



# Imagine the Papabilities: The Home as an Engagement Channel





## INTRODUCTION

In today’s cost-compressed healthcare environment, Medicare Advantage (MA) plans are under increased pressure to improve Star Ratings in order to protect and grow revenue. With this in mind, MA plans need to go beyond traditional engagement strategies to reach members, improve outcomes, and control costs.

This is especially important for members who have multiple chronic conditions, limited social support, transportation challenges, or low trust in the healthcare system. They’re the ones most likely to delay preventive care, struggle with medication adherence, or readmit to the hospital, not because they don’t want care, but because the last mile is often the hardest part.

Historically, in-home support has been disconnected from the outreach methods and programs that health plans use to engage members in their care. Yet a growing body of research on Papa’s model has shown a meaningful impact on healthcare utilization and other managed care priorities.

Papa Plus builds on this evidence, intentionally integrating in-home support with strategic engagement pathways to advance health plans’ quality goals, while continuing to support members’ health-related social needs (HRSNs).

### WHAT IF EACH MEMBER’S HOME BECAME A CHANNEL FOR TRUST-BUILDING, FOLLOW-THROUGH, AND THE ADVANCEMENT OF QUALITY GOALS?

We invite you to “Imagine the *Papabilities*” of what could happen if your members’ homes became an extension of your care management strategy itself. **With Papa Plus, in-person support is no longer separate from care management goals, but instead is integrated, targeted, and measurable.** By meeting members where life actually happens, and supporting them in the ways that drive outcomes, plans can improve adherence, boost engagement, and drive Star Rating performance in ways they can’t on their own.



**46%**

Decrease in the number of 4.5 and 5 Star plans from 2022-2026 <sup>2</sup>

MA plans with an average CMS Star Rating of

**★ 4 or higher**

are eligible for bonus funding <sup>3</sup>

In 2025, MA plans earned an estimated

**\$12.7 billion**

in bonus funding from improved Star Ratings <sup>4</sup>

# Moving from a 3 to a 4 Star Rating can increase revenue by up to 17.6%.<sup>1</sup>

1 [GuideHouse](#)  
2 [Lilac Software](#)  
3 [GovFacts](#)  
4 [KFF](#)



## IN-HOME SUPPORT:

# Improved outcomes and engagement for tough-to-reach members

The question of how to better support at-risk members has often been framed around access—more touchpoints, more programs, more reminders. But access alone isn't enough when barriers to care occur at home. Many at-risk members are navigating complex health conditions, social isolation, mobility challenges, and/or cognitive decline, all of which quietly undermine engagement and outcomes long before a claims signal appears.

Traditional models of engagement simply aren't designed to see (or solve) those problems where they occur. This is why Papa has reimagined in-home support with the launch of Papa Plus, creating a system that meets members where they are, addresses the direct needs of at-risk populations, drives meaningful engagement, improves adherence, and closes critical care gaps—on purpose.

The result is better health outcomes for members, more informed use of healthcare services, and stronger performance on the quality measures that matter, including improved CMS Star Ratings.

In the coming pages, we will “Imagine the *Papabilities*” when a scalable engagement platform becomes a trusted bridge between plans and members, leading to better outcomes and deeper engagement.

**“Years ago, Papa reinvented in-home support by mobilizing a new kind of workforce to deliver personalized help at scale.**

