



National
PACE
Association

Model Policy: Options Counseling for Individuals Transitioning to Long-Term Services and Supports

Overview

Individuals in need of long-term services and supports (LTSS) often face a complicated patchwork of service options and need assistance exploring the public and private programs available to them, navigating eligibility and enrollment requirements, and weighing other factors that affect their ability to live independently.

When designed and implemented appropriately, effective options counseling educates individuals about the range of LTSS available and to assist them in selecting the option that best meets their needs. Given the unique needs of each individual, there is no single correct approach to options counseling. However, individuals need access to options counseling that is:

- **Comprehensive:** Individuals need to be aware of the full range of health and LTSS options available to them and be able to develop and access person-centered, tailored plans of care.
- **Competent:** Care plans should be provided by experienced, knowledgeable staff that is fully versed in the complete range of available services.
- **Conflict-Free:** This will ensure that options counselors, enrollment brokers or their sponsoring organizations do not inappropriately influence individuals' choices for their own financial benefit.
- **Continuous and Timely:** While it may be expedited when necessary, options counseling should be offered to all individuals prior to their enrollment in a plan. The process should allow sufficient time for clinical and financial eligibility determinations and for individuals to consider and weigh all options. Counseling should be revisited as individual needs or circumstances change.

Model Policyⁱ

This [bill/regulation] guarantees individuals who would benefit from better understanding their long-term services and supports options will receive competent, comprehensive, and conflict-free options counseling.

- A. The state will make options counseling available to all individuals who:
 - a. Request or indicate an interest in receiving information or advice concerning long-term support options;
 - b. Are required to enroll in an insurance plan as part of a state managed LTSS program or financial alignment demonstration initiative;
 - c. Are referred by a hospital, nursing home, assisted living home or other long-term residential setting; home- and community-based waiver services provider; or another agency;
 - d. Have had a recent change in health status, resulting in a greater need for LTSS;

- e. Need assistance coordinating their LTSS and health care needs across many services and systems;
 - f. Have LTSS needs but are unsure about the process of accessing services or what services will best meet their preferences or needs;
 - g. Lack awareness of existing community resources and supports and could benefit from decision support and education around their options;
 - h. Have cognitive impairment and could benefit from support about early intervention, caregiver support or LTSS related to dementia;
 - i. Have behavioral health needs and would like support on options related to their specific needs or situation; or
 - j. Disenroll from their current managed care or LTSS plan.
- B. The state will provide individuals with comprehensive, timely, conflict-free counseling by:
- a. Requiring options counselors to assess an individual's need for LTSS, assess existing supports, and explore the individual's values and goals.
 - b. Educating options counselors on the full range of services available to ensure individuals receive comprehensive, accurate, unbiased information about all available services.
 - c. Training options counselors on how to assist individuals in connecting with appropriate service providers.
- C. Whenever possible, options counseling services should not have any financial, organizational or other relationship with LTSS providers, health plans and sponsors. However, if an organization offers both counseling services and LTSS, the state will:
- a. Develop and enforce policies and procedures to separate those functions or contracted relationships from the options counseling function.
 - b. Develop evaluation tools and assessments to ensure that options counselors are not engaging in self-referral or referrals to organizations with which they have a contracted interest. These evaluations will measure self-referral and contractually related organization referral rates, explore patterns and trends in enrollment, and evaluate the effectiveness of the organization in separating functions and minimizing opportunities for abuse.
- D. To ensure options counselors are knowledgeable and experienced, the state will undertake an evaluation of the entire system to assess whether individuals' needs are being met. The evaluation will review enrollment processes, "no wrong door" policies, options counseling, consumer satisfaction and ombudsman processes. Evaluation measures will include the following:
- a. Timeliness of options counseling and enrollment;
 - b. Regular training and assessment of options counselors and enrollment brokers;
 - c. Whether options counseling, enrollment brokers and ombudsman programs are independent, unbiased and conflict-free;
 - d. Options counseling delivered in accordance with agreed-upon standards;
 - e. The outcomes of options counseling can be tracked and measured; and
 - f. Consumer awareness of LTSS options and satisfaction with the options counseling service.

ⁱ Comprehensive and competent options counseling is an issue many states continue to work on and try to improve. NPA has pulled together what we consider to be the best practices for states to implement to ensure consumers receive the necessary information they need about long-term care.