Changes Affecting New Yorkers With Medicare and Medicaid
The Medicare Rights Center is a national, nonprofit 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
The Coalition to Protect the Rights of New York’s Dually Eligible (CPRNYDE): established in 2012 to advocate beneficiary-focused implementation of new managed care programs in New York State

- Monthly meetings
- Monthly e-newsletter
- Beneficiary Engagement Workgroup
- For more information: www.nyduals.org
What we will learn

- Medicare, Medicaid, and long term care basics
- Programs that are changing how Medicare and Medicaid work together for some New Yorkers
  - Medicaid Managed Long Term Care (MLTC)
  - Fully Integrated Duals Advantage Program (FIDA)
- What this means for you
Overview: what you should know

There are changes to how your health insurance works if you meet **all** of the following requirements:

- You live in New York
- You have **Medicare** and **Medicaid**
- You need **long term care**
BACKGROUND INFORMATION
What is Medicare?

- Federal program that gives you health insurance if you are **65 or older** or are **under 65 and have a disability**
  - No income qualifications

- Two ways to receive your Medicare benefits:
  
<table>
<thead>
<tr>
<th>Original Medicare</th>
<th>Medicare Advantage Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Traditional program offered directly through the federal government</td>
<td>• Receive same Medicare benefits, but through a private plan</td>
</tr>
</tbody>
</table>
What is Medicaid?

- State and federal program offering health insurance to those with limited incomes/assets
  - Each state has its own Medicaid rules
  - People of different ages and groups may have different financial qualification limits

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Monthly Income Limit</th>
<th>Asset Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$829</td>
<td>$14,550</td>
</tr>
<tr>
<td>Married</td>
<td>$1,212</td>
<td>$21,450</td>
</tr>
</tbody>
</table>

2014 New York Medicaid Qualification Limits If You Are 65+ or Disabled
If you have Medicare and Medicaid

- You are known as a **dual eligible**
- Medicare pays first and then Medicaid pays rest
  - Medicaid covers some services that Medicare doesn’t, such as dental, hearing, podiatric, and vision care
  - You pay the least if you use doctors who accept both Medicare and Medicaid
- You are required to join a Medicare prescription drug plan (Part D)
  - You should automatically get Extra Help which covers most of your prescription drug costs
Current challenges for dual eligibles

- You have at least two different types of insurance with different cards
- Medicare and Medicaid rules are complicated and different from each other
- You may get mail from many organizations with information and instructions that may conflict
- Your providers may or may not work together to manage your care
What is long term care?

- Ongoing care you need to help you perform everyday activities
- Can include care in the community or in a facility
- Examples include but are not limited to:
  - Home health care
  - Assisted living facilities
  - Nursing homes
  - Adult day health care
Dual eligibles and long term care

- Medicare only covers a limited amount of long term care
- Medicaid covers most of your long term care needs
- Can be confusing to sort through the differences and how Medicare and Medicaid work together
Health reform and dual eligibles

- The Affordable Care Act (ACA) – also known as “Obamacare” or “health reform” – makes it easier for Medicaid and Medicare to work together to provide your health care.

- Two new programs in New York, both managed by private managed care plans.
What is a managed care plan?

- A plan operated by a private insurance company, intended to better coordinate your health care
- If you have a managed care plan, you usually must:
  - Use a certain group of doctors (doctors who are in-network) to pay the least for health care
  - See your primary care provider before you see a specialist
  - Get permission from your plan before getting expensive care
MEDICAID MANAGED LONG TERM CARE (MLTC) PROGRAM
Medicaid Managed Long Term Care

- **Who this affects:** Dual eligibles receiving 4 or more months (120+ days) of long term care
  - Typically **mandatory** to join Medicaid Long Term Care (MLTC) plan to continue to receive Medicaid long term care benefits

- **Enrollment:** Began in NYC in 2012 and will be in all NYS counties in 2015

- **Benefits:** MLTC plans provide Medicaid long term care, dental, vision, and hearing benefits
  - Having an MLTC plan does **not** affect your Medicare
MLTC and your other insurance

