



Getting Medicare right

Coverage options for dually eligible individuals



Medicare Rights Center

The Medicare Rights Center is a national not-for-profit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through



Counseling and
advocacy



Educational
programs



Public policy
initiatives



National Council on Aging

This toolkit for State Health Insurance Assistance Programs (SHIPs), Area Agencies on Aging (AAAs), and Aging and Disability Resource Centers (ADRCs) was made possible by grant funding from the National Council on Aging.

The National Council on Aging is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging. They partner with nonprofit organizations, government, and business to provide innovative community programs and services, online help, and advocacy.



Medicare & Medicaid basics

Medicare

- Federal program that provides health insurance for those 65+, those under 65 receiving Social Security Disability Insurance (SSDI) for a certain amount of time, and those under 65 with kidney failure requiring dialysis or transplant
 - No income requirements
- Two ways to receive Medicare benefits



Original Medicare

Traditional program offered directly through federal government



Medicare Advantage

Private plans that contract with federal government to provide Medicare benefits

Medicaid



- Federal program administered by states
- Provides health insurance for individuals who have limited income and assets and meet another qualification such as:
 - Are 65 years or older
 - Have certain disabilities
 - Are blind
 - Need long-term care
 - Are in a medically needy category
 - Are former foster care youth
- Medicaid does not have a monthly premium
- Individual may pay small deductible or copayment for care

Medicare and Medicaid



- Individual who has Medicare and Medicaid is known as a dually eligible individual
- Medicare pays first for health care, and Medicaid pays after all other insurance has paid
- Individual should see providers who accept both Medicare and Medicaid
 - Will have low or no out-of-pocket costs

Long-term care

- Long-term care encompasses range of services and supports to help individuals perform everyday activities
- Services include:
 - Help with activities of daily living (eating, bathing, dressing)
 - Adult day care
 - Care in assisted living facility or nursing home

Landscape at-a-glance



- Options available for dually eligible individuals include:
 - Original Medicare and fee-for-service (FFS) Medicaid, with or without managed long-term services and supports (MLTSS)
 - Medicare Advantage (MA) Plan and FFS Medicaid, with or without MLTSS
 - Dual-eligible Special Needs Plans (D-SNPs), with or without MLTSS
 - Highly Integrated Dual-Eligible (HIDE) SNPs
 - Fully Integrated Dual-Eligible (FIDE) SNPs
 - Program of All-Inclusive Care for the Elderly (PACE)
 - Medicare-Medicaid Plans (MMPs)

Helping clients understand plan options

Standard D-SNP



- May be good option for individuals who want to consolidate their coverage
 - Offers networks of providers and facilities that take Medicare and Medicaid
 - D-SNPs do not offer long-term care coverage
 - » HIDE SNPs may offer long-term care and FIDE SNPs should cover long-term care
- Enrollees may not have out-of-pocket costs (Medicaid typically covers Medicare cost-sharing)
- Some individuals may prefer Original Medicare because it does not have networks and provides greater flexibility in choosing providers

Stand-alone MLTSS plan

- May be good option for individuals who need long-term care but want to keep current Medicare providers
 - Enrollee retains flexibility in choosing providers
- However, beneficiary will need to navigate multiple insurances:
 - Original Medicare (Part A & B) + prescription drug plan (Part D) or Medicare Advantage Plan
 - Medicaid
 - MLTSS plan

PACE, HIDE SNPs, FIDE SNPs, or MMPs

- May be good options for individuals who want to receive all services through a single plan
 - Care management and coordination may improve experience accessing services
 - Beneficiaries accustomed to managed care and provider networks may find these plans preferable
- However, less flexibility in choosing providers and how plans operate may vary

