

At Home Harmony Insights

October
2026



A NEW CHAPTER IN CARE

More time and resources for your care

At Home Harmony is launching Medicare's Long-Term Enhanced Design (LEAD) Model, with coverage beginning effective January 1, 2027. It gives our care teams stronger tools to coordinate services, prevent avoidable health crises, and support our patients with complex needs in the place they call home.

What LEAD Means for You

A Model Designed for Better Care

The Centers for Medicare and Medicaid Services (CMS) has announced that At Home Harmony has been selected to participate in Medicare's Long-term Enhanced ACO Design (LEAD) Model as an accountable care organization.

LEAD is a new Medicare Accountable Care Organization (ACO) model. It gives care teams stronger tools to coordinate services, prevent avoidable health crises, and support people with complex needs in the place they call home.

As a participant in the program, At Home Harmony will work with CMS to provide high-quality service and care to Medicare fee-for-service beneficiaries while reducing the growth

in Medicare expenditures through enhanced care coordination.

By creating its own ACO, At Home Harmony was able to successfully submit an application to participate in the program. We were chosen specifically by CMS to create incentives for health care providers to work together to treat individual patients across care settings — including doctors' offices, hospitals and other health care facilities.

For At Home Harmony, the most important change is simple: our clinicians will have more time, more resources, and more flexibility to care for the whole person - not just the problem that brought us to the home that day.

Understanding Our Model

Better Care Coordination

Sometimes doctors and treating clinicians don't have all the same information, which can lead to repeated tests or missed care. With ACO LEAD:

- Your care team shares information more easily - your providers work together as a team.
- The At Home Harmony clinician ensures appropriate collaboration with your specialists.
- We help close gaps in care and prevent avoidable hospital stays.

Lower Out-of-Pocket Costs

If you qualify for this program, you may have lower or no copays for certain services provided by At Home Harmony, including:

- Remote patient monitoring
- Chronic care management
- Advanced primary care management

You Must Qualify

- Patients must qualify for LEAD based on their health conditions and medical history.
- If you are interested, talk with your At Home Harmony provider to see if you qualify.

You Always Have a Choice

- An ACO is not insurance.
- You keep all your Original Medicare benefits. You can see any doctor who accepts Medicare, There is no cost to join the ACO LEAD program. Participation only increases your access to care and additional services.

The Outcome – Proactive Care Centered Around You

- More proactive outreach before a small concern becomes an emergency.
- More support for care transitions, medications, nutrition, and needs at home.
- More direct engagement with patients and caregivers through an expanded care team.
- New Medicare flexibilities and practical supports for eligible patients.

Our promise to patients and families: At Home Harmony is committed to putting you first. Our goal is to help you manage your health, stay independent, and live well for as long as possible. LEAD changes how we are allowed to deliver care to you through the Medicare program. It does not change our commitment to know you, listen to your goals, and bring coordinated care to your home.

Practical Support for Everyday Needs

At Home Harmony also plans to offer two Beneficiary Engagement Incentives for eligible patients, subject to CMS approval and program requirements:

Part B cost-sharing support

For selected eligible Part B services and patient groups, At Home Harmony may cover some or all of the cost-sharing amount that would otherwise be collected.

- ✓ **What this can mean for you:** Reduced financial barriers may make it easier to follow the care plan and receive needed primary or specialty care.

In-kind items and services

Eligible supports may include prepared meals tailored to needs such as diabetes, kidney disease, or recovery after discharge, as well as limited personal care assistance during a transition.

- ✓ **What this can mean for you:** Practical help can support recovery, chronic-condition management, and the ability to remain safely at home.

Annual limit: These selected engagement supports are limited to a combined value of up to \$623 per eligible patient each year. They are not cash benefits, and availability depends on individual eligibility and the approved program design.



Selected Benefit Enhancements

At Home Harmony will also elect two special Medicare benefit enhancements designed to make appropriate care easier to reach and transitions easier to navigate.

