



Total Care Advantage (HMO D-SNP)

Introduction to the Annual Wellness Visit and Quality Coding Provider Training

Part 1 of 2

2026

Gold Coast Health Plan Presenters and Resources

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Course Objectives

1. Learn about Total Care Advantage, the new Medicare Advantage plan offered by Gold Coast Health Plan (GCHP)
2. Understand GCHP's approach to Quality Coding
3. Understand Medicare Advantage Payment Model and the Basics of Risk Adjustment
4. Learn the Components of Annual Wellness Visits and Local Workflows

Introducing....



GOLD COAST HEALTH PLAN
TOTAL Care
ADVANTAGE

A local health plan.

Created in our community.

Created for our community.

GCHP'S Total Care Advantage

As a **Medicare Advantage and Part D Plan** (MAPD or MA Plan), Total Care Advantage is a way for members to get Medicare Part A and Part B coverage. Medicare Advantage Plans, sometimes called “Part C” or “MA Plans,” are Medicare-approved plans. We must follow rules set by Medicare. Like, most Medicare Advantage Plans, Total Care Advantage includes drug coverage (Part D).

Dual Eligible Special Needs Plans (D-SNPs) are a type of MA Plan that enrolls people who have both Medicare and Medicaid (Medi-Cal in California). D-SNPs are required to have a Model of Care (MOC) that meets the needs of the members they serve.

In addition to Medicare benefits, Total Care Advantage provides all **Medi-Cal benefits**, including wrap-around services, such as:

- Medicare cost-sharing
- Long-term services and supports (LTSS)
- Transportation
- Community Supports



Enrollment is **voluntary**. Members can join if they:

- Have both Medicare Part A and B
- Have full-scope Medi-Cal
- Are 21 years or older
- Live in Ventura County

Total Care Advantage Member Needs



Over 60% of our members have three or more chronic conditions and 15% have more than 10 chronic conditions.

The most common chronic conditions are hypertension, diabetes, depression, anxiety, kidney disease, arthritis and heart disease.



Many members, especially our younger members, have frailty (21%) and need the help from others for activities of daily living, like bathing, dressing and eating (6%).



Total Care Advantage members are more likely to be hospitalized and need support after the hospitalization than members who are not in D-SNPs.



More than 50% of our members are concerned that they will run out of food because they don't have money to buy more food. More than 20% don't have transportation to get to the doctor or to go other places they need to go.



Quality Coding

**Understanding GCHP's
approach**

Total Care Advantage Quality Coding Program

GCHP's Quality Coding Program is designed to ensure D-SNP quality performance and efficient delivery of integrated, high-quality care that addresses the complex medical, behavioral, and social needs of our members.

In the context of D-SNP, quality is evaluated by the Centers for Medicare & Medicaid Services (CMS) Five-Star Quality Rating System and the accurate, timely identification and treatment of chronic conditions. Through the Quality Coding Program, GCHP aims to support providers to ensure quality improvement, regulatory compliance, and appropriate payment.

The program focuses on:

1. Ensuring access to comprehensive preventive care including the Initial Preventive Physical Exam (IPPE) and the Annual Wellness Visit (AWV).
2. High-quality care as measured by CMS Five-Star Quality Program.
3. Compliant, complete, and timely capture of diagnoses that accurately reflect patient complexity and quality treatment of those diagnoses.
4. Mitigation of risk of overpayments/underpayments by ensuring clinical documentation supports clinical conditions.





Medicare Advantage Payment Model

Understanding the Basics
of CMS Risk Adjustment

CMS Risk Adjustment Overview

- CMS introduced Hierarchical Condition Categories (HCC) in 2004 to better predict future healthcare costs based on patient severity and chronic illness.
- Each HCC is linked to a specific diagnosis or a cluster of diagnoses based on clinical similarities and anticipated healthcare costs.
- The HCCs are combined with demographic factors to create a member-specific risk adjustment factor (RAF).
 - RAF is a numerical value (score) used by Medicare to predict a beneficiary's expected healthcare costs based on their health condition(s)
- **CMS is now on Version 28 (V28) of its Risk Adjustment model:**
 - V28 is more restrictive than the previous version (v24) and **focuses on clinical severity rather than the diagnosis volume.**
 - V28 maps thousands of ICD codes into **115 HCCs** to determine RAF.
- CMS has proposed a 2027 Model that:
 - Will use more recent data to calibrate the model.
 - Has new modifier codes used to exclude audio-only services.
 - Removes data from chart reviews that are not linked to an encounter.