- Your MLTC plan **only** covers your Medicaid long term care, dental, vision, and hearing benefits
- Your Medicare coverage does not change
  - Same prescription drug coverage
  - Same coverage for most doctors
  - Same hospital coverage
FULLY INTEGRATED DUAL ADVANTAGE (FIDA) PROGRAM
Fully Integrated Dual Advantage (FIDA)

- **Who this affects:** Dual eligibles receiving 4 or more months (120+ days) of long term care
  - Can choose to move to a Fully Integrated Dual Advantage (FIDA) Plan, but is not required
  - You must make a decision to enroll or opt out to avoid being automatically enrolled in a FIDA plan

- **Enrollment:** Began in 2015 in NYC, and Nassau County

- **Benefits:** FIDA plans provide all Medicaid and Medicare benefits through a single managed care plan
2014-2015 FIDA phased enrollment

- Program Announcement Letter Mailed
- 90 Day Notices Mailed
- 60 Day Notices Mailed
- 30 Day Notices Mailed
- Automatic Enrollment

- You must make a decision, or you will be automatically enrolled in a FIDA plan (also known as passive enrollment)
What does FIDA mean for you?

If you qualify, you have two options:

- Enroll in a FIDA plan
- Actively turn down FIDA (opt out) and receive benefits in the same way you do now
If you choose to enroll in a FIDA plan

- You will have one plan for both your Medicare and your Medicaid benefits
- You and your FIDA care manager will create a team of doctors and caregivers to help you plan your care
- You always have the option to switch FIDA plans or to disenroll and go back to how you were receiving your coverage
MLTC and FIDA: What’s the difference?

MLTC
- Only covers long term care services
- Does not affect your Medicare coverage
- Is mandatory

FIDA
- Covers all health care services and items, including prescription drugs
- Provides both your Medicare and Medicaid benefits
- Is optional
How to choose a plan

- **MLTC**
  - Make sure your long term care, hearing, dental, and vision providers are in-network

- **FIDA**
  - Make sure all your health providers are in-network (primary care, long term care, specialists, etc.)
  - Make sure your prescription drugs are on the list of covered drugs (formulary) and that the pharmacies you use are in-network
  - If you cannot find a plan that fits your needs, you may want to opt out of FIDA and keep your current coverage
Exclusions from FIDA and MLTC

- You may not be allowed to enroll into FIDA and MLTC if you belong to certain groups, these groups include:
  - People under 18 cannot enroll into MLTC
    - People under 21 cannot enroll into FIDA
  - People who receive services from the Office for People with Developmental Disabilities (OPWDD)
  - Individuals in the Traumatic Brain Injury (TBI) waiver program
  - Residents of Assisted Living Programs

- For the full list of people excluded from MLTC and FIDA, please contact the Independent Consumer Advocacy Network (ICAN)
NEXT STEPS
What should you do now?

- Consider whether FIDA is a good choice for you
  - Know which providers you use and prescriptions you take so you can make sure a FIDA plan covers them
- Be on the lookout for mail (sometime in December) saying that you are eligible for a FIDA plan
- Remember, if you do nothing, you will be automatically enrolled into a FIDA plan
Conclusion

- If you are a dual eligible and receive 4+ months of long term care, you must get your long term care from a managed care plan.
- You may already get your Medicaid long term care benefits from an MLTC plan.
- Going forward, you may also qualify for a FIDA plan, which is a single plan that provides all of your Medicare and Medicaid benefits.
  - If you do nothing, you will be automatically enrolled in a FIDA plan.
For more information

- **New York Medicaid Choice**
  - 888-401-6582
  - Can contact to enroll in or switch FIDA or MLTC plans

- **Independent Consumer Advocacy Network (ICAN)**
  - 844-614-8800
  - [http://www.icannys.org](http://www.icannys.org)
  - Can contact with any problems or concerns about MLTC or FIDA