

Medicare Medicaid Combined Plans and Idaho Medicaid Plus



Dual Eligible – what is that?

A dual eligible (aka full-duals) means that a person is eligible for Medicare and Full Medicaid. Full duals must be 21 years of age or older and receive Medicare and *enhanced* Medicaid coverage.

Dual Eligibles are *not* individuals in a Medicare Savings Program (QMB is not Full Medicaid). Individuals in a MSP are known as Partial duals in Medicare.



What health coverage options are available?

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 same as Medicare's SEP for individuals on Extra Help).

The **Idaho Medicaid Plus** plan is a mandatory program (if not already in an MMCP plan). It is only mandatory in designated counties in Idaho and there are some groups excluded from mandatory enrollment (tribal members, pregnant women, and Adult DD waiver individuals).



Which Counties?

Mandatory IMPlus Counties:

The next slide is the most current (as of 1/1/2020) list of counties that have mandatory IMPlus in place.

Passive IMPlus Counties:

On January 1, 2020 dual eligible participants that live in Adams, Benewah, Clark, Gooding, Jerome, Latah, Shoshone, Valley, and Washington county will be passively enrolled into IMPlus with Blue Cross of Idaho. Dual eligible participants will be enrolled on April 1, 2020 (90 days after the 1/1/2020 notice). **Participants can choose to opt-out before the start date or anytime thereafter. If a participant chooses to opt-out their services will remain with Idaho Medicaid.**



MANDATORY ENROLLMENT

The MMCP and IMPlus are available in all the counties listed below by both Molina Healthcare of Idaho and Blue Cross of Idaho. Duals in these counties must be enrolled in either the MMCP or IMPlus

PASSIVE ENROLLMENT

The MMCP and IMPlus are available in all the counties listed below by Blue Cross of Idaho only. Duals may chose to "opt out" of IMPlus and have their services delivered by Medicaid

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

This list is current as of January 1, 2020



Are there exceptions to this requirement?

Excluded from Mandatory Enrollment:

- Tribal Members
- Pregnant Women
- Individuals on the Adult Developmental Disabilities Waiver program

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

	MMCP	ID MED PLUS
Coordination w/Medicare?	No Replaces Original Medicare	Yes Secondary to Medicare
Mandatory Enrollment	No	Yes (if NOT in an MMCP plan)
Premium	No	No
Plan Choice	Yes (quarterly)	Yes (annually 10/15 – 12/7)
Care Coordination	Yes (can be in-person)	Yes (by phone)
Additional Benefits	Yes	No



MMCP vs ID Med Plus

Medicare Medicaid Coordinated Plan

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:

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

*Developmental Disability Services, Medical Transportation and Dental are all available through Idaho Medicaid

Idaho Medicaid Plus

Idaho Medicaid Plus covers all medically necessary Medicaid benefits including:

- 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

Medicare Medicaid Combined Plans (MMCP)

What is an MMCP?

A partnership between Medicare and Medicaid to provide healthcare services to dual-eligible people in Idaho.

You may be more familiar with the term Special Needs Plans (SNPs). These are Medicare Advantage Plans for dual-eligible beneficiaries.



Medicare Medicaid Combined Plans

How do they work?

Dually eligible beneficiaries have the option to choose a Special Needs Plan (aka MMCP), stay with original Medicare (& ID Med Plus as their secondary), or choose another Advantage plan.

SNPs are offered by:

- Blue Cross of Idaho – True Blue Special Needs Plan
- Molina Healthcare of Idaho – Molina Medicare Options Plus



MMCP may come w/additional benefits

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>	

Medicare Medicaid Combined Plans

Why would beneficiaries consider using these plans?

- ✓ They cover most services offered by Medicare and Medicaid. (Some services are “carved out”)
- ✓ The beneficiary uses a single card for all services
- ✓ These are the only plans that coordinate between Medicare and Medicaid.
- ✓ May have a medication that is covered on the MMCP Plan that isn't covered on a Part D plan.



How can we review these plans?

MMCP Plans can be reviewed, like any other Medicare Advantage Plan, using the Medicare Plan Finder at medicare.gov

Answer a few quick questions

What type of 2020 Medicare coverage do you want?