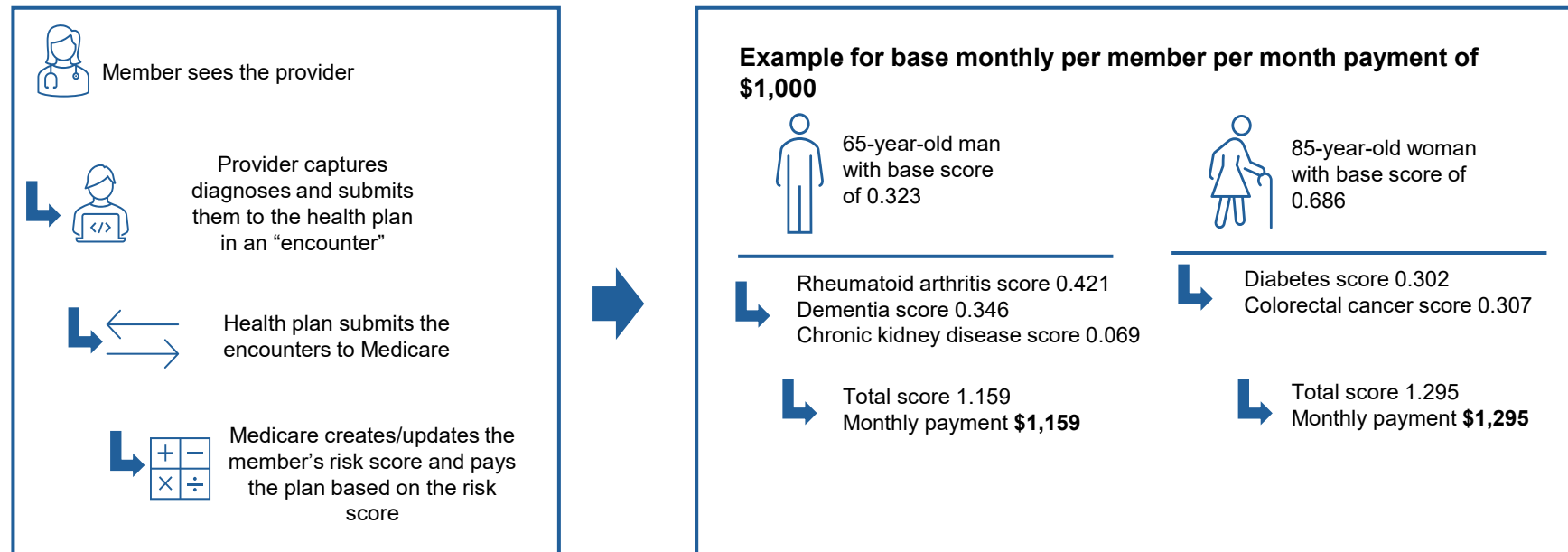


The Process to Develop a Member-Specific Risk Adjustment Score

Revenue to Plan: CMS pays the plan a capitated premium amount each month to cover the total cost of care for each member; the premium amount is based on each member's acuity.

Member Acuity: Acuity is measured through the capture of Hierarchical Condition Categories (HCC), which are combined to assign an individual Risk Adjustment Factor (RAF) score.

Risk Adjustment Factor (RAF) Score: A numerical value used to estimate a member's expected healthcare costs based on demographics (age, sex) and health status. The more acute a member, the higher their RAF score. **The RAF is reset every year.**



Why Quality Coding Matters



Quality coding is the translation of clinical care into a standardized language used for reimbursement, research, and population health.

- **Plan Reimbursement:** Accurate documentation and coding leads to an accurate RAF score.
 - Accurate RAF score ensures the plan receives adequate funding from Medicare to provide high-quality care.
- **Provider Reimbursement:** Accurate documentation and coding supports accurate billing, ensuring providers are paid for the care they deliver.
- **Patient Care:** Accurate documentation and coding provides a clear clinical picture of the patient for other providers, ensuring quality care and patient safety.
- **Performance Metrics:** Quality Star Rating scores (HEDIS, Health Outcome Survey (HOS), Consumer Assessment of Healthcare Providers and Systems (CAHPS) are derived directly from the codes submitted and care that happens in the provider's office.

Common HCCs Providers Will See

- Diabetes (with and without complications)
- Congestive heart failure and cardiomyopathy
- Chronic obstructive pulmonary disease
- Chronic kidney disease (3 - 5)
- Atrial fibrillation
- Depression / bipolar
- Dementia
- Cancer
- Ulcers
- Vascular disease
- RA / connective tissue disorders
- Severe GI disease (Crohn's, UC)
- Substance use disorders



These 13 conditions drive 80% of risk score impacts.

Diabetes

- Specify the type
- Note the cause and state any causal relationships
- Document all complications and disease interactions
- Record any treatment
- Include supporting evidence

