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Promoting Healthy Behaviors

The Florida Approach to an Enhanced Benefit Program

As discussed during recent testimony before the Legislative Health and Human Services Committee, one approach to encouraging personal responsibility on the part of Medicaid members has been implemented in Florida as a part of its 5-year old reform plan. While some referred to the program as a ~~M~~Medical Savings Account, in Florida the program is called the ~~E~~Enhanced Benefit Program. The program works as follows:

What is an Enhanced Benefit Account?

The purpose of the Enhanced Benefit program is to offer incentives to Medicaid enrollees to participate in wellness activities. The program provides a direct incentive to enrollees to take an active role in their health and further the consumer driven model as, once earned, the enrollees have direct control over the funds they earn. Once an individual engages an approved activity, funds are placed directly in an account for the enrollee's use. Each enrolled individual may earn up to a maximum of \$125.00 a year and the credits can be used at any Medicaid participating pharmacy to purchase over the counter health related products.

How Does the Program Work?

In the Florida program, the State set aside dollars to fund the enhanced benefit program and engaged the services of a centralized administrator to run the program. The federal government agreed that it would consider money ~~s~~pent once an individual had earned the credit and it had been placed into an individual account; at that point, the federal government matched the funds. Individuals do not have access to cash but are sent monthly statements that indicate the amount of credit in their accounts and how they can use those credits to access health related products.

Eligible uses of the funds in an Enhanced Account include qualified health-related expenditures like over the counter medications, specialty services, or save for larger purposes like health-related home modifications.

If an enrollee has funds in their Enhanced Benefit Account when their eligibility for Medicaid ends, the funds may be used to purchase employer-sponsored insurance, COBRA, or private insurance. Individuals with incomes of less than 200% of the Federal Poverty Level retain access to their funds for up to three years and, if Medicaid eligibility resumes, they are able to continue to hold their account and add additional credits to it.

What are Some Examples of Healthy Behaviors?

Some behaviors that earn credits include:

- Taking your child for a dental exam can earn a credit of \$25 dollars up to 3 times a year;
- Taking your child for a vision exam can earn a credit of \$25 once a year;
- Taking your child for age appropriate screenings and immunizations and keeping all primary care appointments can earn a credit of \$25 up to 5 times a year;
- Participating in a disease management program can earn a credit of \$25 once a year;
- Participating in a ~~stop~~ stop smoking+program can earn a credit of \$25 once a year; and
- Getting a flu shot when recommended by a physician can earn a credit of \$25 once a year.

Is the Program Burdensome on the Enrollee?

The program is transparent to the Enrollee. The central administrator of the program receives data on members through claims data, reporting directly by physicians and/or on special forms that enrollees can fill out for healthy behaviors exercised in the community outside of their health plans like exercise classes or smoking cessation classes. Enrollees in Florida report a high level of satisfaction with the program and it has shown some preliminary success in encouraging people to take additional responsibility for their own better health.