Faster access to skilled nursing care

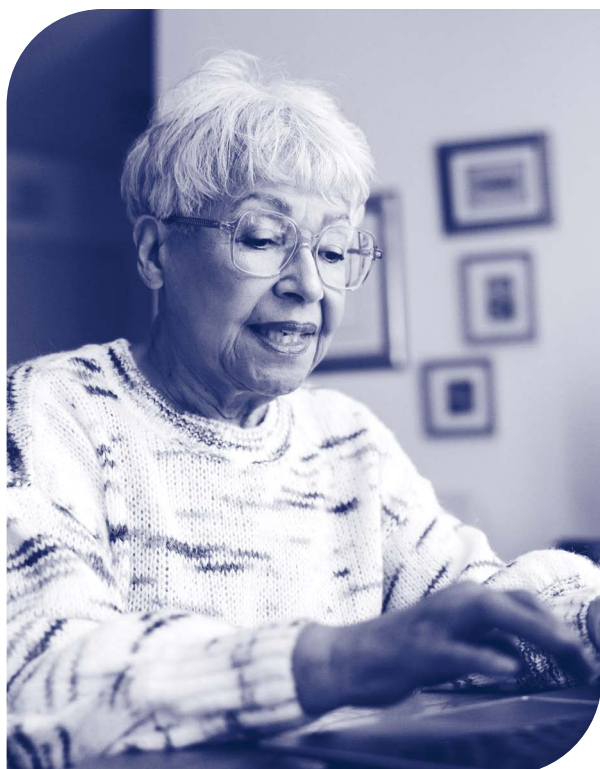
For eligible patients, the usual requirement for a three-day inpatient hospital stay before Medicare-covered skilled nursing facility care may be waived when the patient is medically stable and meets the other coverage requirements.

- ✓ **What this can mean for you:** A medically appropriate transfer to a qualified skilled nursing facility may happen directly or after a shorter hospital stay - avoiding an unnecessary inpatient delay.

Telehealth from home

The LEAD telehealth enhancement allows eligible patients to receive certain real-time telehealth services from home.

- ✓ **What this can mean for you:** Your care team may be able to bring the right clinician into your care sooner, without requiring travel for every appropriate visit.



How benefit enhancements work

- 1 They expand Medicare rules for specific situations; they are not automatic for every patient.
- 2 Eligibility depends on clinical need, Medicare requirements, and participating provider arrangements.

Your care team will explain available options and help determine what is appropriate for you.

More Support Around Every Patient

LEAD will help our clinicians spend more time coordinating the details that matter between visits.

A community health worker joins the care team

LEAD will enable At Home Harmony to staff a community health worker as part of our care team and clinical pod model. This team member will directly engage with patients and families, helping the clinical plan work in your everyday life.

1

Stay connected

Check in with patients and caregivers, listen for changes, and bring concerns back to the clinical pod.

2

Reinforce the plan

Help patients understand next steps, follow-up needs, and the care plan created with their clinicians.

3

Solve practical barriers

Help identify needs involving transportation, food, caregiver support, equipment, or community resources.

4

Close care gaps

Support referrals, preventive care, and timely follow-up so fewer important details fall between visits.

More time for the work between visits

- Reviewing hospital and emergency-room alerts and reaching out quickly.
- Coordinating with specialists, home health, pharmacy, and other partners.
- Updating one care plan that reflects medical, medication, functional, and family needs.
- Supporting prevention, including fall-risk and chronic-condition programs.

The goal: A familiar care team with more capacity to listen, coordinate, follow through, and respond before a concern becomes a crisis.

Your Medicare Rights Stay the Same



LEAD is part of Original Medicare. You keep all Original Medicare benefits and rights, and you remain free to receive care from any Medicare-enrolled provider or supplier you choose - even if that provider is not part of At Home Harmony's ACO.

You do not need to navigate these new options alone. If you would like to discuss the benefits of the program or if you have questions, please contact us at **833-533-7177**.

More time. More resources. More care centered on you.

Questions about LEAD or your care plan?

Talk with your Care Concierge or call At Home Harmony. We're happy to explain what LEAD may mean for you and your family.

Referring a potential patient?

Please give us a call.

833-533-7177 | athomeharmony.com



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