Diabetes with ANY complication, including hyperglycemia,

Risk score: 0.186

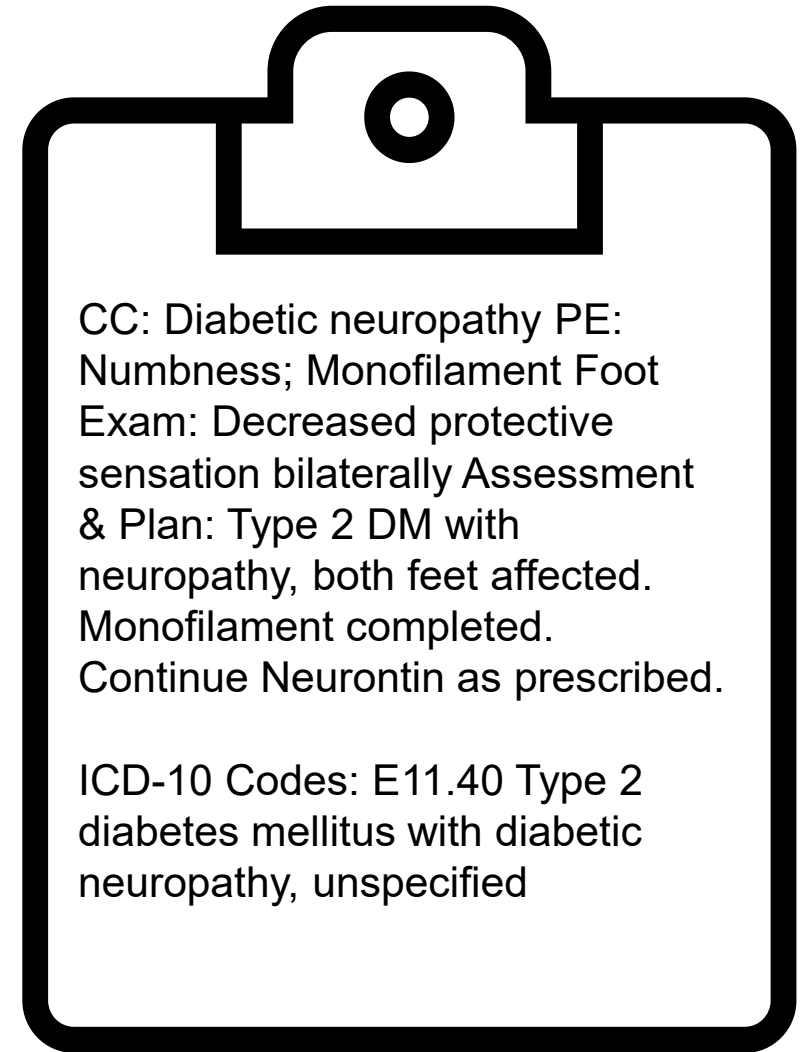
VS

Diabetes and Heart Failure combined result in an interaction score boost

Risk score: +0.183

31% of GCHP Total Duals 65+ have type 2 diabetes.

Note: Scenarios are for illustration purposes only. Actual scores vary based on multiple factors.



CC: Diabetic neuropathy PE: Numbness; Monofilament Foot Exam: Decreased protective sensation bilaterally Assessment & Plan: Type 2 DM with neuropathy, both feet affected. Monofilament completed. Continue Neurontin as prescribed.

ICD-10 Codes: E11.40 Type 2 diabetes mellitus with diabetic neuropathy, unspecified

The assessment and plan thoroughly address the patient's diabetic neuropathy. An in office physical exam and monofilament test provide additional support for the diagnosis, and prescribed medications have been linked to the condition.

Heart Failure (HF) and Cardiomyopathy

Cardiomyopathy has a lower HCC than heart failure. Do not use cardiomyopathy as a diagnosis when heart failure is more accurate.

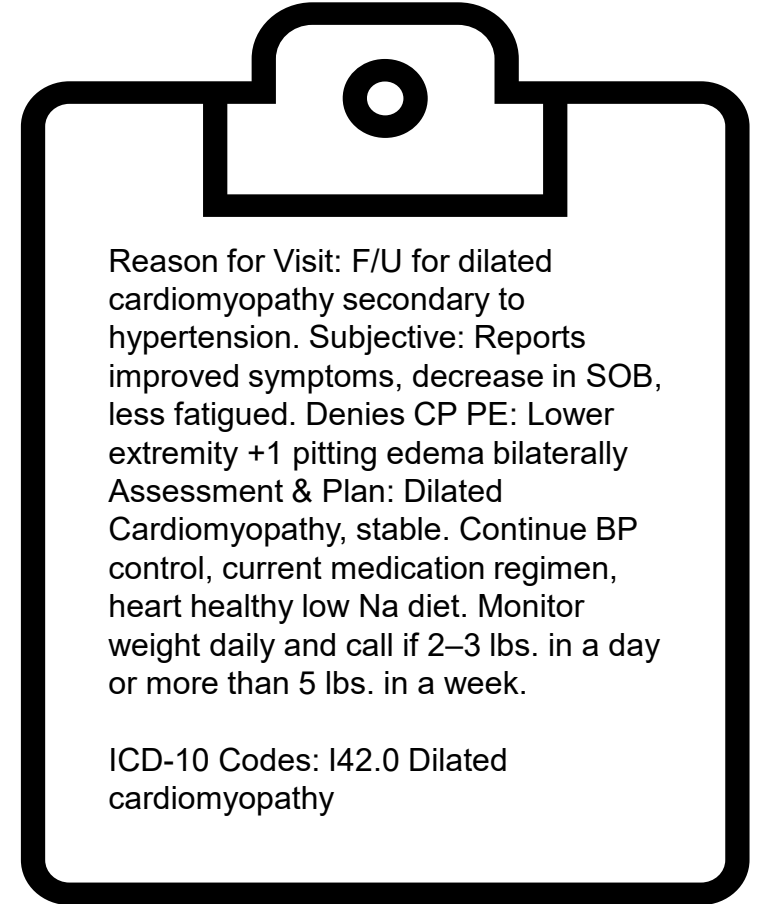
- Specify the precise type using all available descriptive details (e.g., dilated cardiomyopathy or acute on chronic heart failure with preserved ejection fraction)
- Specify the cause using terminology that clearly establishes causality, such as “associated with,” “due to,” or “secondary to”
- Describe the status as “stable,” “worsening,” “improved,” “compensated,” or “decompensated,” avoiding the term “history of” as it implies a past, resolved condition
- Record all present and absent signs and symptoms related to the patient’s condition during the visit (e.g., has shortness of breath or no swelling of lower legs)
- Understand and document co-morbidities

Acute on Chronic Heart Failure,
Acute Heart Failure (Excludes
Acute on Chronic), and Heart
Failure, Except End Stage and
Acute
Risk score: 0.406

VS

Cardiomyopathy/Myocarditis
Risk score: 0.173

Note: Scenarios are for illustration purposes only. Actual scores vary based on multiple factors.



The provider specifically addressed the type of cardiomyopathy, documented a cause and current symptoms, and reported a stable status in the assessment.

Cancer

- CMS is intentional in its HCC assignment with cancers
- It is vital to specify the diagnosis and assign the correct ICD-10 code
- Correct ICD-10 impacts HCC assignment of the cancer, which can affect the payment for care
- “History of” cancer diagnoses starting with a “Z” should only be used for resolved or past diagnoses.

