

## Assessing housing insecurities and homelessness among the Medicaid population

2021

*This communication applies to the Medicaid programs for  
Simply Healthcare Plans, Inc. (Simply) and Clear Health Alliance (CHA).*

# Overview and objectives

## Overview:

- Social determinants of health (SDoH)
- Assessing housing insecurities
- Billing SDoH diagnosis codes
- Florida Medicaid Housing Waiver Program

## Objectives:

- Increasing provider awareness of housing insecurities among members of our community
- Identifying members experiencing socioeconomic barriers
- Billing appropriate SDOH-related diagnosis codes
- Ultimately, to improve member health outcomes by addressing their SDOH needs

# Medicaid footprint

# Simply footprint



# CHA footprint



# Social determinants of health (SDoH)

# What are SDoH?

Structural determinants and conditions in which people are born, grow, live, work, and age.



# Research suggests that SDoH contribute to 40% of health status

Social determinants, or “drivers of health” are the conditions in which people are born, grow, work, live, and age<sup>1</sup>

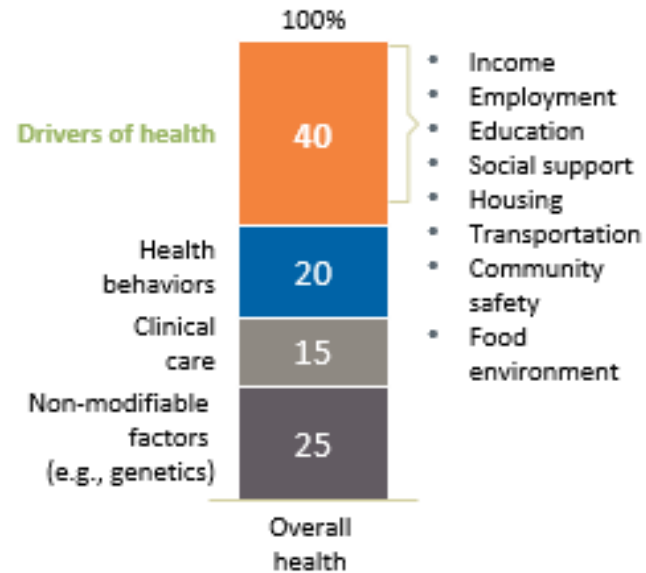


<sup>1</sup> World Health Organization

SOURCE: RWJF County Health Rankings, Humana Bold Goals, MassHealth, Lyft Blog

Academic research indicates that these drivers of health contribute to health status

Contributing effect to health, %



These social drivers can have negative or positive effects on health



# SDoH: Simply and CHA

- We intend to address socioeconomic barriers within our members' lives in order to enhance and improve health outcomes.
- Identifying members experiencing socioeconomic barriers allows us to address them with local resources.
- When we help address drivers of health needs, our members can focus on their health (member empowerment).
- Better SDoH lead to improved clinical measures that positively impact HEDIS® and the National Committee for Quality Assurance (NCQA).

HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA).

# Impact of housing insecurities

# Housing insecurity in Florida

- Florida homelessness is **third** in the nation, behind California and New York, reporting 27,487 homeless people.
- There is a lack of affordable rental housing for low-income households:
  - Over 1.5 million low-income Florida residents are paying more than 30% of their household income on rent.
  - Over 670,000 Floridians have median wages below \$10 per hour, leaving their families vulnerable to financial crisis:
    - When households cannot make ends meet, they might cut corners in their budgets in risky ways — eating a poor diet, forgoing healthcare, etc.
  - The median rent (including utilities) has increased by 16% since 2001, while income has only increased by 1%.

# Housing adequacy: impact on health

- Housing quality typically refers to the physical condition, as well as the quality of the social and physical environment of the home's location.
- Housing insecurity is associated with poor health, lower weight, and developmental risk among young children.
- Eviction, a severe form of housing insecurity, has demonstrated negative impacts on a variety of health metrics ranging from birth outcomes to mental health hospitalizations to all-cause mortality.
- Housing adequacy may have a direct link to health through its effect on access to clean water, ability to store food or medications, prepare healthy meals, or maintain personal hygiene.

## *References:*

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3134514>

<https://www.healthaffairs.org/doi/10.1377/hpb20210315.747908/full>

<https://www.medicalnewstoday.com/articles/housing-and-health#impact-of-housing-on-health>

<https://www.kff.org/medicaid/issue-brief/housing-affordability-adequacy-and-access-to-the-internet-in-homes-of-medicaid-enrollees>

# Key factors that affect housing and health

## Quality and safety — potential health hazards:

- **Biological:** These include allergens from mold, rodents, and dust mites and may increase the risk of allergies, asthma, and other respiratory illnesses.
- **Chemical:** These can include lead, asbestos, radon, and carbon monoxide. Exposure to these may lead to an increased likelihood of neurological complications, developmental disorders, cancer, asthma, and other respiratory illnesses.
- **Physical:** Examples include improper ventilation, temperature control, and hazards that may cause injury. These may contribute toward physical injury, respiratory illness, asthma, and exposure to excessive heat or cold.
- **Social:** This can include overcrowding, living in poverty, and fear of crime. Social health hazards may increase the risk of infectious diseases and poorer mental health outcomes.

