

Managed Care for Dual Eligible Participants: 2020 Changes

Phones will be muted for the presentation. You may submit questions or comments in the Chat box or will have an opportunity to ask a question at the end of the presentation.

DECEMBER 2019



DISCUSSION TOPICS

- Duals Overview
- MMCP versus Idaho Medicaid Plus
- “Why”
- Enrollment Structure
- 2019 Program Milestones
- 2020 Program Changes and Impacts
- Questions & Answers

Who is considered a “dual”

- Dual Eligible participants are those who are eligible and enrolled in Medicare* Parts A and B, and Enhanced Medicaid
- For these managed care programs, participants must be age 21 or older
- There is no limitation based on living arrangement (home versus institutional resident)
- Program availability depends on the member’s county of residence

**Except* participants with Medicare eligibility associated with End Stage Renal Disease (ESRD)

CURRENT ENROLLMENT



MMCP

8,039



Idaho Medicaid Plus

10,787

Medicare Medicaid Coordinated Plan (MMCP) – the Cadillac

- The **MMCP** integrates all **Medicare** Parts A, B, and D benefits with most **Medicaid** benefits under the same plan administrator.
- The **MMCP** is **voluntary**, meaning an eligible participant has to actively sign up to enroll in this program.
- Enrollment is managed by the participating Health Plan (**Blue Cross of Idaho** and **Molina Healthcare of Idaho**).

MMCP Covered Benefits

Medicare-primary services

- Hospital
- Primary Care
- Prescription Drugs
- Outpatient Therapies

Medicaid-primary services

- Behavioral Health
- Aged & Disabled Waiver
- Nursing Home
- Personal Care Services

MMCP Supplemental Benefits

- Nurse Advice Line
- Interdisciplinary Care Team
- Additional benefits offered by the Health Plans
 - Gym membership
 - Vision benefit

Idaho Medicaid Plus (IMPlus) - the Kia

- **IMPlus** administers most Medicaid benefits under a single plan administrator.
- The program is designed for duals that do not enroll in the more integrated **MMCP**.
- Enrollment structure depends on the member's county of residence