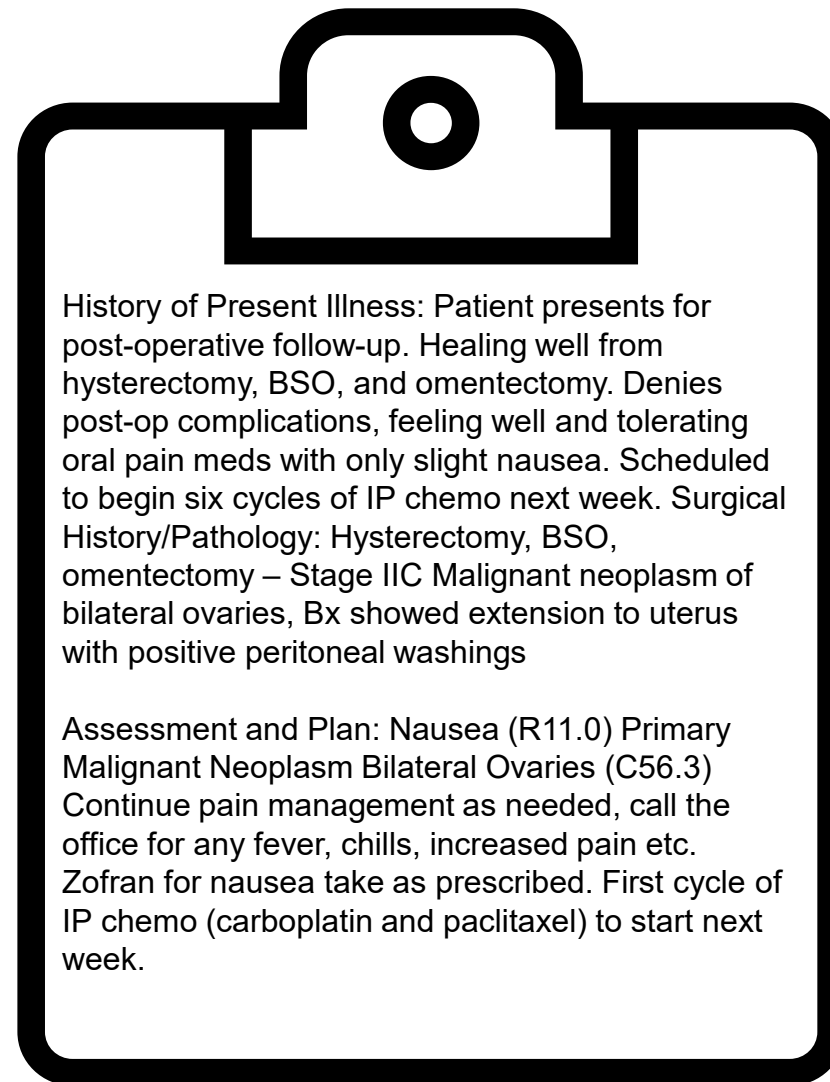
Cancer Metastatic to Lung, Liver, Brain, and Other Organs; Acute Myeloid Leukemia Except Promyelocytic

Risk score: 3.896

VS

Cancer Metastatic to Bone, Other and Unspecified Metastatic Cancer; Acute Leukemia Except Myeloid
Risk score: 2.277

Note: Scenarios are for illustration purposes only. Actual scores vary based on multiple factors.



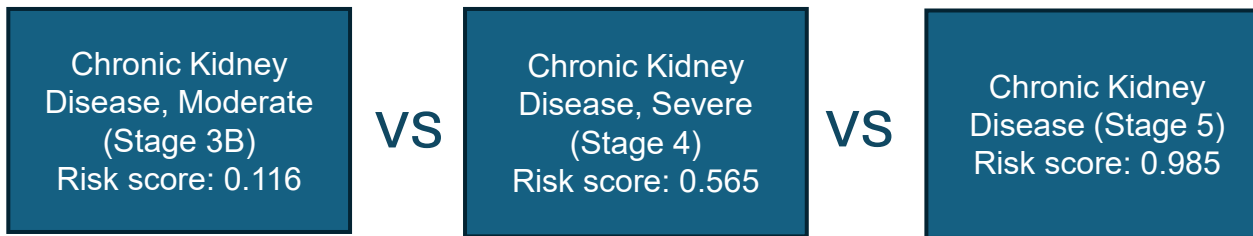
History of Present Illness: Patient presents for post-operative follow-up. Healing well from hysterectomy, BSO, and omentectomy. Denies post-op complications, feeling well and tolerating oral pain meds with only slight nausea. Scheduled to begin six cycles of IP chemo next week. Surgical History/Pathology: Hysterectomy, BSO, omentectomy – Stage IIC Malignant neoplasm of bilateral ovaries, Bx showed extension to uterus with positive peritoneal washings

Assessment and Plan: Nausea (R11.0) Primary Malignant Neoplasm Bilateral Ovaries (C56.3) Continue pain management as needed, call the office for any fever, chills, increased pain etc. Zofran for nausea take as prescribed. First cycle of IP chemo (carboplatin and paclitaxel) to start next week.

The clinician has appropriately documented the ovarian cancer as an active and current condition, documenting the current chemotherapy plan and addressing laterality for specificity.

