

Idaho Medicaid Dual Eligible Program Options and Worksheet

Who Are “Duals?”

Dual eligible individuals are 21 years of age or older, receive both Medicare (Parts A, B, and D), *and* Enhanced Medicaid coverage. There are approximately 27,000 Duals individuals in the state of Idaho.

Why does Idaho have programs just for Duals?

Medicaid received a legislative mandate to find a solution for the high cost of Duals’ healthcare. The typical dual-eligible individual has more than four times the expenditures than Medicare-only beneficiaries. Idaho Dual eligible individuals make up 15% of Idaho’s Medicaid population but require over one third (1/3) of the Medicaid budget. IDHW is joining the majority of states across the US to look for innovative solutions to coordinate benefits, manage costs and improve healthcare options for Dual Eligibles based on their individual needs and preferences.

What Is Coordinated Care?

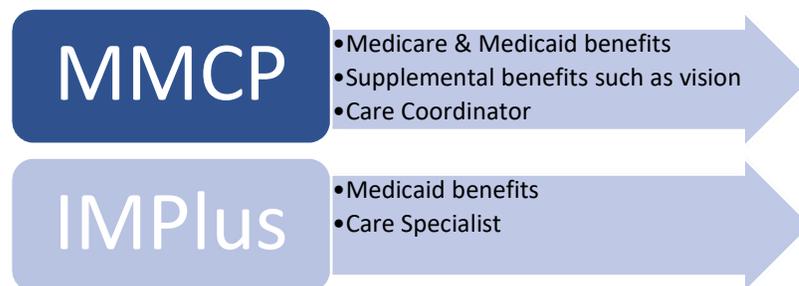
Coordinated Care is the coverage and integration of Medicare and/or Medicaid benefits through a single entity, which means:

- **One** set of comprehensive benefits. **One** accountable entity to coordinate delivery of services.
- **One** care management team to coordinate care.

What programs are available for Duals?

The **Medicare Medicaid Coordinated Plan (MMCP)** is a voluntary program that integrates Medicare and Medicaid benefits into a single healthcare plan. Duals may enroll or disenroll from this plan quarterly.

The **Idaho Medicaid Plus** plan is a mandatory program for Medicaid benefits only.



What are the health plans for MMCP and Idaho Medicaid Plus?

Blue Cross of Idaho and Molina Healthcare of Idaho administer these plans in the following counties:

Ada, Bannock, Bingham, Bonner, Bonneville, Canyon, Kootenai, Nez Perce, and Twin Falls

Blue Cross of Idaho also has the MMCP available in these additional counties: Boise, Boundary, Cassia, Clark, Elmore, Fremont, Gem, Jefferson, Madison, Minidoka, Owyhee, Payette, and Power.

What is the MMCP?

The Medicare Medicaid Coordinated Plan is a health plan that coordinates Medicare benefits as well as most of the Medicaid benefits plus some supplemental services.

What is Idaho Medicaid Plus?

Idaho Medicaid Plus is a plan for dual eligible beneficiaries that coordinates most of their Medicaid benefits through a health plan.

What is the difference between the MMCP and Idaho Medicaid Plus?

	MMCP	Idaho Medicaid Plus
Medicare Included	Yes	No
Mandatory Enrollment	No	Yes
Premium	No	No
Participant Choice	Yes	Yes
Available Today	Yes	Counties are listed in table below
Care Coordination	Yes	Yes
Supplemental Benefits	Yes	No
Plan Choices	Blue Cross of Idaho <i>or</i> Molina Healthcare of Idaho	Blue Cross of Idaho <i>or</i> Molina Healthcare of Idaho

The table below outlines the counties that already have Idaho Medicaid Plus available and the counties that will be implemented after IDHW ensures successful implementation into existing counties:

COUNTIES	EFFECTIVE DATE for IMPlus
Twin Falls	November 1, 2018
Bannock, Bonneville & Bingham	April 1, 2019
Bonner, Kootenai & Nez Perce	June 1, 2019
Ada & Canyon	August 1, 2019

What benefits do these programs cover?

Medicare Medicaid Coordinated Plan	Idaho Medicaid Plus
<p>The MMCP covers all medically-necessary and preventive services covered under Medicare Part A, Part B, and Part D prescription drug coverage, as well as additional services covered by Medicaid, including:</p> <p>Hospital, Medical, Prescription drugs, Behavioral Health, Nursing Home, Aged & Disabled (A&D) Waiver, Personal Care Services, Targeted Service Coordination, Community Based Rehabilitation Service as well as Care Coordination</p> <p>*Developmental Disability Services, Medical Transportation and Dental are all available through Idaho Medicaid</p>	<p>Idaho Medicaid Plus covers all medically necessary Medicaid benefits including:</p> <ul style="list-style-type: none"> ▪ Hospital costs after Medicare payment ▪ Medical costs after Medicare payment ▪ Behavioral Health, including Community-Based Rehabilitation Services ▪ Nursing Home after Medicare payment ▪ Aged & Disabled (A&D) Waiver ▪ Personal Care Services ▪ Care Specialist

The MMCP also offers **additional services over and above** original Medicare/Medicaid such as:

BLUE CROSS OF IDAHO	MOLINA HEALTHCARE OF IDAHO
<p>Care Coordinators – each participant is assigned a Care Coordinator to serve as YOUR advocate and central point of contact</p> <p>Nurse Advice Line – Call a Nurse 24/7 to discuss any concerns you may have related to your healthcare</p> <p>Gym Membership and at home fitness kits \$50.00 annual membership fee required</p> <p>Vision – one eye exam and \$100.00 toward eyewear</p> <p>Over the Counter items - \$60.00 allowance for non-prescription over the counter products each quarter</p>	<p>Care Coordinators - each participant is assigned a Care Coordinator to serve as YOUR advocate and central point of contact</p> <p>Nurse Advice Line – Call a Nurse 24/7 to discuss any concerns you may have related to your healthcare</p> <p>Gym Membership and at home fitness kits</p> <p>Vision – 1 eye exam each year and \$100.00 toward eyewear</p> <p>Over the Counter items - \$60.00 allowance for non-prescription over the counter products each quarter</p>
<p>CONTACT EACH OF THE PLANS FOR THE FULL LISTING OF THEIR SUPPLEMENTAL BENEFITS</p>	

Do both programs have Care Coordination?

