

# Questions to Ask When Choosing a FIDA Plan

Fully Integrated Dual Advantage (FIDA) is a way to get Medicare and Medicaid together from one plan. You have two choices when thinking about enrolling in a FIDA plan. You can choose to enroll or choose not to enroll and keep getting your Medicare and Medicaid in the same way you do now.

You qualify for a FIDA plan if you are over 21, have both Medicare and Medicaid, and receive 4 months or more (120+ days) of long term care services. Most people who qualify for FIDA are already enrolled in a Medicaid Managed Long Term Care (MLTC) plan—a plan that provides Medicaid long term care benefits.

Not all FIDA plans work the same way. For example, different plans will cover different prescription drugs and have different doctors that you can see. **Before you join a FIDA plan, make sure you understand that plan's rules.**

Below are questions you should ask before choosing to enroll or not to enroll into FIDA. Call either **New York Medicaid Choice (855-600-3432)**, which helps with enrollments, or the **Independent Consumer Advocacy Network or ICAN (844-614-8800)**, which helps with questions and problems. Both groups can answer the questions below and help you make the best coverage choice.

Remember, FIDA plans will **not** charge you any costs if you follow the plan's rules.

## Doctors, Hospitals, and Other Health Care Providers

- Will I be able to see my doctors? Are they in the plan's network and are they taking new patients who have this plan?
- If my doctors aren't in the network, how long will the plan pay for me to see them?
- Do my doctors recommend joining this plan?
- Which dentists, hospitals, nursing homes, home health agencies, and skilled nursing facilities are in the plan's network?

## Prescription Drug coverage

- Are my prescription drugs on the plan's list of covered drugs (formulary)?
- Will the plan make my doctor ask permission before my prescription will be covered? Does the plan have any other drug restrictions?
- Will I be able to use my pharmacy? Is it in the plan's network? Can I get my drugs by mail order?

## Service Area

- What service area does the plan cover?
- What kind of coverage do I have if I travel outside of the service area?
- Can I fill my prescriptions if I travel away from the plan's network?

# Terms to Know

**Long term care**— Ongoing care you need to help you perform every day activities. It can include care in the community or in a facility, such as nursing home care, home health care, and adult day health care.

**Network**— A group of doctors, hospitals and pharmacies that contract with a plan to provide health care services to plan members. Generally, members may only receive covered services from providers in the plan's network.

**Service area**— The area within which a FIDA plan gives medical services to its members. A service area is the area where your network of doctors and pharmacists is located.

**Dual eligible**— A person who has *both* Medicare and Medicaid. Only dual eligibles are allowed to enroll in FIDA plans. For most services, Medicare pays first and Medicaid covers the rest. However, certain services—such as routine dental and vision care—are only covered by Medicaid.

**Medicaid**— A state-run program offering health insurance to those with limited incomes and assets. Each state has its own Medicaid program rules, qualification limits, and benefits. It is available to people of most ages as long as they meet the qualifications.

**Medicare**— A federal government program that gives you health insurance if you are 65 or older or are under 65 and have a disability. additional plan rules to get your items and services covered.

**Opt out**— To choose not to participate. You may opt out of enrolling in a FIDA plan, which means that you let New York Medicaid Choice know that you do not want to enroll in a FIDA plan and want to keep your current coverage.

**Affordable Care Act (ACA)**—Also known as “Obamacare” or “health reform.” A 2010 law that changes many aspects of the U.S. health care system. The FIDA program was created through an ACA demonstration project.

**Medicaid Managed Long Term Care (MLTC)**— A private health plan that provides your Medicaid long term care benefits. Starting later this year, you can switch from an MLTC plan to a FIDA plan.