You must have Medicare before you can enroll in a Medicare Advantage Plan or Drug plan (Part D). (Enrollment Period or a Special Enrollment Period. [Learn more about when you can enroll.](#)

I want to learn more about Medicare options before I see plans

Medicare Advantage Plan

Bundles all Medicare health benefits (with or without drug coverage) plus extra services - like vision

Drug plan (Part D)

Drug plan (Part D) + Medigap policy

Medigap policy only

Enter your ZIP code

83318

Enter your ZIP code

83318

Select your county

83318, Cassia, ID

Do you get help with your costs from one of these programs?

Medicaid

A joint federal and state program that helps with medical and drug costs for some people

Supplemental Security Income

Medicare Savings Program

Extra Help from Social Security

I'm not sure

I don't get help from any of these programs

MMCP – Medicare Plan Finder

Checking the Add Special Needs Plan option is important – this will bring up the MMCP Plans available (if any) in the zip code entered

The screenshot shows the Medicare.gov Plan Finder interface. At the top, it says "Medicare.gov | Find a Plan" and "Log in Español". Below that, a light blue banner contains the text "There may be separate drug plans available with lower drug costs. [Tell me more.](#)" and "View 28 available drug plans". The main heading is "9 Medicare Advantage Plans available". Below this, it shows "Cassia, ID" with a "Change location" link and "Edit your drugs & pharmacies" link. On the right, there is a "Print" icon, a "Filter Plans" button, and "No filters selected". A "Sort plans by" dropdown menu is set to "Lowest monthly premium". A red box highlights the "Add Special Needs Plans" link and the checked checkbox for "Plans for people who have both Medicare and Medicaid." Other unchecked checkboxes are for "Plans for people who have a chronic or disabling condition (like stroke, cancer, or dementia)." and "Plans for people who need long-term care in a facility or at home." At the bottom left, there is a "Clear" link and an "Add Special Needs Plans" button.

Medicare.gov | Find a Plan Log in Español

There may be separate drug plans available with lower drug costs. [Tell me more.](#) [View 28 available drug plans](#)

9 Medicare Advantage Plans available

Cassia, ID [Change location](#) Print

[Edit your drugs & pharmacies](#) Filter Plans

No filters selected

Showing 9 of 9 Medicare Advantage Plans Sort plans by

[Add Special Needs Plans](#) ^

Plans for people who have both Medicare and Medicaid. Plans for people who have a chronic or disabling condition (like stroke, cancer, or dementia). Plans for people who need long-term care in a facility or at home.

[Clear](#) Add Special Needs Plans



MMCP – Medicare Plan Finder

\$0.00
D-SNP monthly premium

Doesn't include:
\$144.60 Standard Part B premium

This plan also covers your Medicaid benefits.
SNP Type: Dual Eligible

[Plan Details](#)
[Enroll](#)

Molina Healthcare of Utah & Idaho
Molina Medicare Complete Care (HMO D-SNP)
Plan ID: H5628-008-0

\$0 Health plan deductible
The amount you must pay each year before your plan starts to pay for covered services.

\$0.00 Drug deductible
The amount you must pay each year before your plan starts to pay for covered drugs.

COPAYS/COINSURANCE
Primary doctor: \$0 copay
Specialist: \$0 copay

PHARMACIES & PRESCRIPTION DRUGS
[Add your drugs & pharmacies](#) Add your drugs and up to 10 pharmacies you wish to use with this plan.

PLAN BENEFITS
✓ Vision ✗ Dental ✓ Hearing ✓ Transportation

~~**\$83.00**~~
D-SNP monthly premium

Doesn't include:
\$144.60 Standard Part B premium

This plan also covers your Medicaid benefits.
SNP Type: Dual Eligible

[Plan Details](#)
Contact plan to enroll

Blue Cross of Idaho
True Blue Special Needs Plan (HMO D-SNP)
Plan ID: H1350-009-0

\$0 Health plan deductible
The amount you must pay each year before your plan starts to pay for covered services.

\$0.00 Drug deductible
The amount you must pay each year before your plan starts to pay for covered drugs.

COPAYS/COINSURANCE
Primary doctor: \$0 copay
Specialist: \$0 copay

PHARMACIES & PRESCRIPTION DRUGS
[Add your drugs & pharmacies](#) Add your drugs and up to 10 pharmacies you wish to use with this plan.