# Key factors that affect housing and health (cont.)

- **Affordability:** If housing is unaffordable, people may not be able to pay for necessities that support good health, such as nutritious food, regular healthcare visits, energy, and home maintenance.
- **Neighborhood:** As a result, residents of these neighborhoods are less likely to have access to transportation, jobs, and good quality schools. They are also at a greater risk of environmental exposure, have a lower chance of gaining financial stability, and face higher crime rates.
- **Stability:** Quality, safety, affordability, and neighborhood can all influence housing stability. According to one 2018 report, 83% of people experiencing homelessness were not chronically homeless, and many who go to shelters come from stable households.

# Assessing housing insecurities

# Member assessments

## What is your living situation today?

- I have a steady place to live.
- I have a place to live today, but I am worried about losing it in the future.
- I do not have a steady place to live. (I am temporarily staying with others, in a hotel, in a shelter, living outside on the street, on a beach, in a car, abandoned building, bus or train station, or in a park.)

## Think about the place you live. Do you have problems with any of the following?

- Pests (bugs, ants, or mice)
- Mold
- Lead paint or pipes
- Lack of heat/air conditioner
- Oven or stove not working
- Smoke detectors missing or not working
- Water leaks



# Member assessments (cont.)

Additional housing related questions:	Yes/no
In the last 12 months, has the electric, gas, oil, or water company threatened to shut off your services in your home?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you worried that in the next two months, you may not have stable housing?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Questions for problems related to economic circumstances	Yes/no
In the last 12 months, did you ever eat less than you felt you should because there wasn't enough money for food?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do problems getting childcare make it difficult for you to work or study? (Leave blank if you do not have children.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
In the last 12 months, have you needed to see a doctor, but could not because of cost?	<input type="checkbox"/> Yes <input type="checkbox"/> No
In the last 12 months, have you ever had to go without healthcare because you didn't have a way to get there?	<input type="checkbox"/> Yes <input type="checkbox"/> No

# Screening tools

Examples used on the previous slides were derived from the following screening tools:

- Accountable Health Communities Health-Related Social Needs (AHC HRSN) Screening Tool
- PRAPARE: Protocol for Responding to and Assessing Patient Assets, Risks, and Experiences Questionnaire
- Health Leads\* Social Needs Screening Toolkit

# Billing SDoH diagnosis codes — housing insecurities and homelessness

# Why bill SDoH diagnosis codes?

By identifying members experiencing socioeconomic barriers, Simply and CHA will have a better understanding of our member population and how we can best meet their needs.



**Please submit corresponding Z codes for potential hazards impacting the health status of members via claims submissions.**



# SDoH diagnosis codes: housing and economic circumstances

## **Z59 Problems related to housing and economic circumstances:**

- Z59.0 Homelessness
- Z59.1 Inadequate housing
- Z59.2 Discord with neighbors, lodgers and landlord
- Z59.3 Problems related to living in residential institution
- Z59.4 Lack of adequate food and safe drinking water
- Z59.5 Extreme poverty
- Z59.6 Low income
- Z59.7 Insufficient social insurance and welfare support
- Z59.8 Other problems related to housing and economic circumstances
- Z59.9 Problem related to housing and economic circumstances, unspecified

# SDoH diagnosis code reference list (Z codes)

## Z55 to Z65 — Persons with potential health hazards related to socioeconomic and psychosocial circumstances

### Z55 Problems related to education and literacy:

- Z55.0 Illiteracy and low-level literacy
- Z55.1 Schooling unavailable and unattainable
- Z55.2 Failed school examinations
- Z55.3 Underachievement in school
- Z55.4 Educational maladjustment and discord with teachers and classmates
- Z55.8 Other problems related to education and literacy
- Z55.9 Problems related to education and literacy, unspecified

### Z57 Occupational exposure to risk factors:

- Z57.0 Occupational exposure to noise
- Z57.1 Occupational exposure to radiation
- Z57.2 Occupational exposure to dust
- Z57.3 Occupational exposure to other air contaminants:
  - Z57.31 Occupational exposure to environmental tobacco smoke
  - Z57.39 Occupational exposure to other air contaminants
- Z57.4 Occupational exposure to toxic agents in agriculture
- Z57.5 Occupational exposure to toxic agents in other industries
- Z57.6 Occupational exposure to extreme temperature
- Z57.7 Occupational exposure to vibration
- Z57.8 Occupational exposure to other risk factors
- Z57.9 Occupational exposure to unspecified risk factor

