

Coverage Summary

Solutions for Caregivers

Policy Number: S-009	Products: UnitedHealthcare Medicare Advantage Plans	Original Approval Date: 02/18/2009
Approved by: UnitedHealthcare Medicare Benefit Interpretation Committee		Last Review Date: 03/17/2020

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The benefit information in this Coverage Summary is based on existing national coverage policy, however, Local Coverage Determinations (LCDs) may exist and compliance with these policies is required where applicable.

There are instances where this document may direct readers to a UnitedHealthcare Commercial Medical Policy, Medical Benefit Drug Policy, and/or Coverage Determination Guideline (CDG). In the absence of a Medicare National Coverage Determination (NCD), Local Coverage Determination (LCD), or other Medicare coverage guidance, CMS allows a Medicare Advantage Organization (MAO) to create its own coverage determinations, using objective evidence-based rationale relying on authoritative evidence ([Medicare IOM Pub. No. 100-16, Ch. 4, §90.5](#)).

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I. COVERAGE

Coverage Statement: Medicare does not cover caregiver benefits. Some UnitedHealthcare Medicare members have Solutions for Caregivers. Contact the Customer Service Department to determine coverage eligibility. If the member has Solutions for Caregivers, the following guidelines apply.

Guidelines/Notes:

1. Covered Benefits

- a. Caregiver support services administered by experienced professionals and vary by plan. Examples of covered services include but are not limited to:
 - 1) In-home assessment or telephonic caregiver consultation hours; contact 1-866-896-1895 for plan specific coverage details.
 - 2) Personalized research and identification of services. Examples include but are not limited to:
 - Personalized research on caregiver and elder care topics by geriatric specialists

- Research into community and government funded programs to fit a family’s care giving needs
 - Identification and screening of local public and private care services such as meal delivery, transportation, housekeeping, etc.
- b. Examples of covered services include but are not limited to:
- 1) At-home assessment to review the current situation and plan for future care
 - 2) Detailed plan care to help the caregiver understand the present care needs and help them select care services
 - 3) Extensive review of local support services available in the community with suggested next steps for the caregiver to consider
 - 4) Care planning and coordination of a variety of care services from community-based private and public agencies that may meet the elder’s needs
 - 5) Review of alternative living facilities, such as assisted living or skilled nursing.
2. **Not Covered**
- a. Community, private or government-funded programs chosen by the member as a result of receiving personalized research
 - b. Public or private care services chosen by the member as a result of receiving identification and screening services
 - c. Medical services obtained at the recommendation of Caregiver Geriatric Care Managers or the Care Resource Center except those covered services described in the Schedule of Benefits and the Evidence of Coverage.
 - d. Alternative living facilities, custodial care, domiciliary care or other facility charges
 - e. Geriatric Care Manager services that are not arranged for or provided by the Solutions for Caregivers benefit
 - f. Respite care services unless provided by the member’s Solutions for Caregivers benefit. *For Medicare hospice benefit, see the [Coverage Summary for Hospice Services](#).*

Some eligible “LACERS” Group Retiree plans have coverage for enhanced services which may include personal care/homemaker services, respite care, home delivered meals and transportation. All services, with the exception of transportation, are coordinated by the Solutions for Caregivers team.

Enhanced services include:

Caregiver Respite: 40 hours per year

Homemaker/Personal Care: 100 hours per year

Home Delivered Meals: 30 meals per year (Provided by Mom’s Meals)

Transportation: 30 One Way Rides per year to plan approved doctor, pharmacy, medical facilities, or treatments. *(Member calls Logisticare directly at 866-418-9812)*

For respite care benefit information, contact the Solutions for Caregivers Program at 1-866-896-1895.

II. DEFINITIONS

None

III. REFERENCES

None

IV. REVISION HISTORY

- 03/17/2020 **Guideline 1.a (Caregiver Support Services) [previously titled Telephonic Care Resource Center (CRC) Services]**
- Added language to indicate caregiver support services are administered by experienced professionals and vary by plan
 - Updated list of examples of covered services:
 - Added:
 - In-home assessment or telephonic caregiver consultation hours; contact 1-866-896-1895 for plan specific coverage details
 - Removed:
 - Coaching and support
 - Unlimited toll-free access to geriatric experts
 - Unlimited coaching on dealing with family issues and stresses of caregiving
- Guideline 1.a.2 (Personalized Research and Identification of Services)**
- Updated list of examples of covered services:
 - Added language to clarify examples of covered services *include but are not limited to* [those listed in the policy]
 - Replaced “*unlimited access* to personalized research on caregiver and elder care topics by geriatric specialists” with “personalized research on caregiver and elder care topics by geriatric specialists”
- Guideline 1.b (Geriatric Care Case Manager Services)**
- Revised language to indicate covered services include but are not limited to [those listed in the policy]
 - Removed language indicating geriatric care case manager services for one in person assessment package or up to 6 hours of telephonic caregiver consultation hours per calendar year that can be used for the specific needs of the caregiver are covered
- Guideline 2 (Not Covered)**
- Added language to indicate some eligible “LACERS” Group Retiree plans have coverage for enhanced services which may include personal care/homemaker services, respite care, home delivered meals and transportation; all services, with the exception of transportation, are coordinated by the Solutions for Caregivers team
 - Enhanced Services include:
 - Caregiver Respite: 40 hours per year
 - Homemaker/Personal Care: 100 hours per year
 - Home Delivered Meals: 30 meals per year (Provided by Mom’s Meals)

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- Transportation: 30 One Way Rides per year to plan approved doctor, pharmacy, medical facilities, or treatments (Member calls Logisticare directly at 866-418-9812)
 - For respite care benefit information, contact the Solutions for Caregivers Program at 1-866-896-1895