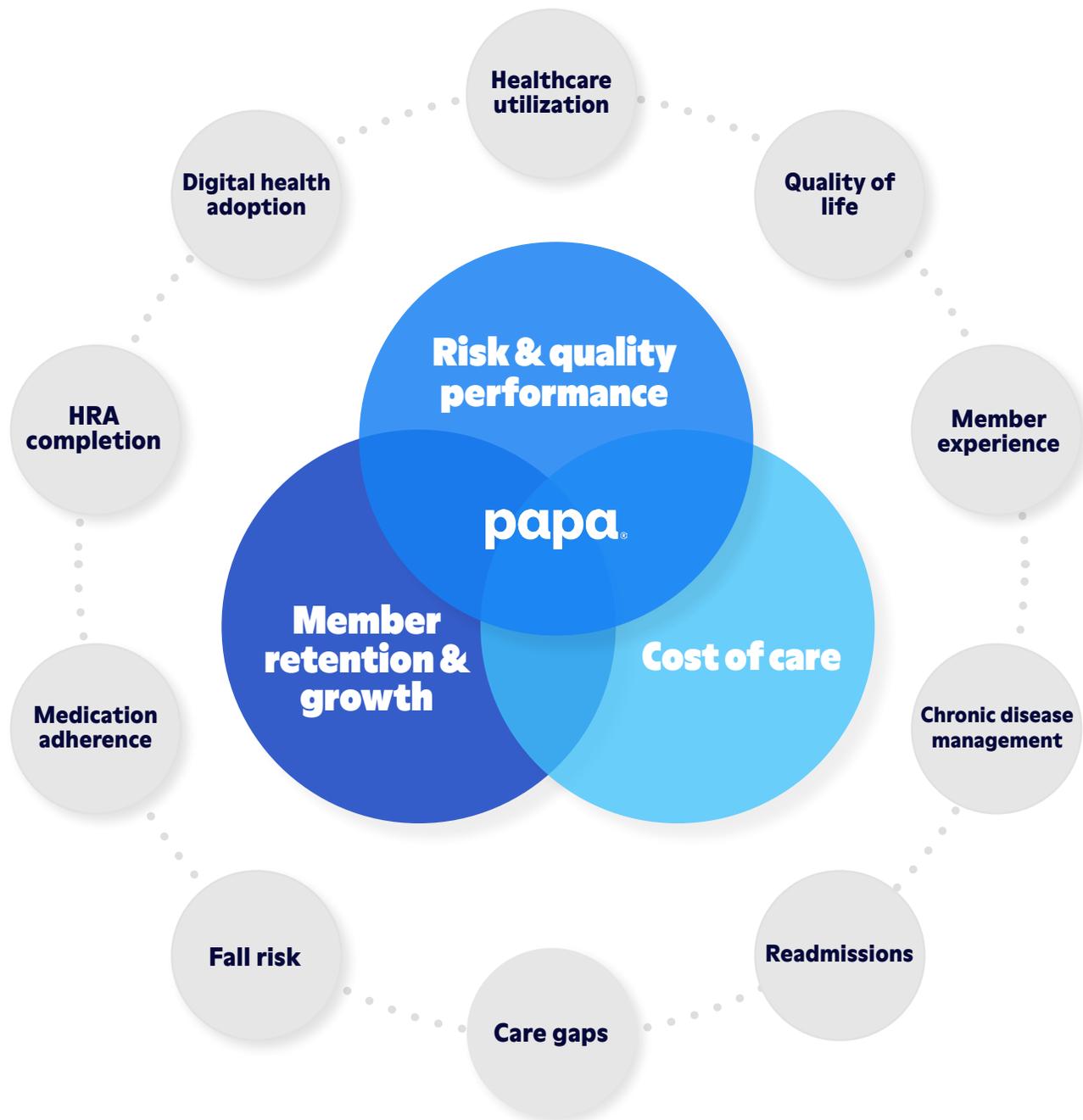
**Papa Plus reinvents it again, evolving that trusted presence into a performance-driven engagement channel that health plans can rely on to achieve quality outcomes.”**

**Andrew Parker  
Papa Founder and CEO**



# The 10 value drivers of in-home support

Papa Plus improves quality performance, reduces cost of care, and increases member experience and retention through a measurable impact on these **10 value drivers**.