### Z56 Problems related to employment and unemployment:

- Z56.0 Unemployment, unspecified
- Z56.1 Change of job
- Z56.2 Threat of job loss
- Z56.3 Stressful work schedule
- Z56.4 Discord with boss and workmates
- Z56.5 Uncongenial work environment
- Z56.6 Other physical and mental strain related to work
- Z56.8 Other problems related to employment
- Z56.81 Sexual harassment on the job
- Z56.9 Unspecified problems related to employment
- Z56.82 Military deployment status
- Z56.89 Other problems related to employment

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# SDoH diagnosis code reference list (Z codes) (cont.)

## Z55 to Z65 — Persons with potential health hazards related to socioeconomic and psychosocial circumstances

### Z60 Problems related to social environment:

- Z60.0 Problems of adjustment to life-cycle transitions
- Z60.2 Problems related to living alone
- Z60.3 Acculturation difficulty
- Z60.4 Social exclusion and rejection
- Z60.5 Target of (perceived) adverse discrimination and persecution
- Z60.8 Other problems related to social environment
- Z60.9 Problem related to social environment, unspecified

### Z62.8 Other specified problems related to upbringing (cont.):

- Z62.82 Parent-child conflict:
  - Z62.820 Parent-biological child conflict
  - Z62.821 Parent-adopted child conflict
  - Z62.822 Parent-foster child conflict
- Z62.89 Other specified problems related to upbringing:
  - Z62.890 Parent-child estrangement NEC
  - Z62.891 Sibling rivalry
  - Z62.898 Other specified problems related to upbringing
- Z62.9 Problem related to upbringing, unspecified

### Z62 Problems related to upbringing

- Z62.0 Inadequate parental supervision and control
- Z62.1 Parental overprotection
- Z62.2 Upbringing away from parents:
  - Z62.21 Child in welfare custody
  - Z62.22 Institutional upbringing
  - Z62.29 Other upbringing away from parents
- Z62.3 Hostility towards and scapegoating of child
- Z62.6 Inappropriate (excessive) parental pressure
- Z62.8 Other specified problems related to upbringing:
  - Z62.81 Personal history of abuse in childhood:
    - Z62.810 Personal history of physical and sexual abuse in childhood
    - Z62.811 Personal history of psychological abuse in childhood
    - Z62.812 Personal history of neglect in childhood
    - Z62.813 Personal history of forced labor or sexual exploitation in childhood
    - Z62.819 Personal history of unspecified abuse in childhood

### Z63 Other problems related to primary support group, including family circumstances:

- Z63.0 Problems in relationship with spouse or partner
- Z63.1 Problems in relationship with in-laws
- Z63.3 Absence of family member:
  - Z63.31 Due to military deployment
  - Z63.32 Other absence of family member
- Z63.4 Disappearance and death of family member
- Z63.5 Disruption of family by separation and divorce
- Z63.6 Dependent relative needing care at home
- Z63.7 Other stressful life events affecting family and household:
  - Z63.71 Stress on family due to return of family member from military deployment
  - Z63.72 Alcoholism and drug addiction in family
  - Z63.79 Other stressful life events affecting family and household
- Z63.8 Other specified problems related to primary support group
- Z63.9 Problem related to primary support group, unspecified

# SDoH diagnosis code reference list (Z codes) (cont.)

## Z55 to Z65 — *Persons with potential health hazards related to socioeconomic and psychosocial circumstances*

### Z64 Problems related to certain psychosocial circumstances:

Z64.0 Problems related to unwanted pregnancy

Z64.1 Problems related to multi-parity

Z64.4 Discord with counselors

### Z65 Problems related to other psychosocial circumstances:

Z65.0 Conviction in civil and criminal proceedings without imprisonment

Z65.1 Imprisonment and other incarceration

Z65.2 Problems related to release from prison

Z65.3 Problems related to other legal circumstances

Z65.4 Victim of crime and terrorism

Z65.5 Exposure to disaster, war and other hostilities

Z65.8 Other specified problems related to psychosocial circumstances

Z65.9 Problem related to unspecified psychosocial circumstances



# Florida Housing Waiver Program

# Housing Waiver Program background

- The Florida Housing Waiver Program is a Statewide Medicaid Managed Care Managed Medical Assistance program that helps homeless or at risk of homelessness members improve SDoH by:
  - Accessing or maintaining stable housing, as well as accessing additional support services (e.g., peer support and mobile crisis management).
  - The pilot began on December 1, 2019, with a goal to launch as a statewide program in the future.
  - The member service area includes Medicaid region 5 (Pinellas and Pasco) and region 7 (Seminole, Orange, Osceola, and Brevard).
  - The goal is to place and/or keep members in sustainable housing through improved supports and to avoid preventable high-cost services (like hospital events) through better care coordination.