A Care Coordinator serves as the participant's central point of contact. Care Coordination ensures a participant receives the right care and information, while working directly with the participant and/or family, and healthcare provider. The MMCP program offers Care Coordinators. These are individuals that live within your communities. The Care Coordinators are available to come to your home and available by telephone. Idaho Medicaid Plus will offer Care Specialists. That means that members will have a single point of contact to serve as their advocate to help them navigate their Medicaid services. The Care Specialists will be available by telephone to the member.

Is enrollment into the programs mandatory?

Enrollment into the MMCP is always voluntary. Dual's may enroll into the MMCP with either **Molina Healthcare of Idaho** or **Blue Cross of Idaho** at any time and the effective date will always be the first day of the next month.

Yes, Idaho Duals that live in one of the assigned counties and have not enrolled in the Idaho Medicare Medicaid Coordinated Plan (MMCP) will be required to be enrolled into Idaho Medicaid Plus. There are some groups of people who are excluded from mandatory enrollment, including Tribal members, pregnant women, and individuals on the Adult Developmental Disabilities Waiver program.

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Does this mean I am losing Idaho Medicaid?

Absolutely not! What this means is that as a Dual your Medicaid services will be managed by a health insurance company (**Blue Cross of Idaho** or **Molina Healthcare of Idaho**.) You will receive an insurance card from the health plan as well as all other enrollee materials. Some Medicaid services will remain "carved-out," meaning they will still be covered the way they are today. **Your medical transportation services will still be administered by MTM and your dental benefits will be administered by MCNA.**

Do I get to choose which Health Plan I want to enroll with?

YES! Idaho Duals will have the opportunity to select either **Molina Healthcare of Idaho** or **Blue Cross of Idaho** for their Idaho Medicaid Plus plan. After the initial enrollment period there will be an Annual Open Enrollment in which Duals can change plans if they would like to.

If you select the MMCP you also can select which plan you would like to enroll with and you can also change plans once per quarter.

What if I don't want to enroll in Idaho Medicaid Plus?

All Duals will be required to enroll in Idaho Medicaid Plus, unless they are already enrolled in the Medicare Medicaid Coordinated Plan.

Can I enroll in the MMCP today, or do I have to wait to be enrolled in Idaho Medicaid Plus?

You can enroll in the MMCP today! Enrollment and disenrollment in the MMCP is allowed one time per quarter. Simply call the health plan of your choice, and they can take your application over the phone. It's that easy!

Blue Cross of Idaho

888-495-2583

Molina Healthcare of Idaho

866-403-8293

If you are a member of the MMCP you will not be required to enroll in the Idaho Medicaid Plus program.

Can I enroll in Idaho Medicaid Plus today?

You can enroll into Idaho Medicaid Plus when it is available in your county. You will be notified by a letter for Idaho Department of Health and Welfare and will have an opportunity to select which health plan you would like to enroll with. After the initial election period you can change plans one time per year during Open Enrollment.

How do I decide which program and which plan to choose?

It is important that you ask the right questions to ensure you select the right program for your needs. We suggest that you ask the following questions of each of the participating Health Plans:

1. Are my providers in your network?



Remember! Your dental, medical transportation, and developmental disability services providers won't be in the Health Plans' networks because these services will continue to be paid for by Medicaid.

2. Are my medications on your formulary?

3. What are your supplemental benefits?

For your convenience, the next several pages can be used as a worksheet for you to help you decide which program and which participating Health Plan is right for you.

Who can I talk to at the Department of Health & Welfare about programs for Dual Eligibles?

Please email IdahoDuals@dhw.idaho.gov and we are happy to answer your questions or you can stay up to date by visiting our website @ www.mmcp.dhw.idaho.gov. You can also call our Beneficiary Specialist @ 1-833-814-8568.

Dual Eligible Program Options Making My Choice Worksheet

Blue Cross of Idaho

Phone: 888-495-2583

Provider Directory: https://bcid.vitalschoice.com/?ci=DFT&geo_location=83709,boise,id,city&network_id=1

Molina Healthcare of Idaho

Phone: 866-403-8293

Provider Directory:

<https://providersearch.molinahealthcare.com/Provider/providersearch?redirectfrom=Molinastaticweb&memstate=id&State=id&Coverage=NA>

1. Are my providers in your network?

List your providers below and then put a check mark if they are in the Health Plan's network.

PROVIDER NAME	Blue Cross of Idaho	Molina Healthcare of Idaho

2. Are my medications on your formulary?

List your medications below and put a check mark if they are on the Health Plan's formulary.

MEDICATION NAME	Blue Cross of Idaho	Molina Healthcare of Idaho

3. What are your Supplemental Benefits?

Below is a table where you can take notes comparing each Health Plan's extra services.

BLUE CROSS OF IDAHO	MOLINA HEALTHCARE OF IDAHO

4. Other Questions

It is important that the Health Plans answer all your questions. Write them down and then record the response for your reference.

	My Question:
Blue Cross of Idaho 888-495-2583	Response:
Molina Healthcare of Idaho 866-403-8293	Response:

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Blue Cross of Idaho 888-495-2583	Response:
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