

Dual Special Needs Plans

A Medicare Scholar Presentation



Medicare & Medicaid

MEDICARE is a federal healthcare program for individuals over the age of 65 or those of all ages with certain medical conditions, like Lou Gehrig's disease

MEDICAID is a joint federal and state program that provides financial assistance to individuals with limited income and resources to help pay the cost of healthcare

- Those with both Medicare and Medicaid are referred to as Dual Eligible
- Dual Eligible individuals are covered by the state's **Medicare Savings Program**, a part of the state Medicaid program

Medicare Savings Program

State Medicaid program for individuals who are Dual Eligible

Various levels – based on income and resources

- Full Benefit Dual Eligible (FBDE)
- Qualified Medicare Beneficiary (QMB)
- Specified Low Income Medicare Beneficiary (SLMB)
- Qualifying Individual (QI)
- Qualified Disabled and Working Individual (QDWI)

Medicare Savings Program

MSP Level	Part A Premium	Part B Premium	Medicare Cost Sharing & Deductible	Additional State Benefits
Full Benefit Dual Eligible FBDE	Yes	Yes	Yes	Yes
Qualified Medicare Beneficiary QMB	Yes	Yes	Yes	No
Specified Low Income Medicare Beneficiary SLMB	No	Yes	No	No
Qualifying Individual QI	No	Yes	No	No
Qualified Disabled Working Individual QDWI	Yes	No	No	No



Medicare Savings Program

If you qualify for FBDE, QMB, SLMB or QI you automatically qualify to get Extra Help paying for Medicare Part D drug coverage

Working Together

Access to Healthcare

- Must see doctors and hospitals that participate in both the federal Medicare program and the state Medicaid program
- TIP – consult with your doctor or hospital before receiving any services if they participate with both programs

Working Together

Coordination of Benefits

- Medicare is the primary payer, meaning doctors and facilities will bill them first for any Medicare-approved service
- Medicaid is the secondary payer, meaning they will pay any balance remaining after Medicare pays their portion (for FBDE and QMB individuals)



Healthcare Options

- Medicare & Medicaid
- Medicare, Medicaid & Employer Coverage
- Medicare Advantage Plan



Types of Medicare Advantage Plans

- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)
- Private-Fee-For-Service (PFFS)
- Special Needs Plan (SNP)

Special Needs Plans

Limits membership to people with specific diseases or characteristics:

- Chronic Condition
- Institutional
- Dual Eligible



Dual Special Needs Plans

Dual Special Needs Plans

- Must have Part A and Part B of Medicare, and Medicaid (FBDE or QMB levels)
- Network based – either HMO or PPO
- Availability is county based
- Includes prescription coverage
- Tailored for Dual Eligible individuals

Dual Special Needs Plans

Benefits

Covers all Medicare-approved services, and may include additional items not covered by Medicare:

- Dental
- Vision
- Hearing
- Transportation
- Over-the-Counter Items
- And more – benefits vary by plan

Dual Special Needs Plans

Provider Choices

- Either HMO (in-network only) or PPO (in and out-of-network providers)
- HMO – all doctors in-network accept Medicaid
 - No out-of-network coverage
- PPO – all doctors in-network accept Medicaid
 - Must confirm out-of-network providers accept Medicaid prior to receiving services

Dual Special Needs Plans

Care Coordination

- Special program designed to assist individuals dealing with multiple chronic conditions
- Liaison between the Health Plan, Providers, Facilities and Pharmacies
- Ensures proper utilization of benefits and access to the best care possible to improve health outcomes and quality of life



Dual Special Needs Plans

Q: When can you join?

A: You can join a Dual Special Needs plan any time you're newly eligible for Medicaid, or at any time of the year thereafter

Recap

- Individuals with Medicare and Medicaid are Dual Eligible
- Must seek care from providers and facilities that accept both Medicare and the state Medicaid program
- May qualify for a Dual Special Needs Plan, based on your Medicaid level and which county you reside in
- You can enroll in a Dual Special Needs Plan at any time



Questions?



Thank You For
Attending!



Sources

- <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>
- <https://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-advantage-plans>
- <https://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/special-needs-plans-snp>