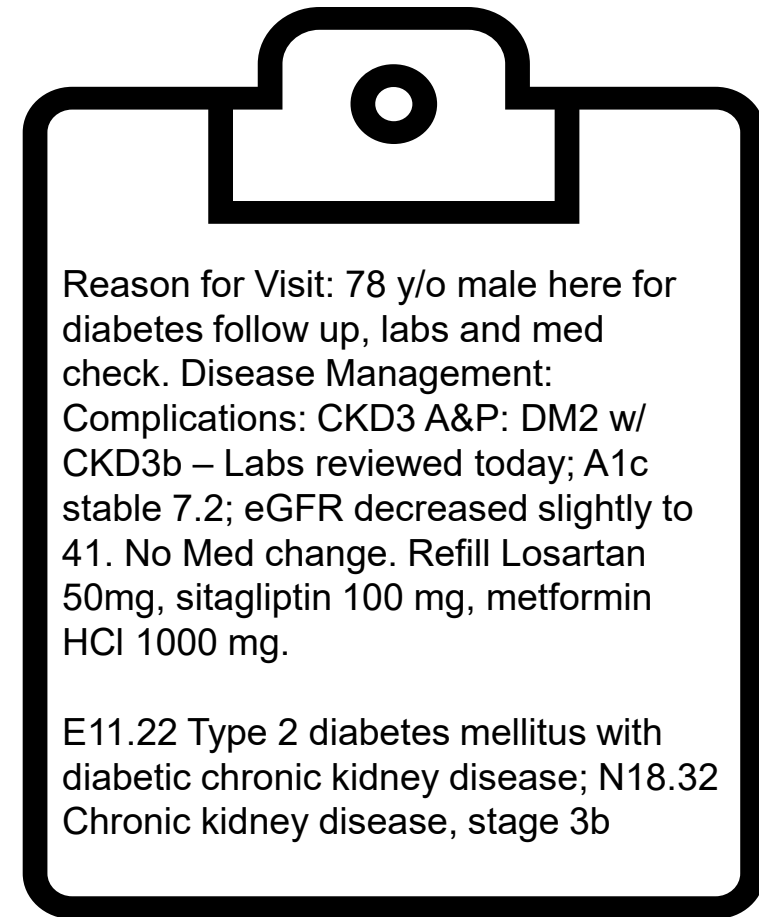
Chronic Kidney Disease (CKD)

- State the CKD stage based on the eGFR and identify the underlying condition (e.g., diabetes and hypertension) causing the CKD. CKD stages 2 or lower and unspecified do not contribute to RAF.
- Note patient symptoms (e.g., fatigue, weakness, changes in urine output) and physical exam findings (e.g., elevated blood pressure, edema – signs of fluid overload).
- Clearly document any significant changes in kidney function or clinical status and their potential causes.
- Document followup plans and repeat testing schedules to track progression.
- Include the following in the treatment plan: medications (including dosage), dietary modifications, blood pressure management, or referral to nephrologist.
- Interpret and include any lab results (e.g., serum creatinine, eGFR calculation, etc.).
- Specify the type of dialysis, frequency, and access site.



13% of GCHP duals 65+ have a diagnosis of chronic renal failure.

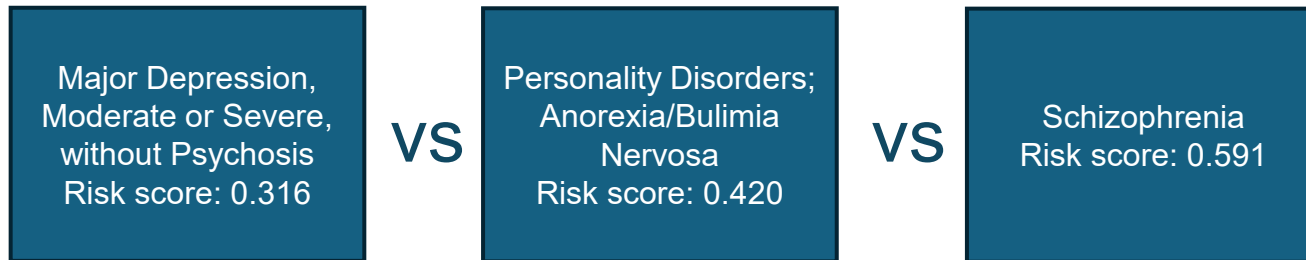
Note: Scenarios are for illustration purposes only. Actual scores vary based on multiple factors.



The documentation reflects diabetes complicated by CKD. The provider reviewed the patient’s labs to determine the specific CKD stage and formulated a treatment plan that included medication review.