Integrated Care Toolkit

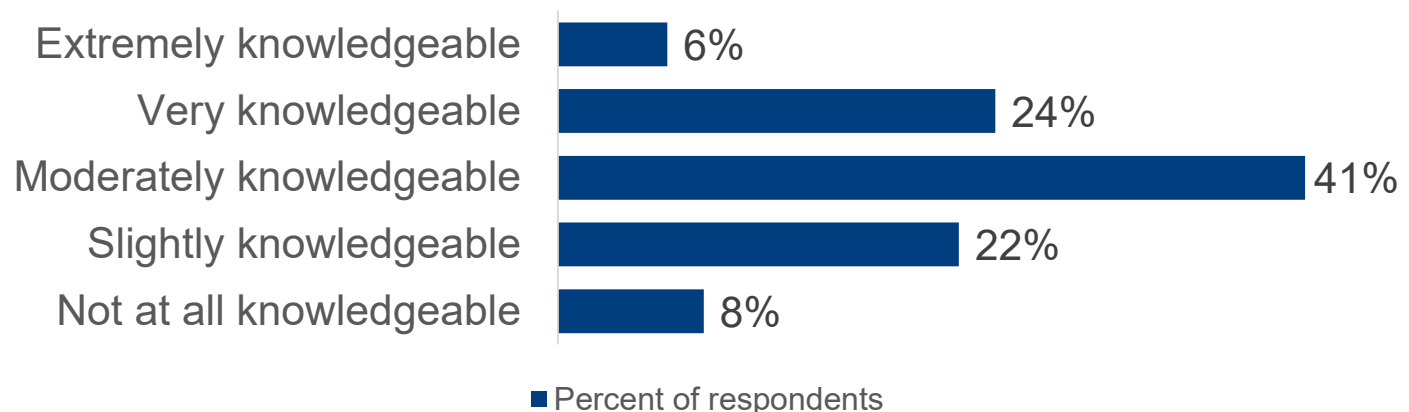


- For more information about integrated care for dually eligible individuals, please check out our toolkit. It includes:
 - A primer on the integrated care landscape for professionals
 - An FAQ, reviewing coverage options for dually eligible individuals
 - Consumer factsheets

Little Knowledge of Integrated Care

- Only 30% of aging and disability professionals said they were *very or extremely knowledgeable* about integrated care
- 30% report little to no knowledge of integrated care
- **There is a lot of room for improvement in educating professionals in the aging and disability network about integrated care.**

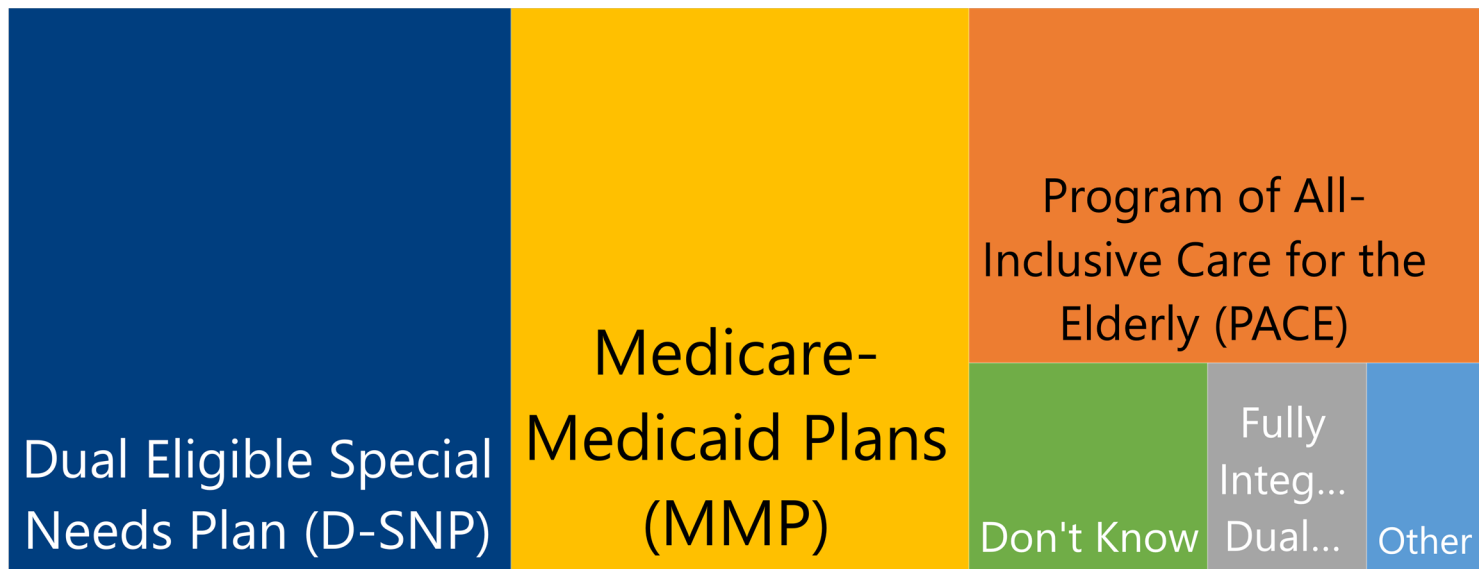
Knowledgeable About Integrated Care



Availability of Integrated Care Plans in Organizations' Service Areas

- D-SNPs and MMPs are the most common
- **Integrated care plans for dual eligible beneficiaries are available in most service areas, at least among survey respondents. Only 6% said they “don’t know” whether these plans are available in their area, and no one said “none.”**