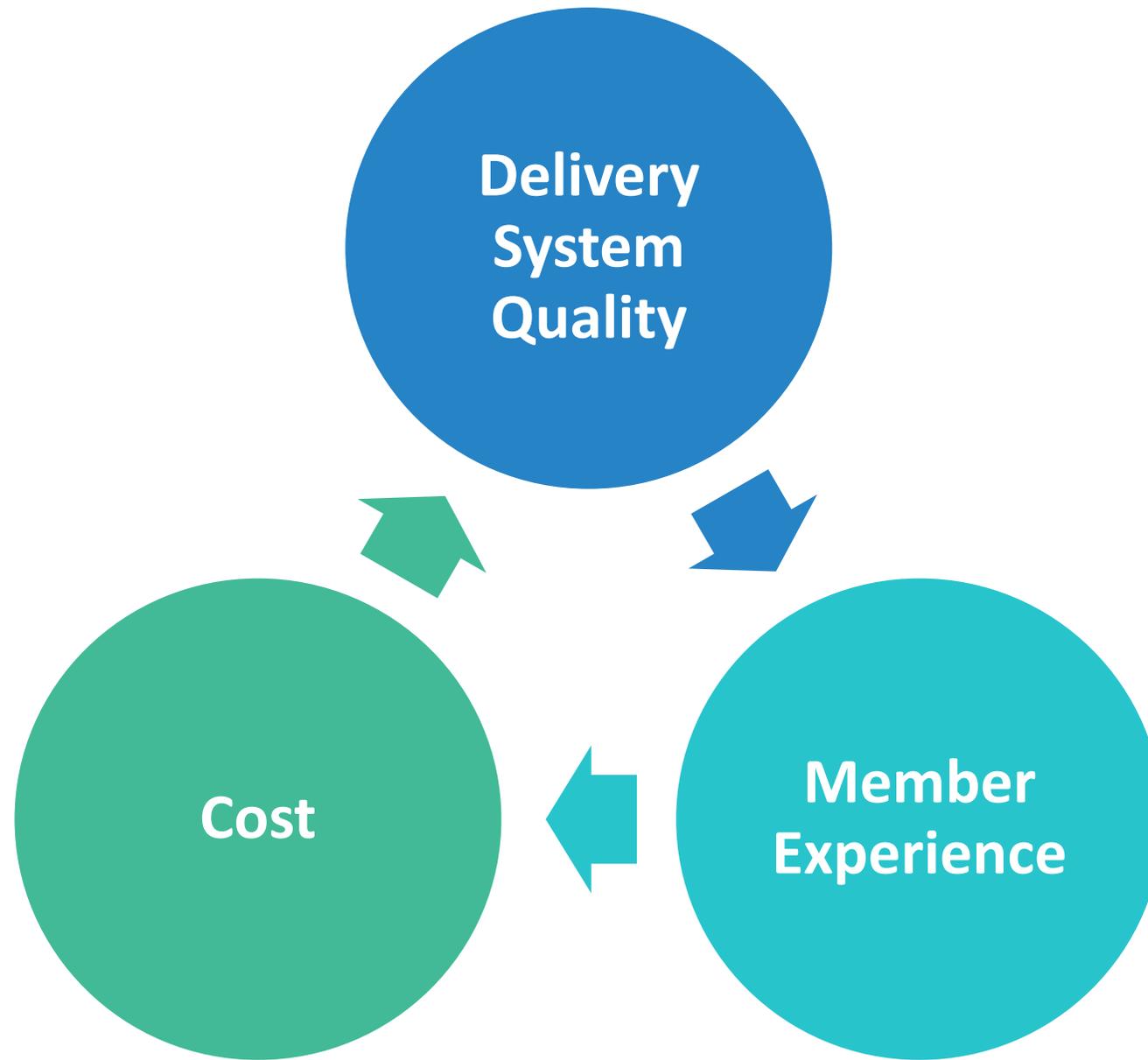
“Carved Out” Services

- Some services are not included in either program and are managed the same as for non-dual participants.
 - Non-emergency medical transportation (MTM)
 - Dental services (MCNA)
 - Developmental Disability services (fee for service)
 - Intermediate Care Facility for Individuals with Developmental Disabilities (ICF/ID)

The “Why”

Why have a program for duals?

- Long Term Services and Supports exceed \$338 billion annually on a national level, **40% of which is financed by Medicaid**
- Duals' healthcare costs are four times higher than those of the average Medicare recipient
- Prior to these managed care programs, duals comprised about 15% of the Idaho Medicaid population but required **over a third of the Medicaid budget**
- LTSS expenditures are expected to rise sharply in the decades ahead



Integrated Delivery System

- The financial controls around managed care incentivize effective management of population health
- One plan administrator (versus two separate payer systems) can more rapidly and efficiently respond to member needs

Care Coordination

- Both programs offer a care coordination component that is the “one-stop shop” point of contact for member needs
- Members don’t need to worry about which entity is responsible for which benefits
- Improve access to the right services at the right time

Member Costs

ZERO premium for Dual Eligible Participants for the **MMCP** and **Idaho Medicaid Plus**

- Aged & Disabled Waiver and Long Term Care Share of Cost are the responsibility of the member and determined by Self Reliance
- Medicare Part D co-pay remains the responsibility of the member



Enrollment

Mandatory Enrollment

- **IMPlus** enrollment today is **mandatory** in counties where both participating Health Plans operate.
- Duals **must select a plan** to manage their Medicaid benefits.
- Some Duals are excluded, including Tribal members, pregnant women, and participants on the Adult Developmental Disabilities waiver.

Mandatory Enrollment Process

90 Days Before Effective Date

- Members receive a letter requesting that they notify IDHW of their selected health plan

