Coverage options for dually eligible individuals
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, and 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 Medicaid 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

- Extremely knowledgeable: 6%
- Very knowledgeable: 24%
- Moderately knowledgeable: 41%
- Slightly knowledgeable: 22%
- Not at all knowledgeable: 8%

Percent of respondents
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.”
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

- Extremely useful: 51%
- Very useful: 32%
- Moderately useful: 11%
- Slightly useful: 5%
- Not at all useful: 1%

Percent of respondents
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

Get the most out of your Medicare + Medi-Cal in 2021!

Learn more about the choices available to you to maximize your health coverage.

GET STARTED

Find My Care ▶  Understand My Care ▶  California’s Care Choices ▶
Contact Us

• Leslie Fried, NCOA
  ▪ Leslie.Fried@ncoa.org
  ▪ NCOA.org
  ▪ MyCareMyChoice.org

• Julie Carter, Medicare Rights Center
  ▪ jcarter@medicarerights.org
  ▪ Medicaerights.org
  ▪ MedicareInteractive.org