s digital caregiver empowerment program). MA plans have less motivation to make life “easier” for adult child caregivers of their member’s, but do have a secondary interest in supporting the estimated 8% of their members who are spousal caregivers.

**The differences in what motivates employers and MA plans to support family caregivers explains why the caregiver support solutions deployed in these markets are so different.**

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[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 with care teams from leading Medicare Advantage health plans.