



Nursing Homes Embrace I-SNPs



Wednesday, November 6, 2024

Institutional Special Needs Plans (I-SNPs) are catching on in long-term care. A Special Needs Plan (SNP) in the Medicare Advantage program addresses the ongoing healthcare needs of individuals living with a complex, chronic condition through a managed care model. It can be a supplement or a plan feature within Medicare Advantage coverage options.

An I-SNP operates on a CMS reimbursement model for long-term care organizations serving eligible residents whose institutional needs span 90 days or longer. The managed care model is integrated, comprehensive, and targeted to the complex needs of a special population or beneficiary group. Individuals can enroll in an I-SNP upon meeting specific eligibility requirements

Managed care & outcomes

The goal of the I-SNP program is to optimize care and promote well-being in a targeted, managed care model. Specific services provided can vary by plan and may include specialized providers, such as dementia care specialists, who are experts in managing specific health conditions. Generally, I-SNPs cover a range of relevant medical services, therapies, prescription medications, and care coordination.

Medicare reimbursement for these long-term care services is capitated, meaning there is a standard rate per person. In a managed care system, it is up to the long-term care organization and the insurance company to structure the most effective care models, allocate resources, and manage the associated risk by ensuring quality of care. Better clinical outcomes become better business.

The number of I-SNPs operating nationwide quadrupled from 2006 to 2021, reports [McKnights Long Term Care News](#), and just under 9% of the nation's nursing home residents were covered under an I-SNP. Even with this growth, six U.S. states had no access to I-SNPs as of 2021, and overall coverage was patchy, reported McKnights.

I-SNP partnerships

In the long-term care industry, many partnerships are afoot to facilitate participation in this program. Many long-term care organizations are partnering with insurance companies to become I-SNP providers. Meanwhile, some large long-term care organizations may choose to form their own I-SNPs.

In Indiana, six long-term care provider organizations have collectively formed their own I-SNP, Brickyard Healthcare CEO Wesley Rogers told [Skilled Nursing News](#) in July. Rogers said that the Indiana coalition is “the largest provider-owned I-SNP network in the country”. Several hundred buildings will be part of the I-SNP, which will launch in January 2025, he added.

continued



Nursing Homes Embrace I-SNPs *continued*

I-SNP benefits for nursing homes

“I-SNP plans are gaining traction because the I-SNPs empower nursing homes, reduce risk and improve the quality of care,” said [Skilled Nursing News](#), reporting on comments made by nursing home executives at the 2023 American Health Care Association/National Center for Assisted Living (AHCA/NCAL) conference. An underlying idea is that experts in the care of residents’ needs have a voice in decisions that affect outcomes and quality of care. Care can be better tailored to individual residents’ needs as well.

“The benefits of an I-SNP can range from more control over quality, happier clinical staff, reduced administrative burdens, improved compensation and census, among other gains,” reported [Skilled Nursing News](#).

Improving quality of care

Another advantage of an I-SNP is that it gives smaller operations access to services they might not otherwise be able to utilize to serve their residents, says McKnights.

This managed care model incentivizes long-term care organizations to build the optimal complement of services for their residents and maintain the highest possible quality of care. With better outcomes being better business, I-SNPs can become a win-win for nursing home residents who qualify and the organizations that participate.

888-837-5440
info@guidestareldercare.com

GUIDESTAR ELDERCARE
One Professional Center
2100 N Main Street,
Suite 304, Crown Point, IN 46307

©2024 GuideStar Eldercare



For more background,
visit the GuideStar Eldercare blog:
[***guidestareldercare.com/blog***](https://www.guidestareldercare.com/blog)