PLAN BENEFITS
✓ Vision ✗ Dental ✓ Hearing ✓ Transportation

These are the two MMCP plans available in Idaho (in select counties).

Note: The True Blue Plan has an error in that it has a premium showing in the Plan Finder – this is incorrect and it is a \$0 premium plan



How to enroll in MMCP Plans

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.



Idaho Medicaid Plus

Is an MMCP the same thing as Medicaid Plus coverage?

NO – Idaho Medicaid Plus is a different service

Offered by both of the companies that offer MMCP plans.

Idaho Medicaid Plus is a program for people who have Medicaid and Medicare, but only covers the **Medicaid** piece.



Idaho Medicaid Plus

People can elect to join one or the other Medicaid Plus plans, but will be assigned to one or the other if they don't make a choice.

Only impacts their Medicaid services.....still would need drug coverage and some Medicaid services will remain "carved-out," meaning they will still be covered the way they are today. (i.e. medical transportation services will still be administered by MTM and dental benefits will be administered by MCNA).

If they are already in a MMCP plan, they will not be in the Medicaid Plus coverage and should not be contacted about enrolling in Medicaid Plus.

How to enroll in Idaho Medicaid Plus plan

Duals receive an enrollment letter with a form in the mail. There are two ways in which to enroll:

1. Mail the enrollment form in the pre-addressed envelope.
2. Call Idaho Department of Health & Welfare @ (833) 814-8568

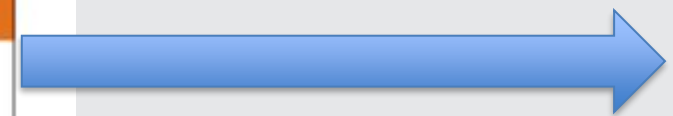
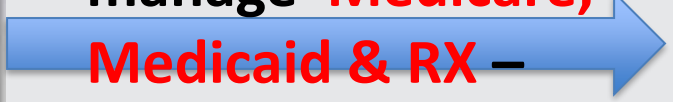
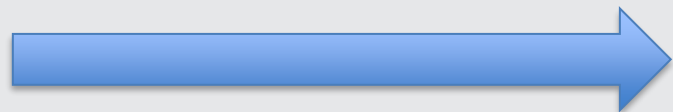
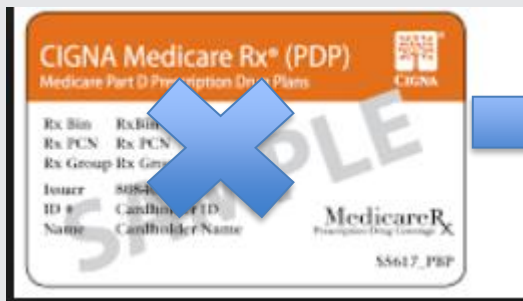
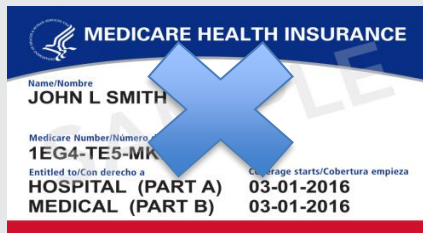
Note: Individuals **cannot** call the health plan to enroll in Idaho Medicaid Plus

When an individual first receives dual-eligible status they would make their choice (or be auto-enrolled) into either BC or Molina and have 90 days to switch if they choose. After the 90-day window they can only change their Idaho Medicaid Plus plan annually (Oct 15 – Dec 7)



Visual Explanation “What cards will they have?”

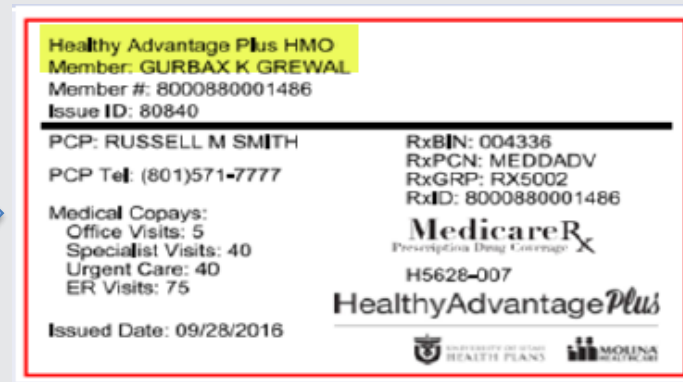
Option #1 (MMCP aka SNP)



