How tech cos like like Papa can boost SDOH uptake for health insurance companies

Article



The data: The number of Medicare Advantage (MA) plans offering supplemental benefits to target social determinants of health (SDOH) has tripled over the last year.





845 MA plans offer special supplemental benefits (like benefits to address social isolation, food, and housing)—up from 245 in 2020, <u>per</u> an August Better Medicare Alliance (BMC) report.

The problem: While more insurers are covering SDOH in their plans, tech barriers often prevent MA members from actually using these benefits.

Healthcare organizations say they've seen lower-than-expected adoption of some new SDOH benefits. Providers want to address patient's SDOH, but some say they've had to dedicate staff to determine if their patient is eligible to receive a SDOH-related benefit, which is a complex and time-consuming process. Further, if patients don't have a way to navigate their benefits on their own online, their benefits often go unused, according to the report.

Health plans have data on SDOH uptake and who is eligible for these programs information they should use to help boost awareness of their SDOH benefits. For example, Humana and UnitedHealthcare report high uptake for SDOH benefits like food carts, according to the BMC report. Some insurers are trying to solve low adoption by having staff reach out to eligible members to inform them of their SDOH benefits, since this information isn't always readily available virtually, per BMC.

Trendspotting: Health plans could tap tech to boost usage and awareness of their SDOH plan benefits—and since they lack that type of tech in house, they're turning to SDOH startups to boost engagement with their consumers.

Some insurer execs agree more accessible virtual tools could help raise awareness among members about their SDOH benefits. Since it's difficult to navigate SDOH benefits on insurers' websites, "plans need to leverage technology better to provide tools for their members and stakeholders than they are currently," <u>according to</u> a former Humana exec.

SDOH startups like Papa <u>partner</u> with insurers and health systems to address social isolation among senior members through a platform connecting MA members with younger caregivers. More (41%) of US adults report feeling social isolation since the pandemic began, which can increase the risk of chronic conditions like heart disease by 29%, per the CDC. That's likely why insurers like **Aetna** and Humana are already <u>partnering</u> with the likes of Papa to tackle this social determinant—a trend that'll likely increase as more health plans <u>lean</u> more heavily on value-based care payment models.



Social Determinants of Health that Most Impact Health Plans According to US Health Planners, Aug 2020

% of respondents



Note: n=177; plan types represented among respondent organizations included commercial (large group, small group, individual), Medicare Advantage, Marketplace, Medicaid, D-SNP or MMP, and MLTSS Source: Altruista Health, "2020 Annual Payer Index Survey," Nov 9, 2020 261562 eMarketer | InsiderIntelligence.com



