

2021 Medicare Advantage Plans -3 Biggest Changes

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The 3 biggest changes coming to Medicare Advantages plans are the expansion of [telehealth services](#) and coverage, coverage options for long-term care, and more coverage options for people with end-stage renal disease (ESRD).

To help the more than 22 million people enrolled in [Medicare Advantage](#) plans [as of 2019](#) (that's one-third of Medicare beneficiaries), we explain what seniors and family caregivers need to know about the 2021 changes.

Knowing about these upcoming changes helps you make the most informed decision when it's time to re-enroll or choose a different plan.

1. Expanded telehealth services and coverage

Medicare Advantage plans will be seeing an increase in [telehealth services](#) and coverage to allow seniors to be treated by medical professionals while staying safe in their homes.

This is especially helpful for people who aren't able to get to the doctor's office easily or high-risk individuals who need to limit exposure to disease.

Telehealth allows seniors to video conference with their doctor from their homes, which provides both convenience and safety.

As part of the expansion of coverage to include telehealth services, Centers for Medicare & Medicaid Services (CMS) is giving Medicare Advantage plans the flexibility to include telehealth providers in certain practice areas including:

- Primary Care
- Cardiology
- Dermatology
- Psychiatry
- Gynecology
- Endocrinology

2. Long-term care coverage through Medicare Advantage

Medicare Advantage plans provide the same coverage as Traditional Medicare, so they cover skilled services or rehabilitative care for up to 100 days. And they also include benefits for supplemental home care services for chronically ill beneficiaries.

Starting as early as this year, some Medicare Advantage plans will [offer benefits](#) for a variety of additional supplemental home care services.

While they still don't provide coverage for assisted living expenses (and benefits vary by plan and location), these changes can make a huge difference in care by allowing more seniors to continue living independently.

Services we can expect to see added to some Medicare Advantage plans include:

Adult day care services

[Adult day programs](#) provide seniors with an engaging and social environment, as well as opportunities to receive memory care and additional exercise to improve well-being.

These programs also give caregivers a chance to take regular breaks.

In-home personal care services

Covering personal care services will allow seniors to receive assistance with daily activities such as getting dressed, eating, using the bathroom, etc.

The ability to have a home health aide help with these activities can delay the need to move to assisted living or a nursing home.

Benefits for over-the-counter products

Seniors on Medicare Advantage plans will begin to receive a monthly or quarterly allowance for over the counter products such as allergy and cold medications, daily supplements, and pain relievers.

Home safety modifications

If a beneficiary has fallen or has a hard time moving around but isn't ready to make the transition into assisted living quite yet, some Medicare Advantage plans will provide coverage for safety modifications including [grab bars for bathrooms](#), wheelchair ramps, and stair rails.

Meal delivery and transportation

With growing demand for transportation and meal delivery services, some Medicare Advantage plans will now cover transportation services (such as Lyft and Uber) to help seniors get to doctors' appointments, fitness centers, or pick up prescriptions, as well as offer [benefits for grocery delivery services](#).

3. More options for people with end-stage renal disease (ESRD)

Due to changes implemented by the [21st Century Cures Act](#), seniors with end-stage renal disease (ESRD) can now enroll in Medicare Advantage plans starting in January 2021 and have more coverage options with Medicare.

Previously, individuals with ESRD could only enroll in Medicare Advantage plans under limited circumstances.

Now, organ acquisition costs of kidney transplants will have coverage under the fee-for-service program instead of Medicare Advantage organizations.

However, there are [pros and cons](#) to these new changes that both beneficiaries and caregivers should be aware of.

For example, a positive in Medicare Advantage plans accepting ESRD patients is that the benefits offered to dialysis patients through Advantage plans include case-management services to assess their needs, set health goals, and provide ongoing support.

And, Medicare Advantage plans limit out-of-pocket costs to \$6,700 per year. In contrast, seniors with ESRD who are enrolled in Medicare can face cost-sharing of up to \$15,000 per year.

However, a negative is that areas with a high number of ESRD patients could face a reduction in health care benefits due to the complex and costly care associated with treating ESRD.

The issue is that if certain states have a significant amount of patients with ESRD, Medicare Advantage plans in those areas are likely to be underpaid and could be forced to raise consumer costs, reduce supplemental benefits, or limit services for all enrolled beneficiaries.

Additional changes and important dates

There's a chance that additional Medicare changes will be announced in the coming months, so it's important to keep an eye out for updates.

That keeps you informed and well-equipped to help your older adult choose the best plan for their needs when it's time to re-enroll or change plans.

Also keep in mind that if you're switching from Medicare to a Medicare Advantage, the [Annual Enrollment Period](#) is from 10/15/20 to 12/7/20.

If you're changing to a different Medicare Advantage plan, the [Medicare Advantage Open Enrollment](#) period is from 1/1/21 to 3/31/21.

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