# Housing Waiver Program eligibility and benefits

## Eligibility:

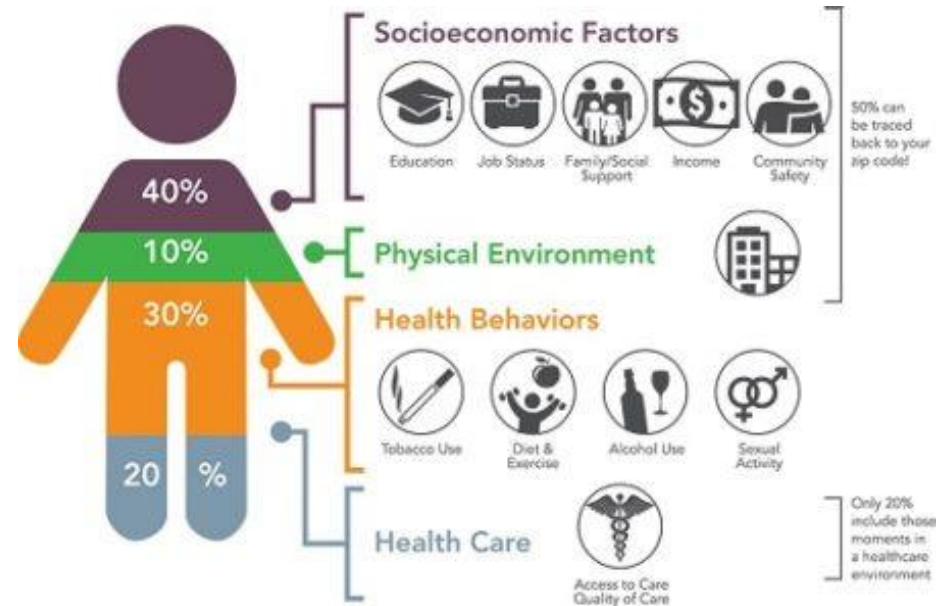
- Medicaid members enrolled in Simply or CHA health plans
- Ages 21 and older
- Living with serious mental illness (SMI) and/or substance use disorder (SUD)
- At risk of homelessness and/or literally homeless
- Reside in Medicaid region 5 (Pasco and Pinellas) or region 7 (Seminole, Orange, Osceola, and Brevard)

## Benefits:

- Outreach specialists
- Targeted case management
- Health assessment and *Vulnerability Index — Service Prioritization Decision Assistance Tool (VI-SPDAT)* (acuity and vulnerability)
- Housing benefit — \$500 lifetime benefit
- Transitional housing services
- Tenancy sustaining services
- Mobile crisis services
- Peer support services

# Housing Waiver Program and SDoH

- **Physical environment:**
  - Stable and permanent housing
  - Housing benefit
  - Housing first
  - Case management
  - Supportive services
- **Healthcare:**
  - Healthcare access
  - Integrated care coordination
- **Health behaviors:**
  - Health assessment
  - Behavioral health treatment
- **Socioeconomic:**
  - Mainstream resources



Source: Institute for Clinical Systems Improvement, Going Beyond Clinical Walls: Solving Complex Problems (October 2014)

# Housing Waiver Program referrals

If you would like to refer an eligible Simply or CHA member in regions 5 or 7, please call Provider Services at **844-405-4296** or email [FHWReferrals@simplyhealthcareplans.com](mailto:FHWReferrals@simplyhealthcareplans.com).

A case manager will reach out to the member at the first available opportunity.

# Benefits to address SDoH

# Benefits to address SDoH

## Cellular services:

- For eligible members, a federal lifeline smartphone with unlimited health-related text message reminders that also ensures our members can reach our Member Services line without reducing their remaining minutes

## Housing:

- \$500 per lifetime for homeless individuals

## Home-delivered meals:

- Two meals per day for seven days — must be after three-day or more surgical hospital stay

# Benefits to address SDoH (cont.)

## **Nutritional counseling**

Eligible members expanded to include obesity will receive up to a total of six visits per year for:

- Nutrition class
- Medical nutrition individual initial and subsequent treatment
- Group medical nutrition
- Individual and group medical nutrition therapy after a change in diagnosis, medical condition, or treatment regimen

## **GED reimbursement**

One time \$128 voucher towards GED prep course and computer-based GED test for members who submit a request for a voucher — no more than 500 members per year



Questions?

# Thank you

\* Health Leads is an independent company providing care management services on behalf of Simply Healthcare Plans, Inc. and Clear Health Alliance.

**<https://provider.simplyhealthcareplans.com>**

**<https://provider.clearhealthalliance.com>**

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