30 Days Before Effective Date

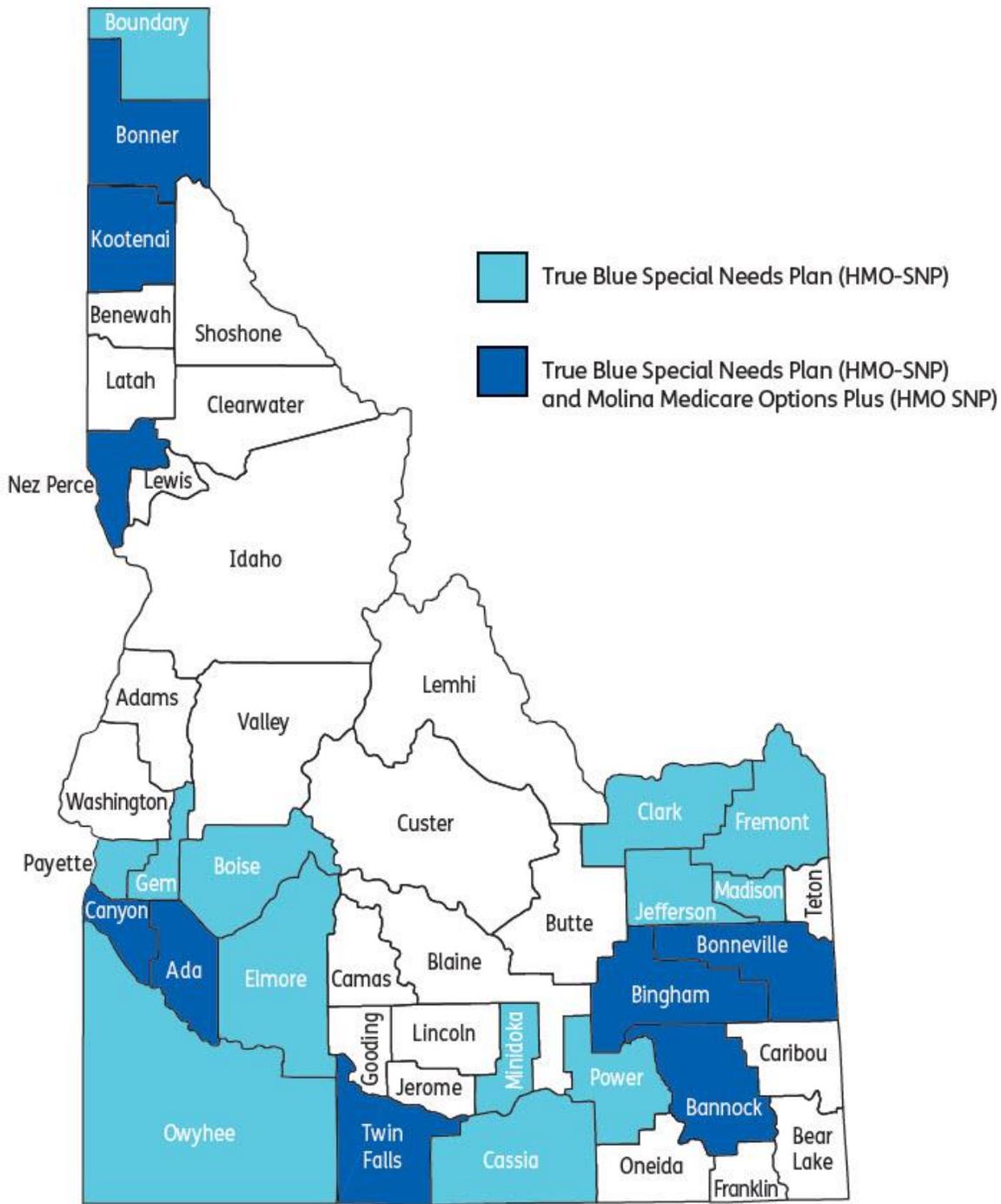
- Members that have not made an active selection are randomly assigned to a health plan
- Welcome packets and new cards mailed out

90 Days After Effective Date

- Members can make a change to their assigned plan in the first 90 days
- After 90 days, members can only change their plan for cause
- Annual open enrollment period

Programs at a Glance

	MMCP	Idaho Medicaid Plus
Medicare Included	Yes	No
Mandatory Enrollment	No	Yes
Premium	No	No
Participant Chooses	Yes	Yes
Care Coordination	Yes	Yes
Supplemental Benefits	Yes	No
Plan Choices	Blue Cross of Idaho Molina Healthcare of Idaho	Blue Cross of Idaho Molina Healthcare of Idaho



2019 Service Area:

- **Dark Blue:** MMCP and IMPlus are both operational, administered by both Health Plans
- **Light Blue:** MMCP is only available under Blue Cross of Idaho.