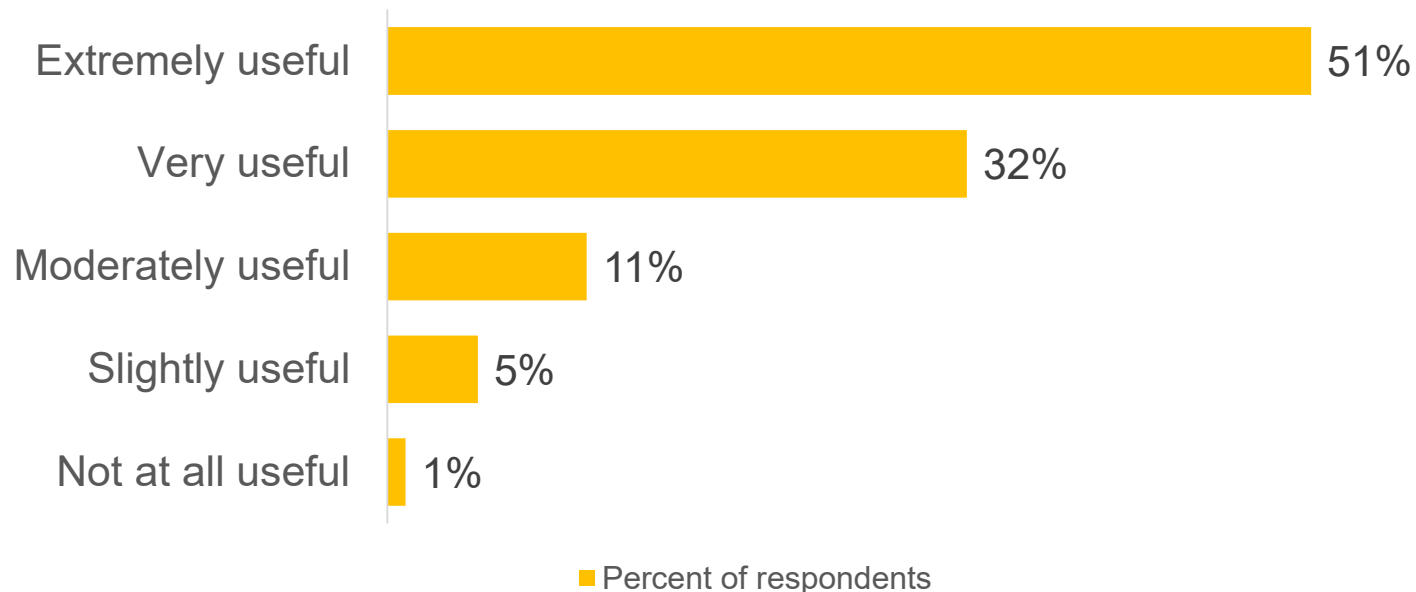
Integrated Care Plans in Service Area



Strong Need for Integrated Care Resources

- **Eighty-three percent indicate that integrated care resources to help them educate dual-eligible beneficiaries would be extremely or very useful.**

Usefulness of Resources to help Educate Dual-Eligible Beneficiaries on Integrated Care



Need for Broad and Simplified Materials as well as Detailed Templates

85% would like broad and simplified materials that explain what integrated care is, what the benefits are, and for whom it is appropriate

94% would like detailed templates that can be tailored to a specific geographic area based on the available plans in their area

Aging and disability professionals need both broad and simplified materials as well as detailed templates that they can modify with information about integrated care plans available in their area.

Integrated Care Resources Rated Very/Extremely Useful

Simple infographics

FAQ sheet

Simple checklist for beneficiaries to identify whether integrated care is right for them

Webinars for professionals

One-pager with basic facts about integrated care for dual-eligibles

Fact sheets with sections for professionals to fill in

MyCareMyChoice

The screenshot shows the homepage of the MyCareMyChoice website. At the top left is the logo, which consists of two interlocking hexagons (one orange, one teal) followed by the text "myCare myChoice". To the right of the logo are navigation links: "Get Help!", "Advisor Tools", "English" (with a globe icon and a dropdown arrow), and a search icon. Below the navigation is a large teal banner. On the left side of the banner, the text reads "Get the most out of your Medicare + Medi-Cal in 2021!" followed by "Learn more about the choices available to you to maximize your health coverage." Below this text is a small video player showing a woman's face with a play button icon. To the right of the video player is an orange button with the text "GET STARTED >". On the right side of the banner is a large hexagonal frame containing a portrait of an elderly Black man with a white beard, smiling. Below the banner are three navigation buttons: "Find My Care >" with a magnifying glass icon, "Understand My Care >" with a cluster of orange dots icon, and "California's Care Choices >" with a map of California icon. At the bottom of the browser window, a PDF file named "Post Election Implic...pdf" is visible in the taskbar, and a "Show all" button is on the right.

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