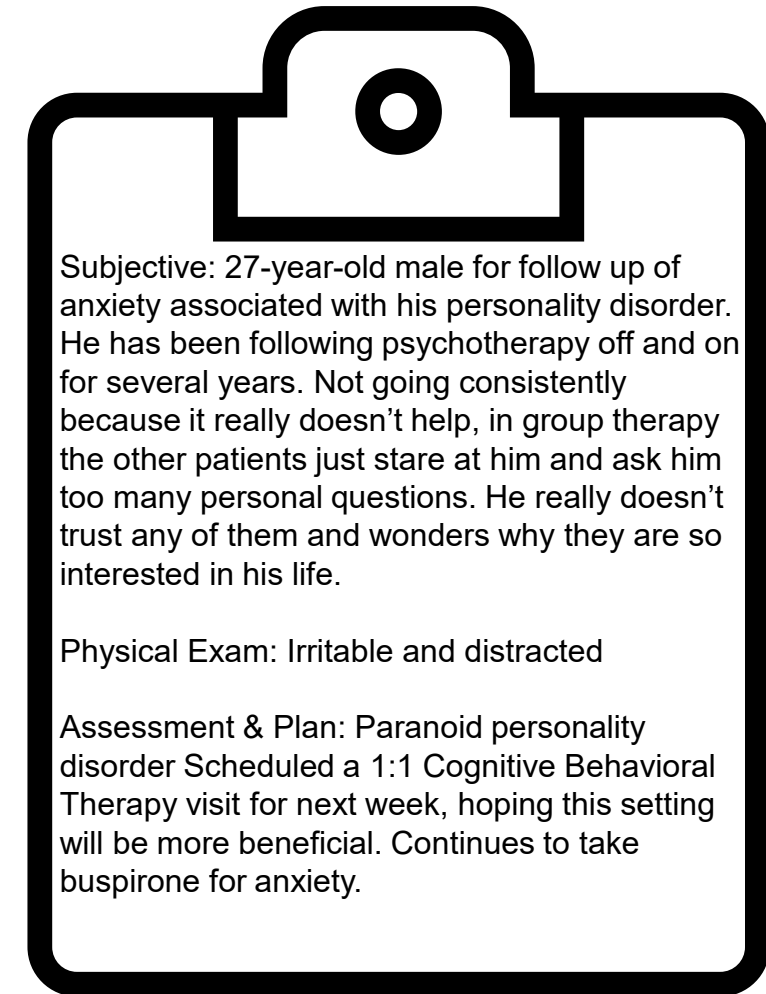
Behavioral and Personality Disorders

- Distinguish developmental versus intellectual disorders and classify the severity: Mild, Moderate, Severe
- Document any cognitive, language/speech, or physical impairments
- Link medications to the associated condition
- Document and code any associated comorbidities
- Document and code any underlying genetic disorders
- Distinguish from other underlying brain disease (chemical-related, epilepsy, etc.)
- Mild depression or anxiety does not contribute to the RAF



14% of GCHP younger duals (those 21 to 64) have a diagnosis of schizophrenia and affective psychosis.

Note: Scenarios are for illustration purposes only. Actual scores vary based on multiple factors.



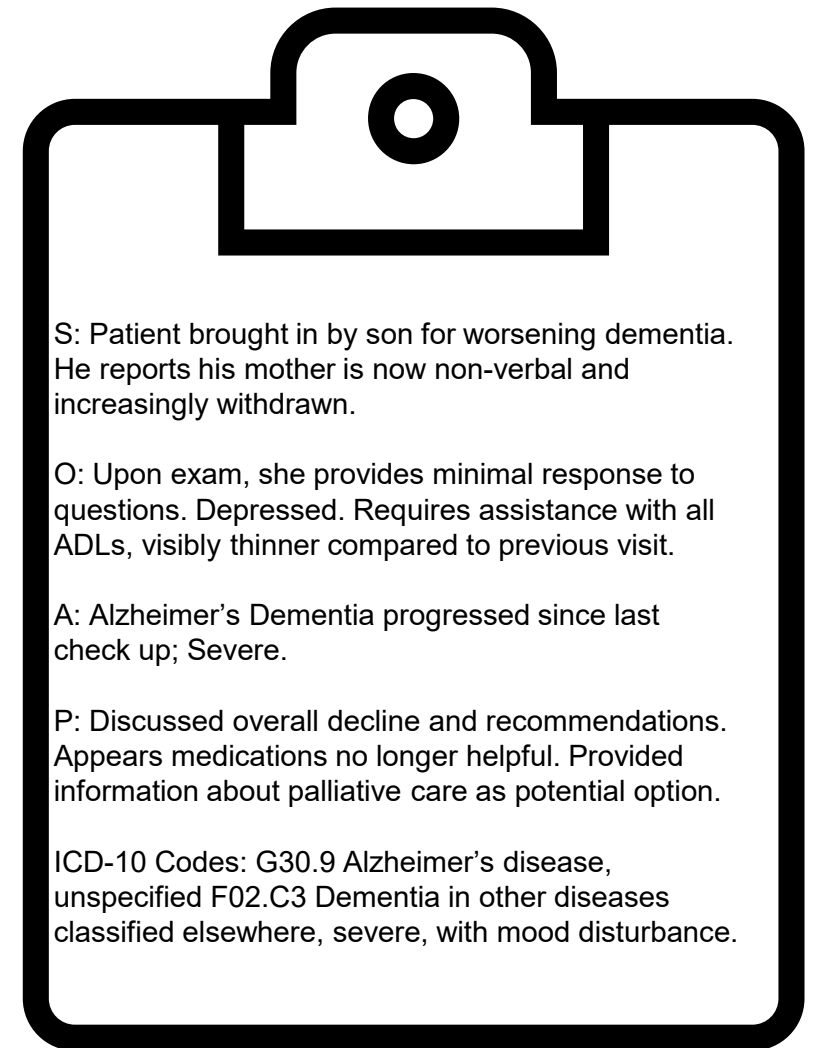
The provider has documented behavioral signs and symptoms. In the A&P the provider specifically addressed the personality disorder, documented the type and indicated current treatment and management. Based on the documentation in the note, it is appropriate to code Paranoid Personality Disorder (F60.0).

Dementia

- Document the Severity:
 - Mild: Clearly evident functional impact on daily life, affecting mainly instrumental activities. No longer fully independent/requires occasional assistance with daily life activities.
 - Moderate: Extensive functional impact on daily life with impairment in basic activities. No longer independent and requires frequent assistance with daily life activities.
 - Severe: Clinical interview may not be possible. Complete dependency due to severe functional impact on daily life with impairment in basic activities, including basic self care.
- Document Clear Description of Behaviors
- Document the Type: Document the specific type (e.g., Alzheimer's, Vascular, Frontotemporal, Lewy body) rather than just "dementia."
- Document the Underlying Cause ("due to") whenever possible
 - Vascular due to disease (Include ICD-10 code for underlying condition), or unspecified.