2019 Milestones

- **IMPlus** was successfully phased in to all nine counties. Ada and Canyon counties were the last to go live in August 2019.
- The program enrollment **more than tripled** to over 18,000 members
- Significant lessons learned in terms of stakeholder engagement and problem-solving

2019 Duals by County

Northern Hub

Bonner, Boundary,
Kootenai & Nez
Perce

4,680 Duals

Central Hub

Ada & Canyon

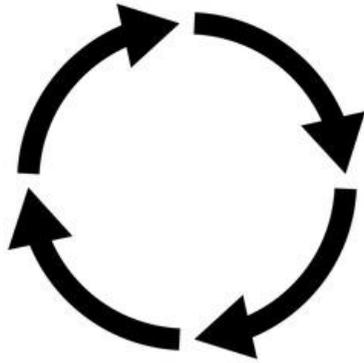
9,493 Duals

Eastern Hub

Bannock, Bingham,
Bonneville & Twin
Falls

6,230 Duals

Lessons Learned



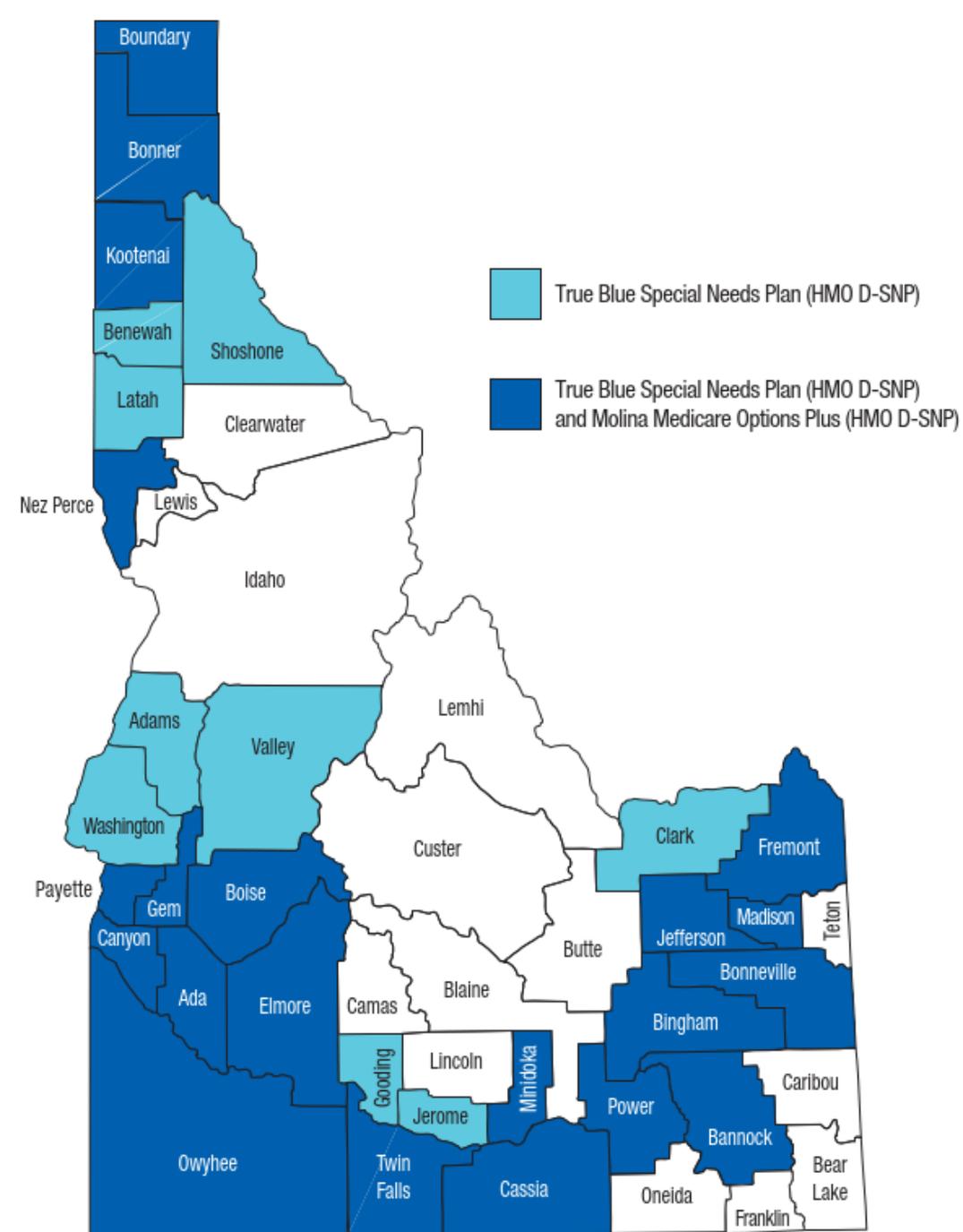
Consistency is Key

- Universal forms
- Provider Quick Reference Guide
- Duals Options Worksheet
- Duals Provider Portal enhancements by the plans

