

### Welcome Back!

This presentation provides information current as of 1/1/2025



### **Special Enrollment Periods**

### Low Income Beneficiaries



# A few definitions first

- SEP Special Enrollment Period
- Full Dual Beneficiary Medicare and full Medicaid
- Partial Dual Beneficiary Medicare and MSP
- MSP Medicare Savings Program (QMB, SLMB, QI)
- LIS Low Income Subsidy (aka Extra Help)



# What is a Special Enrollment Period?

You can make changes to your Medicare Advantage and Medicare drug coverage when certain events happen in your life, like if you move or you lose other coverage. These chances to make changes are called Special Enrollment Periods. The types of changes you can make, and the timing depend on your life event.



## Old SEP

GROUP	PRE-2025 RULE				
All groups (full benefit dually eligible individuals, partial benefit dually eligible individuals, and LIS-only individuals)	On a quarterly basis, these individuals can disenroll from their Medicare Advantage Prescription Drug (MAPD) plan and join Original Medicare. They can enroll in a standalone Prescription Drug Plan at the same time				
Full benefit dually eligible individuals	On a <mark>quarterly</mark> basis, these individuals can change Medicare Advantage plans.				
Partial benefit dually eligible individuals	On a <mark>quarterly</mark> basis, these individuals can change Medicare Advantage plans.				
LIS-only individuals	On a <mark>quarterly</mark> basis, these individuals can change Medicare Advantage plans.				
**This new rule has been condensed and only includes content that pertains to Idaho-specific SNP Plans					



## **New SEP**

GROUP	NEW RULE 1/1/2025
All groups (full benefit dually eligible individuals, partial benefit dually eligible individuals, and LIS-only individuals)	On a <mark>monthly basis</mark> , these individuals will be able to <mark>disenroll from their MAPD and</mark> join Original Medicare. They can enroll in a standalone Prescription Drug Plan at the same time.
Full benefit dually eligible individuals	On a <mark>monthly basis</mark> , these individuals can change from Original Medicare or a Medicare Advantage plan to a D-SNP that is an Applicable Integrated Plan (AIP) aligned with their Medicaid managed care enrollment.**
Partial benefit dually eligible individuals	Partial-benefit dually eligible individuals will <mark>no longer have a SEP to change</mark> Medicare Advantage plans on a quarterly basis. Other SEPs may apply including the new <mark>monthly SEP to return to Original</mark> Medicare and a standalone PDP.
LIS-only individuals	LIS-only individuals will no longer have an SEP to change Medicare Advantage plans on a quarterly basis. Other SEPs may apply including the new monthly SEP to return to Original Medicare and a standalone PDP.



\*\*This new rule has been condensed and only includes content that pertains to Idaho-specific SNP Plans

### CMS Guidance

#### Medicare Advantage and Part D Enrollment and Disenrollment Guidance

- 30.6.7 SEP for dual- or other LIS-eligible individuals 42 CFR §§ 423.38(c)(4) and 423.153(f) The SEP for low-income subsidy eligible individuals is a Part D SEP that allows a "full-benefit dual eligible individual" or "partial-benefit dual eligible or other low-income subsidy (LIS) eligible individual" (see § 10) to enroll once per month into any standalone prescription drug plan but does not permit enrollment into MA-PD plans or changes between MA-PD plans. The SEP may be used once per month with an effective date of the first of the following month.
- 30.6.35 SEP for integrated care 42 CFR § 423.38(c)(35) The integrated care SEP allows enrollment once per month into a FIDE SNP, HIDE SNP, or AIP for dually eligible individuals who are enrolled in or in the process of enrolling in the D-SNPs affiliated Medicaid MCO. The integrated care SEP is available only to facilitate aligned enrollment, as defined in § 422.2, in the FIDE SNP, HIDE SNP, or AIP and the affiliated Medicaid MCO. The SEP may be used once per month with an effective date of the first of the following month.



## Medicare Plan Finder

January 1 – March 31 MAOEP

#### Medicare Advantage Plan Open Enrollment Period

I'm in a Medicare Advantage Plan and want to make a change.



This is a one-time change for the year for anyone in a "regular" Medicare Advantage Plan

## Medicare Plan Finder

#### You have Medicare and Medicaid, or you get help paying your drug

costs

Generally, you have 2 months after your Medicaid or help changes to join a plan.

I recently had a change in my Extra Help paying for my drug costs (newly got Extra Help, had a change in my level of Extra Help, or lost Extra Help).

What's Extra Help?