VALUE DRIVER #1:

# Healthcare utilization

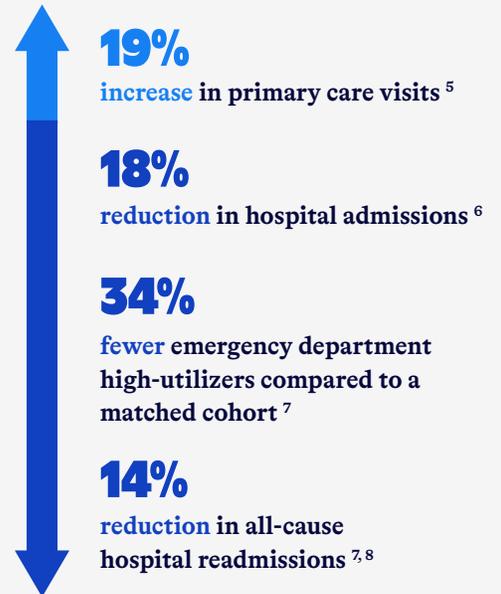
When members lack consistent support at home, manageable issues can escalate into crises, pushing care into more expensive and disruptive settings. For health plans, this pattern drives avoidable utilization and reveals critical gaps in day-to-day support that traditional care models rarely address.

For nearly a decade, Papa’s companion care services have demonstrated a proven impact on avoidable healthcare utilization across multiple studies and populations. Members who receive in-person support from a Papa Pal complete more primary care visits and preventive screenings and have fewer emergency department (ED) visits and hospitalizations. They are also more likely to seek lower-cost care and recovery at home over in-patient or facilities-based services.

This impact stems from the consistent, in-person support Papa Pals provide. They help with household tasks, errands, and transportation, while building genuine connections that foster trust, help members engage with their care, and allow them to live independently at home for longer.

Building on this foundation of trusted, in-home support, Papa has layered intentional pathways onto its companion care model to help members further follow through on preventive care, adhere to medications, use digital health tools, and recover safely at home—amplifying both health outcomes and cost savings.

Members receiving support from Papa experience:



**Papa’s model is associated with a 19% reduction in overall healthcare costs for high-risk and higher needs members.** <sup>5,6</sup>

<sup>5</sup> Claims analysis by Washington-based health plan  
<sup>6</sup> Claims analysis by a national actuary firm  
<sup>7</sup> The Gerontological Society of America  
<sup>8</sup> Claims analysis by Michigan-based Medicaid plan



VALUE DRIVER #2:

# Quality of life

Social isolation and loneliness are powerful—and often invisible—drivers of health. When people lack meaningful connection, both mental and physical health suffer.

Papa’s research has linked loneliness to higher rates of depression, heart failure, dementia, and other chronic conditions, as well as higher likelihood to overuse the emergency department. <sup>4,5</sup> But the impact also shows up in a simpler way: how often people feel well enough to live their daily lives.

The Centers for Disease Control and Prevention (CDC) measures this using the Healthy Days metric, which asks a simple question: “In the past 30 days, how many days was your physical or mental health not good?”

The more unhealthy days a person experiences, the harder it becomes to stay active, follow care plans, attend appointments, and manage chronic conditions. Over time, this leads to lower engagement and higher healthcare utilization.

Papa’s model was built specifically to address social isolation and loneliness—helping members build meaningful connections in their homes and communities. As connection increases, unhealthy days decline, creating a clear pathway to better health, stronger engagement, and lower costs.

**Social isolation costs Medicare an additional ~\$2,500 per member per year compared to their well-connected counterparts. <sup>9</sup>**

## After receiving support from Papa:

69%

of chronically ill members reported a significant reduction in loneliness <sup>10</sup>

60%

of severely lonely members experienced clinical improvements, moving to lower loneliness category <sup>11</sup>



**Up to 10**

fewer physically unhealthy days/month among highest-need members <sup>10</sup>

<sup>9</sup> AARP adjusted for CMS-reported Medicare spending increases

<sup>10</sup> Academy of Health

<sup>11</sup> Gerontological Society of America



VALUE DRIVER #3:

# Member experience, satisfaction, retention

For health plans, poor member experience impacts both quality performance and financial outcomes. CAHPS® (Consumer Assessment of Healthcare Providers and Systems) scores directly influence Star Ratings and revenue, while voluntary disenrollment drives costly churn and undermines growth.

