

## Medicare Advantage Plan coverage of supplemental benefits

**A supplemental benefit is an item or service covered by a Medicare Advantage Plan that is not covered by Original Medicare.** These benefits do not need to be provided by Medicare providers or at Medicare-certified facilities. Instead, to receive these items or services, you need to follow your plan's rules.

Some common supplemental benefits are dental care, vision care, hearing aids, and gym membership.

### Supplemental benefits for chronic conditions

Beginning in 2020, Medicare Advantage Plans can cover supplemental benefits that are **not** primarily health-related for plan members who have chronic illnesses.

These supplemental benefits should address environmental factors that may affect the health, functioning, quality of life, and risk levels of beneficiaries with chronic conditions. Some examples of the new benefits are meal delivery, transportation for non-medical needs, and home air cleaners.

**In order to be eligible for this new category of supplemental benefits, you must be considered chronically ill.** This means that you:

- Have at least one medically complex chronic condition that is life-threatening or significantly limits your health or function
- Have a high risk of hospitalization or other negative health outcomes, and
- Require intensive care coordination

If you meet these requirements, a Medicare Advantage Plan may offer you one of these new benefits if it has a reasonable expectation of improving or maintaining your health or function. Medicare Advantage Plans will be able to create sets of supplemental benefits for people with specific chronic illnesses, which means not every member of a Medicare Advantage Plan will have access to the same set of supplemental benefits.

**Example:** Your plan covers services home air cleaning for members who have severe asthma. If you have severe asthma, you may be able to get your plan to cover home air cleaning. You would not get coverage if you do not have asthma, or if your asthma is mild.