- I have Medicare and Medicaid, or I get Extra Help paying for Medicare drug costs. I want to switch to a different Medicare drug plan.
- I have Medicare and Medicaid, or I get Extra Help paying for Medicare drug coverage. I want to drop my Medicare Advantage Plan with drug coverage and return to Original Medicare and join a separate Medicare drug plan.
- I recently had a change in my Medicaid (newly got Medicaid, had a change in my level of Medicaid, or lost Medicaid).
- I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan.
- I'm in a State Pharmaceutical Assistance Program, or I'm losing help from a State Pharmaceutical Assistance Program.





### **Examples of Best Enrollment Choice**



### Newly qualified for Extra Help (aka LIS)

### You have Medicare and Medicaid, or you get help paying your drug costs

Generally, you have 2 months after your Medicaid or help changes to join a plan.



I recently had a change in my Extra Help paying for my drug costs (newly got Extra Help, had a change in my level of Extra Help, or lost Extra Help).

What's Extra Help? This change happened on Use the format MM/DD/YYYY

MONTH DAY YEAR

### **Examples of Best Enrollment Choice**



### But after enrolling using "newly got Extra Help" – Pharmacy not in network

### You have Medicare and Medicaid, or you get help paying your drug costs

Generally, you have 2 months after your Medicaid or help changes to join a plan.



I recently had a change in my Extra Help paying for my drug costs (newly got Extra Help, had a change in my level of Extra Help, or lost Extra Help).

What's Extra Help?



I have Medicare and Medicaid, or I get Extra Help paying for Medicare drug costs. I want to switch to a different Medicare drug plan.

### **Other SEP's still exist**



### If someone moved and has Extra Help –

#### **Special Enrollment Period**

Learn more about these Special Enrollment Periods and when you can use them.

#### You change where you live

Generally, you have from 1 month before you move to 2 months after you move to join a plan.

I moved to a new address that's outside my current plan's service area, or I recently moved and this plan is a new option for me.

I moved or will move on Use the format MM/DD/YYYY

MONTH DAY YEAR

# **D-SNP Changes coming**



- Blue Cross contract w/Health & Welfare not renewed
- D-SNP & ID Medicaid Plus w/Blue Cross ends 6/2/2025
- Members/Beneficiaries will receive notice starting 3/1/2025

## **D-SNP Changes coming**





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From:

#### MEDICAID INFORMATION RELEASE MA25-03

Medicaid Enrollees, Providers, and Stakeholders TO:

Juliet Charron, Deputy Director Inhiatan

Subject: Medicare and Medicaid Dual Eligible Program Updates

This information release is regarding Medicaid coverage through the Medicare-Medicaid Coordinated Plan (MMCP) and Idaho Medicaid Plus (IMPlus) and changes in this current plan year.

We are excited to announce that Idaho Medicaid Plus (IMPlus) coverage will be available through UnitedHealthcare Community Plan of Idaho (United). Effective June 1, 2025, dual members in the counties below are required to enroll in IMPlus with Molina Healthcare of Idaho (Molina) or United, unless they choose to enroll in Molina's Medicare Medicaid Coordinated Plan (MMCP).

Ada	Bonner	Elmore	Kootenai	Payette
Adams	Bonneville	Fremont	Latah	Power
Bannock	Boundary	Gem	Lincoln	Shoshone
Benewah	Canyon	Gooding	Madison	Twin Falls
Bingham	Cassia	Idaho	Minidoka	Valley
Blaine	Clark	Jefferson	Nez Perce	Washington
Boise	Clearwater	Jerome	Owyhee	

MMCP and IMPlus members currently enrolled with Blue Cross of Idaho will be automatically enrolled in United's IMPlus plan unless they choose to receive their benefits through Molina. Members always have the option to choose their plan and will have 90 days to do so upon notice. A notice regarding enrollment will be sent to members on 03/01/2025.

Molina is the only health plan that will offer MMCP from June 1, 2025, to December 31, 2025. Coverage for the MMCP with United will be available starting on January 1, 2026.

## FYI's

#### Spring Volunteer Training Dates

"Understanding D-SNPs"

• Region 1:

March 20 10:00am-2:00pm Lewiston March 25 10:00am – 2:00pm Hayden

• Region 2:

March 18 10:30am – 2:30pm Twin Falls

March 20 10:30am – 2:30pm Nampa

• Region 3:

March 19 10:30am – 2:30pm Idaho Falls



## FYI's

- ➢ March 11 & 12 − SHIBA staff unavailable
- Don't forget to open appts in Telegov
- ➤ Save Money in "proofing" stage
- > No Wednesday Webinar in March (Spring Training)



# Thank You!

### SHIBA.idaho.gov













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