When members feel unsupported, disconnected, or overwhelmed, satisfaction declines. Papa strengthens the member experience by delivering something many members lack: consistent, reliable human support. Through a trusted Papa Pal, members receive personalized assistance that helps them feel seen, heard, and cared for—deepening their connection to their health plan.

By helping members further connect to their care through Papa Plus, while providing meaningful human connection, Papa improves CAHPS-related experience measures, strengthens trust, and helps plans retain the members they've worked hard to serve.

**After participating in Papa, the average member's rating of their health plan moved from a 4-Star ranking (88% at baseline) to above the 5-Star threshold (91% at follow-up).<sup>12</sup>**

**86%**

of members say they are more likely to stay with their health plan next year if it offers Papa<sup>13</sup>

**16%**

lower churn rate (members who voluntarily left their health plan) among members who engaged in their Papa benefit<sup>14</sup>

**\$2.9M**

impact for a 100,000-member plan<sup>14</sup>

<sup>12</sup> Papa assessment data, 2023

<sup>13</sup> Papa assessment data, 2025

<sup>14</sup> DataMed Solutions



VALUE DRIVER #4:

# Chronic disease management

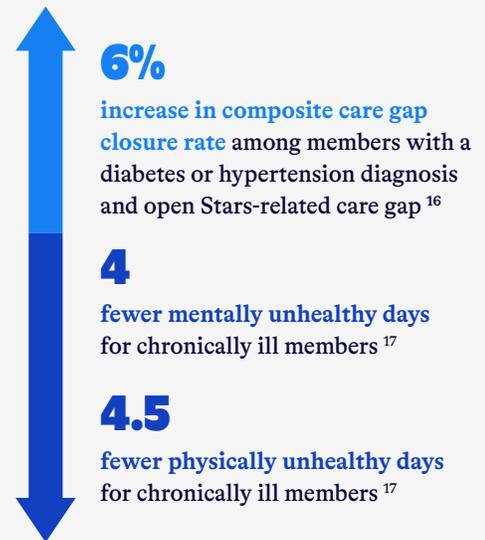
Members living with one or more chronic conditions require consistent support to manage appointments, medications, screenings, and lifestyle changes. These needs become harder to meet when social barriers—such as a lack of transportation, food insecurity, or limited support—stand in the way.

Chronic illness also frequently overlaps with social isolation and loneliness, which can worsen outcomes, exacerbate disease, and complicate self-management. When members struggle to stay engaged with their care, they may miss appointments, fall behind on medication adherence, and delay screenings, ultimately increasing the risk of acute episodes, avoidable hospitalizations, and long-term complications.

Papa Pals provide practical support and consistent companionship, addressing both the everyday challenges of disease management and the social isolation that worsens health. This holistic support keeps members engaged, eases strain on caregivers and clinical teams, and helps health plans improve outcomes, stabilize utilization, and advance quality goals.

## Members with 3+ social risk factors have a higher risk of developing chronic disease.<sup>15</sup>

### Members receiving support from Papa experience:



of Special Supplemental Benefits for the Chronically Ill (SSBCI) recipients improved their loneliness score<sup>18</sup>

<sup>15</sup> Preventive Medicine  
<sup>16</sup> Analysis by national health plan  
<sup>17</sup> Academy Health  
<sup>18</sup> Gerontological Society of America



Goal(s) addressed: Risk and quality performance, cost of care

VALUE DRIVER #5:

# Hospital readmissions

When patients leave the hospital without adequate support at home, recovery can quickly unravel. Missed follow-up appointments, confusion on prescriptions, limited mobility, and unmet social needs often result in preventable complications and costly readmissions. For health plans, avoidable readmissions affect quality scores, costs, and overall member experience.

In-person support from Papa helps bridge this vulnerable transition period from hospital to home. An in-person Papa Pal can assist with transportation to follow-up appointments, help members obtain groceries or prescriptions, and offer a steady, reassuring presence during recovery. This support addresses the non-clinical factors that often determine whether a member heals safely at home or returns to the hospital.

