

# Commonwealth Coordinated Care Plus (Medicaid) and Dual Eligible Special Needs Plan (Medicare)

## What's a Medicare Dual Eligible Special Needs Plan?

A Dual Eligible Special Needs Plan (D-SNPs) is a type of Medicare Advantage Plan (like an HMO or PPO). D-SNPs are for people who qualify for both Medicare and Medicaid (Duals). The benefits offered, provider choices, and list of covered drugs were developed with the very specific needs of the member in mind.

## What is Commonwealth Coordinated Care Plus?

Commonwealth Coordinated Care Plus (CCC Plus) is a new statewide Medicaid managed care program. Care management is at the heart of the CCC Plus Program. Each member will have access to a Care Coordinator who can assist the member with coordination of both their Medicaid and or Medicare benefits. CCC Plus focuses on improving the quality of care received, and will help provide timely access to community resources when needed.

## What services does Medicare cover and what services does Medicaid cover?

Types of services under Medicare include: Inpatient Hospital Care (Medical and Psychiatric), Outpatient Care (Medical and Psychiatric), Physician and Specialists Services, Skilled Nursing Facility Care, Home Health Care, Hospice Care, Prescription Drugs, Durable Medical Equipment, etc.

Types of services under Medicaid (CCC Plus) include: Medicare Copayments, Hospital and Skilled Nursing when Medicare Benefits are Exhausted, Long term nursing facility care (custodial), community based long term services and supports, Medicare non-covered services, like some over the counter medicines, incontinence products, etc.

## What's The Benefit of Joining a D-SNP?

- ⇒ Medicare & Medicaid were never meant to work together, creating gaps and overlaps in your care. However, if you are enrolled in CCC Plus and you qualify for Medicare you can enroll in a D-SNP and have all of your health care needs and benefits coordinated.
- ⇒ **It is even possible that you can enroll in the same health plan for your Medicare and Medicaid benefits. This will enhance and simplify the coordination of your benefits and reduce your burden.**
- ⇒ If you are enrolled in a D-SNP, you will not have premiums or co-pays for doctor or specialist visits. You may have some co-pays for prescription drugs.
- ⇒ D-SNPs often provide coverage for additional services not covered by Medicare or Medicaid.
- ⇒ D-SNPs offer more focused care to ensure you receive the help you need to manage your health.



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## Where Are The D-SNPs Offered in Virginia?

For 2017 there are five approved D-SNP health plans (Anthem, Humana, LifeWorks, Molina and Virginia Premier). In 2017 there is at least one D-SNP offered in 97 of the counties and cities across Virginia. Within the next two years there will be at least one D-SNP in every county and city. It is possible that your CCC Plus health plan already offers a D-SNP and if they don't today they will within the next two years.

Here's how you can find the D-SNPs in your area:

- Call your Virginia Insurance Counseling and Assistance Program (VICAP) 1-800-552-3402
- Look at the "Medicare & You" handbook mailed to you each fall. The Medicare SNPs in your area are listed in the back.
- Visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan). If you don't have a computer, your local library or senior center may be able to help you access the Medicare Web site.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- If you are enrolled in CCC Plus you can also contact your health plan directly.

## Can I Keep My Medicare Supplemental Insurance (Medigap) Policy if I Join a D-SNP?

Yes, you can keep your Medigap policy if you join a D-SNP. However, if you're already covered by Medicaid you likely don't need a Medigap policy and it may be costly. If you drop your Medigap policy when you join a D-SNP, you may have the right to get another Medigap policy later if either of the following is true: (1) Your D-SNP coverage ends through no fault of your own, (2) You join a D-SNP for the first time (and haven't been in another Medicare health plan), and you leave the plan within one year of joining.

## When Can I Join or Switch a D-SNP?

If you're newly eligible for Medicare you can **join** any D-SNP in your area during your Initial Enrollment Period, which is usually the 7-month period that starts 3 months before you turn 65, includes the month in which you turn 65, and ends 3 months after you turn 65. OR, if you are receiving Medicare because of a disability you can join from 3 months before to 3 months after your 25th month of disability.

If you have a D-SNP you can **join** or **switch** D-SNP health plans at any time.

## I Need Assistance Understanding My Options?

**If you have questions about Medicare, need help with your Medicare options or understanding information you get from plans, call your Virginia Insurance Counseling and Assistance Program (VICAP) to receive free, personalized health insurance counseling at 1-800-552-3402; or call 1-800 MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week or visit [www.medicare.gov](http://www.medicare.gov). TTY users should call 1-877-486-2048.**