Dementia, Mild or Unspecified, Moderate or Severe, with or without behavioral disturbance
Risk score: 0.438

Note: Scenarios are for illustration purposes only. Actual scores vary based on multiple factors.

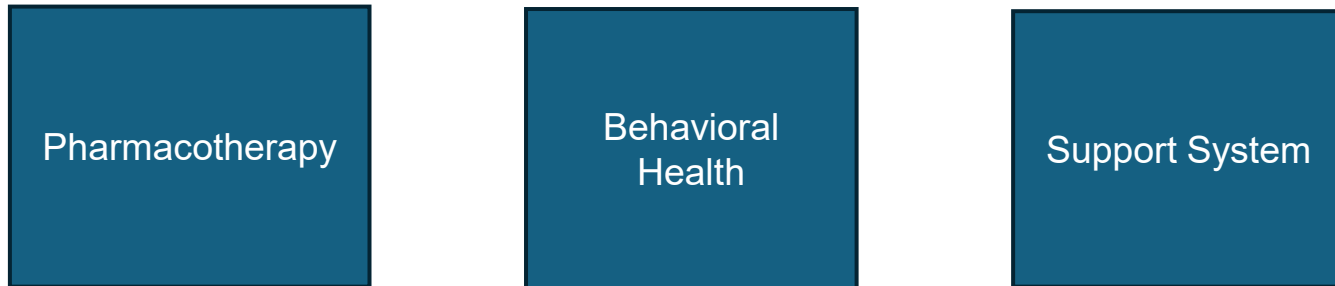


The provider documented severe Alzheimer's Dementia (severity and type), noting depression as a current behavioral disturbance observed during the exam. Recommendations were provided based on the clinical picture.

Substance Use Disorder

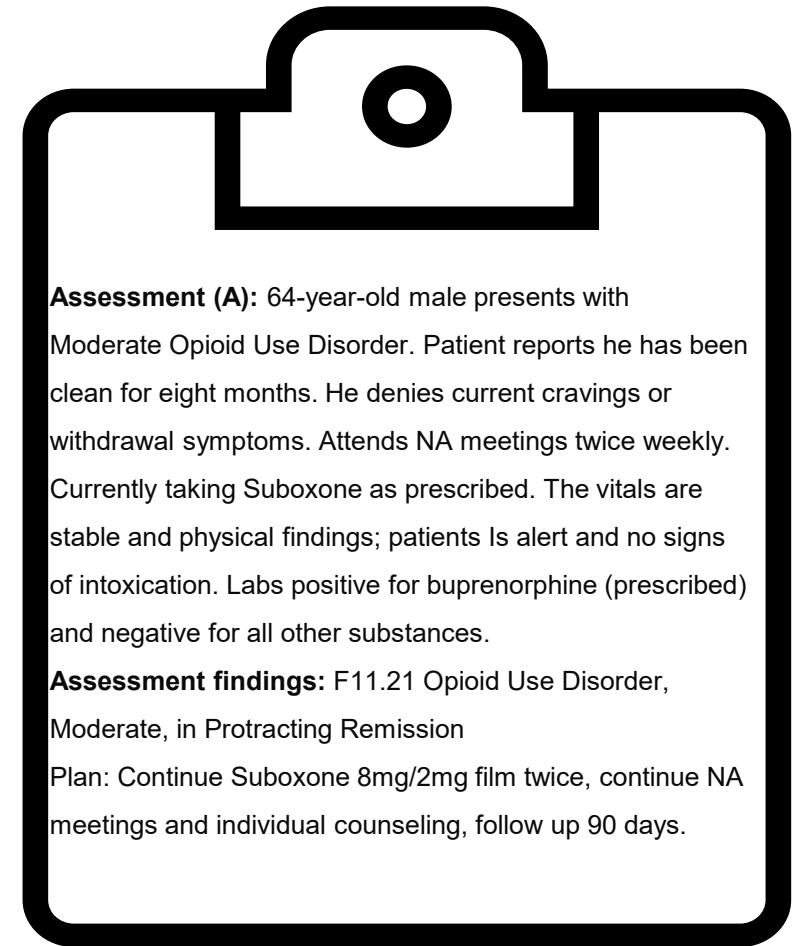
- To accurately document substance use disorder (SUD) for clinical care and RAF scoring, you must capture the specific substance (e.g., alcohol, opioid, cocaine), the severity (Mild, Moderate, or Severe), and the status (In Remission vs. Active)
- Under V28 CMS-HCC model, coding remission still carries a RAF weight, making precise status documentation vital.
- Document physical (withdrawal, tremors, intoxication) or psychological (cravings) findings
- Document usage frequency
- Determine the severity based on DSM-5 criteria
- Document referrals to therapy, prescriptions or 12-step program attendance

Treatment Plan:



Note: Coding Status: Active vs. Remission

- Active: Use when the patient is currently using or has use within last 30 days.
- In Remission: Use only if the patients has met zero DSM-5 criteria (except cravings) for at least three months (early remission) or 12 months (sustained remission)



Under V28, both Active and In Remission status still map to an HCC and generate a RAF score, but the values vary based on the specific substance and the severity.