By intentionally supporting members during high-risk transition periods, Papa promotes safer recovery while reducing reliance on expensive emergency and inpatient care, helping plans manage readmission risk while improving outcomes and engagement.

**Papa members experience a 14% decrease in all-cause readmissions.** <sup>19,20</sup>

**\$52.4 billion**

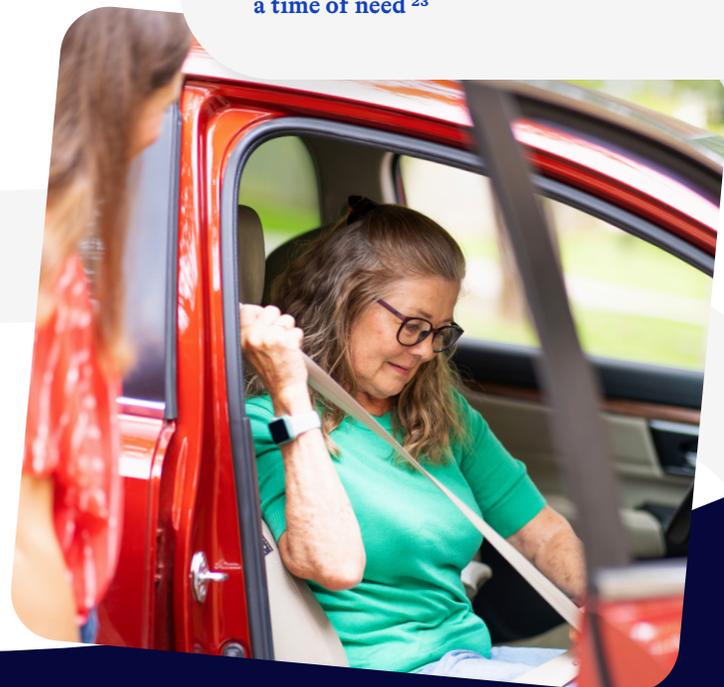
is the amount hospital readmissions cost health plans annually <sup>21</sup>

**40%**

of readmitted patients report that a challenge at home contributed to their readmission <sup>22</sup>

**40%**

of Papa members say it's difficult for them to find social support in a time of need <sup>23</sup>



<sup>19</sup> Claims analysis by national actuary firm

<sup>20</sup> Claims analysis by Michigan-based Medicaid plan

<sup>21</sup> Healthcare Journal

<sup>22</sup> Journal of Patient Experience

<sup>23</sup> Papa State of Social Report, 2023



VALUE DRIVER #6:

# Care gap closure

Closing gaps in care is one of the most powerful ways health plans can improve outcomes, boost quality performance, and lower costs. Health plans can identify open gaps and reach out to members, but real-world barriers—like scheduling or transportation challenges, digital barriers, or lack of support—often prevent follow-through, leaving some gaps unresolved without additional, in-person help.

Papa’s approach is targeted and human-centered. Health plans flag open gaps in care, and Papa Pals provide in-person support to help members close them. This support can range from navigating health plan resources and telehealth to scheduling appointments to providing door-through-door transportation there and back, all while keeping members motivated to follow through.

Across multiple claims analyses, the trusted relationship between a member and Papa Pal has resulted in improved preventive care trends. Papa Plus takes this impact further with specifically designed pathways and expanded data and resource integration to help close open gaps in care, while adding even more value for health plan partners.



**Papa members have experienced the following improvements:**

- 6% increase** in composite care gap closure rate <sup>24</sup>
- 19% increase** in primary care visits <sup>25</sup>
- 5.4% increase** in the breast cancer screening rate <sup>26</sup>
- 3.7% increase** in the colorectal cancer screening rate <sup>26</sup>

## Just a 1% improvement can make a difference in reaching the next Star measure threshold.

<sup>24</sup> Analysis by national health plan among chronically ill MA members  
<sup>25</sup> Claims analysis by Washington-based health plan among socially isolated MA members  
<sup>26</sup> Claims analysis by national actuary firm among broad MA population



VALUE DRIVER #7:

# Fall risk prevention

For older adults, the home can be both a place of comfort and a source of serious risk. Poor lighting, steep stairs, loose rugs, and pets underfoot all increase the likelihood of falls.