2020 Program Changes

Service area changes for both
MMCP and IMPlus

Passive enrollment will launch for
IMPlus in certain counties



2020 Service Area:

- **Dark Blue:** *New* MMCP and IMPlus counties (both Health Plans)
- **Light Blue:** MMCP will only be available under Blue Cross of Idaho.

2020 Mandatory Counties

Northern Hub

Boundary

233 Duals

Central Hub

Boise, Elmore, Gem,
Owyhee & Payette

1,721 Duals

Eastern Hub

Cassia, Fremont,
Jefferson, Madison,
Minidoka & Power

1,673 Duals

2020 Passive Enrollment Counties

Northern Hub

Benewah, Latah &
Shoshone

1,243 Duals

Central Hub

Adams, Valley &
Washington

411 Duals

Eastern Hub

Clark, Gooding &
Jerome

582 Duals

MMCP 2020 Implementation Schedule

- Both participating Health Plans will expand their administration of the MMCP to new counties starting January 1, 2020.
 - Blue Cross of Idaho in 30 counties (from 22 in 2019)
 - Molina Healthcare of Idaho in 21 counties (from 9 in 2019)

IMPlus 2020 Implementation Schedule

- Letters to affected participants in counties where IMPlus is launching will go out beginning December 30.
- Members will have 90 days to provide their selection.

Passive Enrollment

- **IMPlus** enrollment will be **passive** in counties with only one participating Health Plan.
 - This means that a member must **actively opt out of IMPlus**.
 - If the member does not **actively opt out** in the 90-day choice period, he or she will be automatically enrolled in **IMPlus** with Blue Cross of Idaho.
 - Members who are enrolled and whose coverage begins can disenroll at any time. Disenrollment is prospective (the month after the member makes the request)
- The same populations are excluded as for mandatory enrollment.

Passive Enrollment Process

January 1, 2020

- Members receive a letter requesting that they notify IDHW if they would like to opt out of enrolling in IMPlus with Blue Cross of Idaho.

March 2020 (Month prior to Effective Date)