Drug Use disorder (Moderate/Severe or In Remission) Maps to HCC 135, RAF Value-0.435

Alcohol use disorder (Moderate/Severe or In Remission) Maps to HCC138, RAF Value-0.170

Pressure Ulcers

- Documentation MUST specify “pressure” and include: Site, Severity, Laterality, and Stage
- Stage 1: Skin changes, nonblanchable erythema
- Stage 2: An abrasion, blister and Partial thickness skin loss involving dermis and epidermis
- Stage 3: Full thickness skin loss involving damage and necrosis to subcutaneous tissue
- Stage 4: Full-thickness tissue loss, necrosis of soft tissues through underlying muscle, tendon, bone
- Deep Tissue Damage: Etiology is pressure and/or ischemia and may resolve without tissue loss
- Unstageable: Based on clinical documentation stage undetermined

Pressure Ulcer of Skin with Necrosis Through to Muscle, Tendon, or Bone
Risk score: 2.580

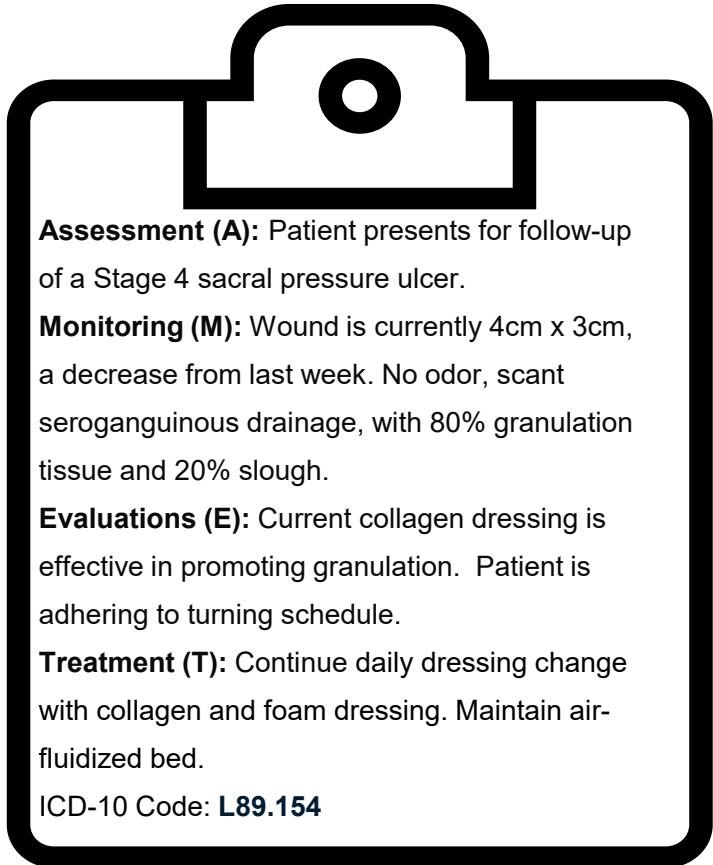
VS

Chronic Ulcer of Skin, Except Pressure, Through to Bone or Muscle
Risk score: 1.422

VS

Chronic Ulcer of Skin, Except Pressure, Not Specified as Through to Bone or Muscle
Risk score: 0.890

Note: Scenarios are for illustration purposes only.
Actual scores vary based on multiple factors.



Assessment (A): Patient presents for follow-up of a Stage 4 sacral pressure ulcer.

Monitoring (M): Wound is currently 4cm x 3cm, a decrease from last week. No odor, scant seroganguinous drainage, with 80% granulation tissue and 20% slough.

Evaluations (E): Current collagen dressing is effective in promoting granulation. Patient is adhering to turning schedule.

Treatment (T): Continue daily dressing change with collagen and foam dressing. Maintain air-fluidized bed.

ICD-10 Code: **L89.154**

The provider has documented stage and site, and specifics related to the change/improvement since last visit. Evaluation of treatment efficacy and continued treatment ensure that the documentation is complete.

Common HCC Reference (1 of 2)

- Constrained Code Methodology: Related HCCs within a hierarchy are assigned the *same* risk adjustment coefficient, regardless of the severity level within that group
- Hierarchical Code Methodology: If a patient is diagnosed with multiple conditions within the same disease family, only the highest-ranking code is used in the risk score calculation

Disease Category	V28 HCC Codes	Common Clinical Examples	How it is Score and Weighted
Diabetes	35,36,37, &38	Type 2 w/o complications (e11.9) Type 2 with CKD (e11.22)	Constrained: HCCs 36, 37, and 38 now carry exact same weight. Only Pancreas Transplant Status (HCC35) scores higher
Heart Failure	221, 222, 223, 224, 225, 226	Heart Failure unspecified (I50.9) Acute Systolic HF (I50.21)	Constrained: HCCs 224 (Acute on Chronic), 225 (Acute), and 226 (Unspecified/Other) all share the same weight
Dementia	125, 126, 127	Unspecified Dementia (F03.90) Vascular Severe F01.A0)	Hierarchical: Weights scale heavily by severity. Dementia (125) carries a significantly higher score than Mild (127)

Common HCC Reference (2 of 2)

Disease Category	V28 HCC Codes	Common Clinical Examples	How it is Score and Weighted
Cancer/Neoplasms	8, 9, 10, 11, 12, 17	Breast Cancer (C50.919)	Hierarchical: Metastatic cancer (8) carries the highest weight, scaling down to lower weights for Breast/Prostate (12)
Chronic Kidney Disease (CKD)	324, 325, 326, 328, 329	CKD Stage 3 (N18.30) CKD Stage 4 (N18.4)	Hierarchical: Specificity is critical. Stage 4 carries a higher weight than Stage 3 “unspecified” CKD often carries no weight.
Substance/Alcohol Use	135, 136, 137, 138, 139	Alcohol dependence F10.20) Opioid use disorder (F11.20)	Hierarchical: Separates drug use from alcohol use. Diagnoses mapped with psychosis sit at the top of the payment hierarchy.