For health plans, falls are high-cost, high-frequency events that often trigger a cascade of risk and utilization: ED visits, inpatient stays, rapid progression to post-acute care, and extended recovery periods that increase medical spend and member risk. Preventing injuries before they occur reduces avoidable utilization while helping members remain safe and independent at home.

With Papa Plus, health plans can identify and address fall risk proactively. During in-home visits, Papa Pals conduct a customizable home safety assessment, observing the home environment and flagging any safety hazards that may increase the likelihood of falls. They can then help members take simple preventive steps, like reorganizing walkways, improving lighting, or encouraging the use of mobility aids, while Papa can help coordinate additional services or resources as needed. Acting as trusted “eyes and ears” in the home, Papa Pals surface risks that traditional care teams often miss, enabling earlier interventions to keep members safer and more independent.

## Medicare plans spend more than **\$29 billion** annually on fall-related health care.<sup>27</sup>

**36%** 

of Papa members admit to furniture walking for balance instead of a prescribed walker or cane<sup>28</sup>

**1 in 4** 

Papa members struggling with mobility haven't told their doctor<sup>28</sup>



<sup>27</sup> WHO  
<sup>28</sup> Papa member survey data, 2026



VALUE DRIVER #8:

# Medication non-adherence

Medication non-adherence remains one of the most persistent and costly challenges in health care. Many members struggle to manage prescriptions, delay refills, misunderstand dosing instructions, or face transportation or financial barriers that prevent them from consistently adhering to their medications. Over time, these gaps can contribute to worsening conditions, avoidable complications, and increased reliance on emergency and inpatient care—directly affecting quality performance, outcomes, and costs.

Papa helps address these barriers by connecting members with in-person Papa Pals, who provide transportation to the pharmacy, prescription drop-off, and other tasks that make it easier for members to stay on track with their medications. With Papa Plus, health plans can surface members with medication-related gaps and connect them to targeted, in-person support from a Papa Pal.

These consistent touchpoints help reinforce healthy routines and remove everyday obstacles that can stand in the way of adherence, helping health plans close gaps, support better outcomes, and reduce avoidable utilization.

## Medication non-adherence contributes to more than **\$500 billion** in avoidable healthcare costs every year.<sup>29</sup>



### Common reasons cited for medication non-adherence include:<sup>30</sup>

- Lack of transportation
- Misunderstanding of care instructions
- Fear
- Lack of motivation

### In one Papa medication adherence program:<sup>31</sup>



**56%**

of members were successfully scheduled for a prescription delivery



**77%**

of members engaged with the program

<sup>29</sup> American Journal of Managed Care

<sup>30</sup> The Permanente Journal

<sup>31</sup> Papa program data, 2026



VALUE DRIVER #9:

# HRA completion

Health Risk Assessments (HRAs) are critical tools for understanding member needs, identifying risk, and guiding care management strategies. Despite their importance, completion rates can be low, and traditional mail or phone-based outreach is not effective for all members. When HRAs go unfinished, plans lack visibility into member risk and miss opportunities for intervention and diagnosis-appropriate revenue.

Papa helps close the gap with in-person Papa Pals, who walk members through their health plan’s custom HRA and document responses in real time as they talk. This conversational, face-to-face approach reduces confusion, builds trust, and creates a more comfortable experience for members who may not respond to traditional outreach.

By meeting members where they are, Papa removes many of the barriers that prevent HRA completion. The result is stronger engagement, higher completion rates, greater visibility into risk, and a more complete picture of the needs of each member.