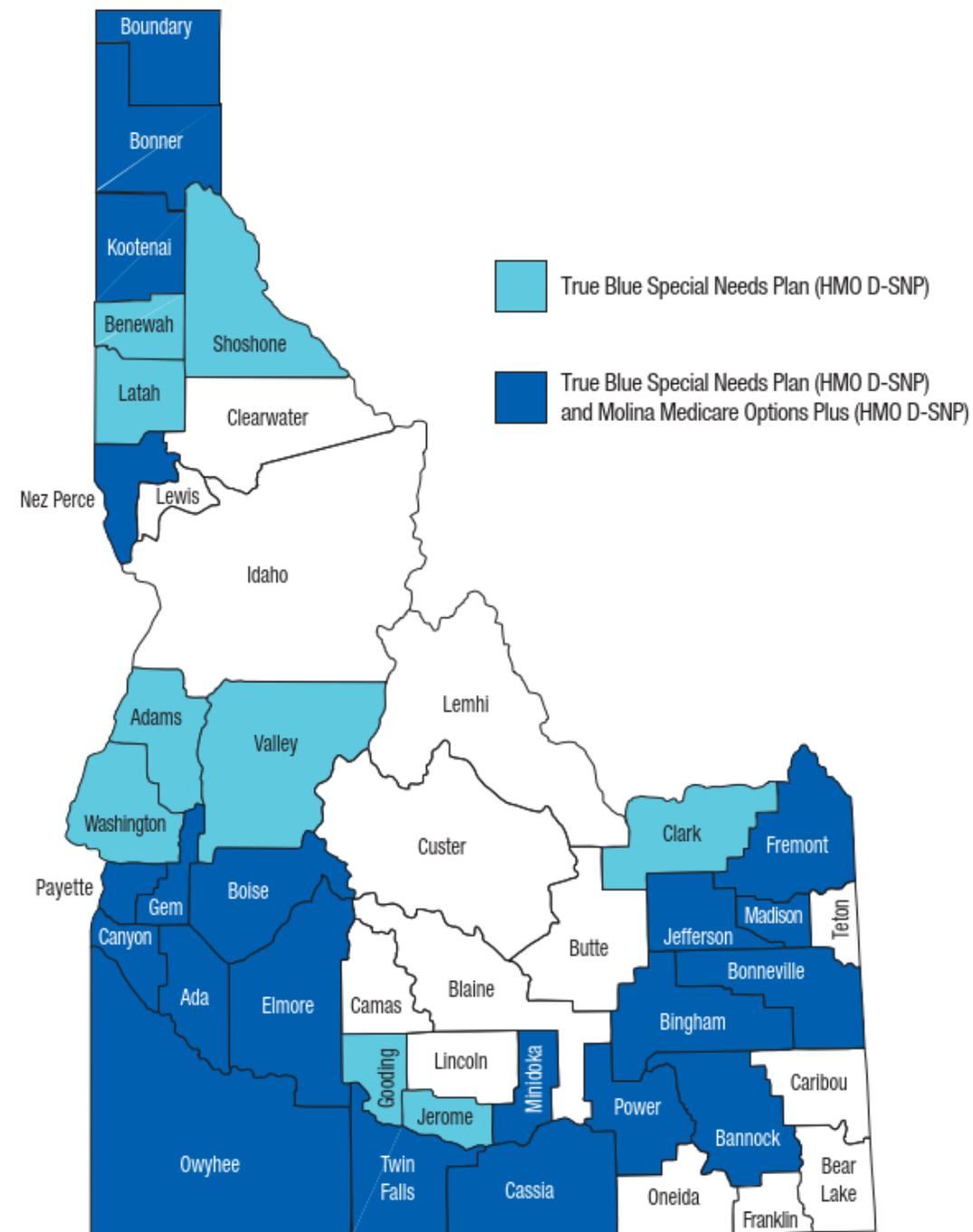
- Members that have not opted out will receive their welcome packets and cards from Blue Cross of Idaho notifying them that their coverage will start April 1
- Members may still opt out until March 31

April 1, 2020

- Coverage is effective for members who have not opted out.
- Members can opt out at any time.

2020 – Using the Car Analogy

- **Dark Blue:**
 - MMCP and mandatory IMPlus, administered by both Health Plans, no FFS **or**
 - *Cadillac or Kia, but you can pick a blue or turquoise one! You can't drive a Pinto anymore.*
- **Light Blue:**
 - MMCP and passive IMPlus, administered only by Blue Cross of Idaho; and FFS **or**
 - *Cadillac or Kia, but your only option is blue! You can also stick with the Pinto if you choose.*



County List

	IMPlus Mandatory Counties	IMPlus Passive Counties	MMCP Counties – Both Plans	MMCP – BCI Only	
2019	Ada Bannock Bingham Bonner Bonneville Canyon Kootenai Nez Perce Twin Falls	None	Ada Bannock Bingham Bonner Bonneville Canyon Kootenai Nez Perce Twin Falls	Boundary Payette Gem Boise Elmore Owyhee Minidoka	Cassia Power Clark Jefferson Madison Fremont
2020 NEW Counties	Boundary Payette Gem Boise Elmore Owyhee Minidoka Cassia Power Madison Jefferson Fremont	Benewah Latah Shoshone Washington Adams Valley Gooding Jerome Clark	Boundary Payette Gem Boise Elmore Owyhee Minidoka Cassia Power Madison Jefferson Fremont	Benewah Latah Shoshone Washington Adams Valley Gooding Jerome Clark	

Stay Up-To-Date!

- Visit our webpage at <http://MMCP.dhw.Idaho.gov> to find
 - Dual Eligible Program Options Worksheet
 - Upcoming outreach events
 - FAQs
 - Health Plan contact information
 - Other informational materials

Resources

- Program Questions:
IdahoDuals@dhw.Idaho.gov
- Report a complaint:
<http://Medicaidcomplaints.dhw.Idaho.gov>
- Refer a participant with questions to the Beneficiary Support Specialist line at: (833) 814-8568

