

New Medicare Advantage plans tailor offerings to Asian Americans, Latinos and LGBTQ+

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As Medicare Advantage continues to gain popularity among seniors, three Southern California companies are pioneering new types of plans that target cultural and ethnic communities with special offerings and native-language practitioners.

Clever Care Health Plan, based in Huntington Beach, and Alignment Health, based in nearby Orange, both have plans aimed at Asian Americans, with extra benefits including coverage for Eastern medicines and treatments such as cupping and tui na massage. Alignment also has an offering targeting Latinos, while Long Beach-based SCAN Health Plan has a product aimed at the LGBTQ+ community. All of them have launched since 2020.

While many Medicare Advantage providers target various communities with their advertising, this trio of companies appear to be among the first in the nation to create plans with provider networks and benefits designed for specific cultural cohorts. Medicare Advantage is typically cheaper than traditional Medicare but generally requires patients to use in-network providers.

"This fits me better," said Clever Care member Tam Pham, 78, a Vietnamese American from Westminster, California. Speaking to KFF Health News via an interpreter, she said she appreciates the [dental care](#) and herbal supplement benefits included in her plan, and especially the access to a Vietnamese-speaking doctor.

"I can always get help when I call, without an interpreter," she said.

Proponents of these new culturally targeted plans say they can offer not only trusted providers who understand their patients' unique context and speak their language, but also special products and services designed for their needs. Asian Americans may want coverage for traditional Eastern treatments, while LGBTQ+ patients might be especially concerned with HIV prevention or management, for example.

Health policy researchers note that Medicare Advantage tends to be lucrative for insurers but can be a mixed bag for patients, who often have a limited choice of providers—and that targeted plans would not

necessarily solve that problem. Some also worry that the approach could end up being a new vector for discrimination.

"It's strange to think about commodifying and profiting off people's racial and ethnic identities," said Naomi Zewde, an assistant professor at the UCLA Fielding School of Public Health. "We should do so with care and proceed carefully, so as not to be exploitive."

Still, there's plenty of evidence that patients can benefit from care that is targeted to their race, ethnicity, or sexual orientation.

A November 2020 study of almost 118,000 patient surveys, published in *JAMA Network Open*, underscored the need for a connection between physician and patient, finding that patients with the same racial or ethnic background as their physicians are more likely to rate the latter highly.

A 2022 survey of 11,500 people around the world by the pharmaceutical company Sanofi showed a legacy of distrust in health care systems among marginalized groups, such as ethnic minorities, LGBTQ+ people, and people with disabilities.

Clever Care, founded by Korean American health care executive Myong Lee, aimed from the start to create Medicare Advantage plans for underserved Asian communities, said Peter Winston, the senior vice president and general manager of community and provider development at the company. "When we started enrollments, we realized there is no one 'Asian,' but there is Korean, Chinese, Vietnamese, Filipino, and Japanese," Winston added.

The company has separate customer service lines by language and gives members flexibility on how and where to spend their allowances for benefits like fitness programs.

Winston said the plan began with 500 members in January 2021 and is now up to 14,000 (still very small compared with mainstream plans). Herbal supplement benefit dollars vary by plan, but more than 200 products traditionally used by Asian clients are on offer, with coverage of up to several hundred dollars per quarter.

Sachin Jain, a physician and the CEO of SCAN Group, said its LGBTQ+ plan serves 600 members.

"This is a group of people who, for much of their lives, lived in the shadows," Jain added. "There is an opportunity for us as a company to help affirm them, to provide them with a special set of benefits that address unmet needs."

SCAN has run into bias issues itself, with some of its employees posting hate speech and one longtime provider refusing to participate in the plan, Jain recounted.

Alignment Health offers a plan targeting Asian Americans in six California counties, with benefits such as traditional wellness services, a grocery allowance for Asian stores, non-emergency medical transportation, and even pet care in the event a member has a hospital procedure or emergency and needs to be away from home.

Alignment also has an offering aimed at Latinos, dubbed el Único, in parts of Arizona, Nevada, Texas, Florida, and California. The California product, an HMO co-branded with Rite Aid, is available in six counties, while in Florida and Nevada, it's a so-called special needs plan for Medicare beneficiaries who also qualify for Medicaid. All offer a Spanish-speaking provider network.

Todd Macaluso, the chief growth officer for Alignment, declined to share specific numbers but said California membership in Harmony—its

plan tailored to Asian Americans—and el Único together has grown 80% year over year since 2021.

Alignment's marketing efforts, which include visiting places where prospective members may shop or socialize, are about more than just signing up customers, Macaluso said.

"Being present there means we can see what works, what's needed, and build it out. The Medicare-eligible population in Fresno looks very different from one in Ventura."

"Just having materials in the same language is important, as is identifying the caller and routing them properly," Macaluso added.

Blacks, Latinos, and Asians overall are significantly more likely than white beneficiaries to choose Medicare Advantage plans, according to recent research conducted for Better Medicare Alliance. (Latino people can be of any race or combination of races.) But it's not clear to what extent that will translate into the growth of targeted networks: Big insurers' Medicare Advantage marketing efforts often target specific racial or ethnic cohorts, but the plans don't usually include any special features for those groups.

Utibe Essien, an assistant professor of medicine at UCLA, noted the historical underserving of the Black community, and that the shortage of Black physicians could make it hard to build a targeted offering for that population. Similarly, many parts of the country don't have a high enough concentration of specific groups to support a dedicated network.

Still, all three companies are optimistic about expansion among groups that haven't always been treated well by the [health](#) care system. "If you treat them with respect, and bring care to them the way they expect it, they will come," Winston said.

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