Medicare’s Limited Income – Newly Eligible Transition Program (LINET)

LINET is a CMS Demonstration program that provides temporary prescription coverage for Medicare beneficiaries who qualify for Low Income Subsidy (LIS) and have no prescription drug coverage.
LINET: Overview

- Eligibility: Must be eligible for Med D and Medicaid or any type of LIS
- Enrollment Methods
  - Auto: Enrolled by CMS via communication by state Medicaid
  - Point of Sale: initiated at the pharmacy counter by claim submission
    - Enrollment Form (new) or Immediate Need
  - Retroactive – enrolled by retroactive reimbursement request

Eligibility

- Medicare Beneficiaries
  - Low Income Subsidy (LIS)
  - No Prescription coverage

Low Income Subsidy

- Full Duals
- Partial Duals
- SSI Only
- LIS Applicants

Enrollment Methods

- Auto Enrolled
  - Periodic enrollments by CMS

- Point of Sale
  - Claim submission at Pharmacy
  - Immediate Need
  - Enrollment Form

- Retroactive
  - Reimbursement request

Once Enrolled

- Enrolled into chosen D Plan

Beneficiary chooses a Plan? Y/N

- Yes
- No

Enrolled in Benchmark D Plan by CMS

\( | \text{LINET} | \text{Temporary Enrollment} | \sim 2 \text{ Months} \)
LINET: Overview

- No premiums – LIS based copay
- Network: accepts claims from any pharmacy in good standing
- Formulary: Standard safety and FWA edits
- Enrollment length is usually about two months
- Retroactive coverage with available reimbursement for out-of-pocket expenses during eligible coverage periods
LINET: Program Goals

- Removing barriers to healthcare during transition periods
- Reducing healthcare costs related to poor med adherence
- Improving health outcomes for vulnerable populations
- Improve beneficiary experience as they navigate healthcare systems
LINET: Program Metrics

**Yearly Enrollments**

- 2010: 529,635
- 2011: 560,039
- 2012: 507,193
- 2013: 522,655
- 2014: 611,728
- 2015: 703,342
- 2016: 685,974
- 2017: 725,368
- 2018: 745,642
- 2019: 427,080 YTD

*200,001 enrollments

**Cumulative Enrollments:**

- 2010: 529,636
- 2011: 1,289,675
- 2012: 1,796,868
- 2013: 2,319,563
- 2014: 2,993,291
- 2015: 3,634,633
- 2016: 4,320,607
- 2017: 5,045,975
- 2018: 5,791,617
- 2019: 6,213,657

**Web Visitors**

- 2011: 7,998
- 2012: 9,201
- 2013: 12,869
- 2014: 16,629
- 2015: 22,665
- 2016: 29,223
- 2017: 38,762
- 2018: 42,292

- **LINET Web Visitors**
- **BCU Web Visitors**

**Notes:**

- Enrollments up 40.7% since 2010
  - Avg. 4.7% YOY growth
- At current rate - yearly enrollments will exceed 1 million by 2025
- NCOA partnership in 2016 led to increased web visitors (BCU BenefitsCheckup.org)

*Fox PDP consolidation
## LINET: Enrollments by State

<table>
<thead>
<tr>
<th>State</th>
<th>2018 Enrollments</th>
<th>% of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA</td>
<td>105,766</td>
<td>14.2%</td>
</tr>
<tr>
<td>NY</td>
<td>71,936</td>
<td>9.6%</td>
</tr>
<tr>
<td>IL</td>
<td>44,895</td>
<td>6.0%</td>
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<tr>
<td>TX</td>
<td>41,350</td>
<td>5.5%</td>
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<tr>
<td>FL</td>
<td>40,604</td>
<td>5.4%</td>
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<tr>
<td>OH</td>
<td>36,730</td>
<td>4.9%</td>
</tr>
<tr>
<td>MI</td>
<td>30,692</td>
<td>4.1%</td>
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<tr>
<td>PA</td>
<td>28,807</td>
<td>3.9%</td>
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<tr>
<td>MA</td>
<td>25,890</td>
<td>3.5%</td>
</tr>
<tr>
<td>AZ</td>
<td>21,173</td>
<td>2.8%</td>
</tr>
</tbody>
</table>
LINET: New for 2020

• Immediate Need Calls
• Enrollment Form (New)
• Opioid overutilization program
Immediate Need Requests

- Eligibility reviews will be done during the call
  - Improved access to eligibility information
  - 76% of callers are confirmed during the call
    - Quicker enrollments
    - Reduces the need for beneficiary to send BAE
- Callers will be given information about their eligibility during the call
  - If the beneficiary is eligible
    - Immediate Need will be processed as normal
  - If eligibility cannot be confirmed during the call
    - Beneficiary will be asked to provide BAE
      - If BAE provided – beneficiary will be enrolled and Immediate Need provided
  - If no BAE available
    - Beneficiary will be informed that we cannot confirm their eligibility
    - Beneficiary will be asked if they want to proceed with Immediate Need
Immediate Need Requests

If Beneficiary requests to proceed with Immediate Need:

- Immediate need will be processed
- Eligibility review will be initiated
  - Beneficiary will receive letter in 3-5 days requesting BAE
  - Additional letter will be sent once eligibility has been confirmed

If Beneficiary decides not to proceed:

- Beneficiary asked if they would like an eligibility review to be conducted
- If eligibility review is continued
  - Eligible beneficiaries will be enrolled in LINET and mailed a welcome letter
  - Ineligible beneficiaries will be mailed an eligibility determination informing them of the result (after 60 day review)
- If eligibility review is declined
  - Beneficiary will be given information to contact Medicare
LINET Enrollment form

- Designed for:
  - LINET eligible who does not have an “immediate need” for their prescriptions
  - Examples:
    - Recently eligible for LIS via spend-down
    - Applied for LIS and has no prescription coverage
      - Enrollment will be contingent on LIS eligibility
- Benefits
  - Simplifies enrollment
  - Can be submitted by beneficiary or SHIPS counselor
  - Fast turnaround:
    - Once fax is received: takes 5-7 business days to receive a welcome letter
    - If additional information is needed – Enrollment team will call
  - Beneficiary has confirmed enrollment status before going to pharmacy
Opioid Overutilization

• 2020 LINET Opioid Limits
  • Opioids limited to 7 Day Supply for “new opioid users”
    • Those with no identified Opioid Rx within the last 60 days
  • Exceptions include:
    • Long-term care facility residents
    • Hospice, palliative, end-of-life care
    • Diagnosis of Cancer or Sickle Cell – can be inferred by pharmacy claims
  • Exceptions can be requested by calling the LINET Help Desk
    • 1-800-783-1307
    • Providers will be asked to provide additional information to help make a determination

• For LINET
  • Almost all LINET beneficiaries are enrolled without a medical history
    • Without medical history they are presumed to be “Opiate Naïve”
    • Expect most to have opioids limited to 7 days on first fill
LINET: For More Information

LINET Advocacy Line: 1-866-934-2019
- State Health Insurance Assistance Program (SHIPs)
- Caseworkers, Ombudsmen and other advocates

LINET Help Desk: 1-800-783-1307
- Beneficiaries
- Pharmacies

Online: www.Humana.com/LINET
- Web module for Advocates
- Documents available:
  - LINET program brochure
  - Four Steps for Pharmacy Providers
  - Frequently asked questions
- Email:
  - LINET mailbox: LINEToutreach@Humana.com
  - CMS mailbox: MedicareLINET@CMS.hhs.gov
Questions?
Thank you for your interest in LINET