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MAOs Mull ‘Memory Fitness’ in Crowded Supp Benefit Market

Surveys have shown that cognitive decline is a chief concern among aging adults, yet brain health and “memory fitness” remain largely untapped areas as Medicare Advantage insurers experiment with new benefit design flexibility. But as a growing body of research builds a clinical case for so-called “brain training” programs, Posit Science is eager to get its own BrainHQ exercises in front of MA enrollees and says three insurers have incorporated them into supplemental benefits for 2020.

When advising MA organizations on newly expanded supplemental benefits, CMS in an April 2018 memo highlighted a “standalone memory fitness benefit” as one of nine potential services that could be offered starting in 2019 (RMA 5/17/18, p. 1). But a Milliman, Inc. analysis of the 2019 plan benefit package files did not identify any new standalone memory fitness benefits being offered that year. And in 2020 it continued to receive less attention than buzzworthy benefits such as nutrition or transportation or acupuncture (which was offered by 32 plan IDs in 2020, according to a CMS summary of supplemental benefits highlighted on the Medicare Plan Finder). Nevertheless, “the strong clinical case, plus its low cost, suggests it’s only a matter of time before it becomes a common offering,” predicts Michael Adelberg, principal with FaegreBD Consulting and a former top CMS MA official.

Still in the early stages of being defined, memory fitness benefits can range from complimentary access or discounts to online brain training exercises, such as those offered by BrainHQ, to a more holistic approach encompassing fitness and socialization, the Global Alzheimer’s Platform (GAP) told AIS Health in September 9/19/19, p. 1). GAP, which is largely focused on improving clinical trials for Alzheimer’s treatments, at the time was meeting with insurers to educate them on the potential “win” of promoting brain health among their senior members and suggested they repackage or highlight any benefits they may already

offer that address the pillars of brain health identified by the National Academies of Science (NAS).

Based on “encouraging although inconclusive” evidence, NAS in a 2017 white paper identified cognitive training (i.e., interventions aimed at improving reasoning, memory and speed of processing to delay or slow age-related cognitive decline), blood pressure management and increased physical activity as three specific types of interventions for seniors concerned about dementia and cognitive impairment. That same year, the American Academy of Neurology in new guidelines for the treatment of mild cognitive impairment noted that doctors may recommend cognitive training for people with MCI.

Although those papers did not evaluate the effectiveness of brain training programs offered by BrainHQ, the NAS paper relied largely on results from the ACTIVE trial, a major study of cognitive training that included an assessment of BrainHQ’s “Double Decision” game. According to Posit Science, 87% of trial participants who used Double Decision showed meaningful increases in targeted cognitive ability, and users continued to show significant cognitive improvements five and 10 years later even though they were not training continuously during that time. To date, more than 150 published papers have used BrainHQ as a studied intervention method, says Posit Science CEO Henry Mahncke, Ph.D.

“It’s a lot like physical exercise. We ask people to do it two, three, up to four times a week for 30 minutes.... And the interesting thing about brain training is you don’t have to do it every day for the rest of your life,” Mahncke tells AIS Health. “The kind of brain change we’re driving is a lot like the brain change that comes when you learn to ride a bike.... We’re not giving people tips and tricks for how to remember some names; we’re fundamentally improving the speed and accuracy of information processing in the brain.”

Based on the science of brain plasticity, Posit Science in 2002 was co-founded by Jeff Zimman, who had worked as a venture partner for VSP Capital, and neuroscientist Michael Merzenich, Ph.D., who was known for co-inventing the cochlear implant. Mahncke, a neuroscientist who joined Posit Science after working on health care strategy and gaming software, says the original aim of the firm was to get its brain training in front of older adults. But the company quickly found its science had many applications, leading to partnerships with libraries, the U.S. military and the sports training organization launched by New England Patriots quarterback Tom Brady, who uses BrainHQ software to sharpen his timing on the playing field.

Anthem Added BrainHQ to Fitness Benefit

Thanks to CMS expanding its definition of primarily health-related supplemental benefits for 2019 and beyond, MA insurers are now starting to look more seriously at the idea of covering cognitive training for their senior members. Notably, UnitedHealthcare last year incorporated BrainHQ's games into its larger "Renew Active" fitness benefit. Although the insurer has since switched to the brain training vendor preferred by its AARP partner, Mahncke says Posit Science as signed on with three news plans in 2020: Anthem, Inc., CarePartners of Connecticut and Kaiser Permanente.

Anthem and its affiliated health plans offered MA members an array of supplemental benefits for 2019, and enhancements for 2020 included adding BrainHQ brain training exercises as a component of the Health & Fitness Tracker benefit under the Essential Extras/Everyday Extras package offered with many of Anthem's affiliated MA plans, according to Anthem spokesperson Hieu Nguyen. "The brain training exercises — as well as the other supplemental benefits we offer — align with Anthem's whole-person approach to health care," says Nguyen.

Posit Science is encouraged by the interest in its programs. "Health care can be slow. We were out talking to MA plans last year who were not aware that the rules had changed or how the supplemental benefits worked, but word really is getting out at this point and...the science is very clear that a ton of lifestyle factors affect cognitive health and dementia risk," says Mahncke. "I'm hoping that people can see that there are actions they can take to preserve their

brain health, and of course what we're seeing associated with that is MA plans saying, 'We'll help you do that.'"

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As GAP continues to get the word out, too, the organization conducted a targeted Facebook survey last year of residents in Rhode Island ages 60 and older to determine their interest in brain health/mental fitness activities. When asked if choosing between two MA plans — one with brain health benefits and one without — how likely they would be to choose the one with brain benefits, more than 63% indicated they would be very likely or likely to do so.

"GAP is fully committed to helping seniors maintain their brain health. That is why we are working with Medicare Advantage plans that offer supplemental benefits that contribute to a healthy lifestyle," explains GAP President John Dwyer. "Many experts now agree that several activities, such as regularly exercising, improving your diet and engaging in mind-stimulating activities can reduce your risk of dementia."

And, Mahncke says the experience with United Healthcare demonstrated a need for brain training in the market. When BrainHQ was being introduced as part of Renew Active, he recalls that enrollees were registering for their brain fitness benefit at 12:01 a.m. on Jan. 1, 2019. "They had kept their card, put it on their refrigerator and were ready to go." And it's that kind of proactive approach to health that MA enrollees are known for that he hopes will drive continued adoption of the BrainHQ benefit.

Contact Michael Adelberg of Faegre at michael.adelberg@faegrebd.com, Anthem spokesperson Hieu Nguyen at hieu.nguyen2@anthem.com or Henry Mahncke of Posit Science at henry.mahncke@positscience.com.