**Papa’s model led hundreds of previously “unreachable” members to complete HRAs—enough to push the plan to the next Star Rating cut point.<sup>32</sup>**

A Papa HRA program with members the health plan failed to reach on its own revealed significant risks and actionable insights:<sup>32</sup>

21%

had fallen in the last month, and nearly 5% have fallen 3+ times

26%

had a transportation barrier

36%

had at least one ED visit in the previous 12 months

<sup>32</sup> Papa data from HRA program with national health plan client, focused on previously “unreachable” Dual-Eligible Special Needs Plan (DSNP) members, 2025



VALUE DRIVER #10:

# Digital health adoption

Nearly every provider and insurer offers digital health tools, but availability doesn't guarantee adoption. Many older adults face barriers to accessing and understanding these tools, leaving them disconnected from technology designed to improve health and engagement.

Despite significant investment in portals, telehealth, remote monitoring, and benefit apps, real-world adoption remains uneven. Papa research shows a clear pattern: gaps in digital literacy often prevent members from engaging meaningfully, limiting the value of health plans' investments and opportunities for tech-enabled early intervention, preventive care, and lower-acuity access.

Papa bridges this gap by connecting members with 1:1 in-person support at home. Members are assessed for digital access and literacy and connected with Papa Pals who help them navigate tools, attend virtual visits, and participate in care programs. This personalized support transforms digital access into digital enablement—giving members the skills and confidence to use technology as a gateway to care.

## 85% of older Americans say they prefer human help over digital help.<sup>33</sup>

Of thousands of Papa members assessed for digital health literacy:<sup>34</sup>

52%

are not confident using their provider's online tools

49%

struggle to use telehealth services independently

42%

cannot find reliable health information online

37%

don't know how to use common digital tools like email or a search engine

<sup>33</sup> The Harris Poll  
<sup>34</sup> Papa assessment data, 2026



# The member journey

Papa Plus is designed to support members throughout their healthcare journey.



## Following enrollment,

Papa Pals help introduce available benefits, conduct simple assessments, and assist members in connecting with a primary care provider if they do not already have one. They build trust, get to know the member, and understand their unique needs.



## As the relationship grows,

Papa Pals continue to support in ways that reinforce health plan priorities and member needs. They may help members schedule or prepare for appointments, use digital health tools, or navigate recovery after a hospital stay. As Papa Pals spend 1:1 time with members in their homes, they're able to notice emerging needs early and help reconnect them to the right support before issues escalate.



## Over time,

each interaction builds on the last—strengthening trust and helping members stay connected to their care. This consistent, human-centered approach encourages follow-through on preventive and chronic care needs, while enabling health plans to improve quality performance, healthcare utilization, and member satisfaction and retention.



# The future of health care with Papa Plus

The most persistent challenges in care don't originate in the clinic; they begin at home. And increasingly, that's where they can be solved.

Papa Plus meets members where they live, bringing trusted, in-person support into the home. Through regular visits, Papa Pals help surface emerging issues early, support engagement with care and digital tools, and remove the practical barriers that often prevent members from getting the care they need.

The impact for health plans is far-reaching. Members who feel supported in their day-to-day health journey report higher satisfaction and a stronger connection to their health plan. They show more informed use of healthcare services. And they're more likely to follow through on care plans and referrals.

In a market where success depends on balancing cost, quality, and experience, Papa Plus offers a scalable, human-centered solution proven to impact all three. It's more than a benefit; it's an infrastructure for closing care gaps, improving utilization patterns, and delivering support that empowers members to receive care on their terms.

When plans invest in Papa Plus, they're not just adding a benefit. They're building a pathway to better health, stronger engagement, and sustainable quality performance.

**Papa improves outcomes related to 15 Star measures and influences 39% of total Star weight in MY 2026 while reducing preventable costs for guaranteed ROI.**





**People helping people has  
always been the heart of Papa.**

**Papa Plus turns that human  
connection into a measurable  
impact for health plans and the  
members they serve.**

Discover why leading health plans choose Papa Plus to support members, differentiate from the competition, and curb medical costs.

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