Choose Molina or Blue Cross to manage Medicare, Medicaid & RX – All In One plan

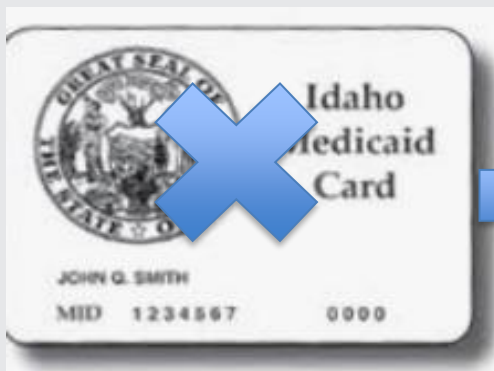
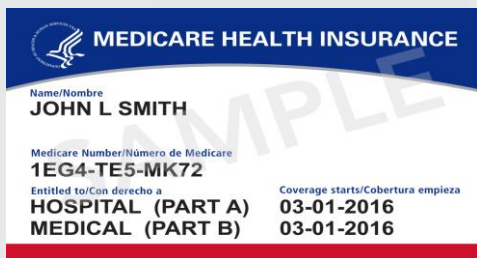


OR



Visual Explanation “What cards will they have?”

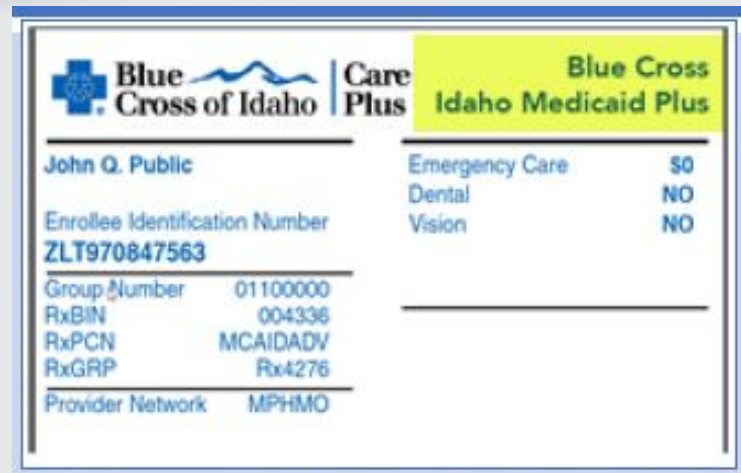
Option #2 (ID Medicaid Plus)



Choose Molina or Blue Cross to manage ONLY

Medicaid –

Still have Original Medicare & PDP

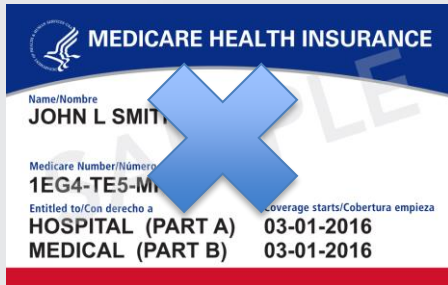


OR



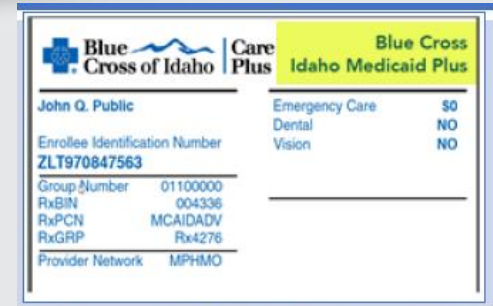
Visual Explanation “What cards will they have?”

Option #3 (additional coverage – but rare)



Choose BC or Molina (ID Med Plus plan) to manage their **Medicaid** services

and choose any other available MAPD to manage Parts A, B & D



OR



Pacific Source/Blue Cross/Select Health MAPD

More information?

For the most up-to-date and accurate information refer to the Idaho Department of Health & Welfare website

<https://healthandwelfare.idaho.gov/Medical/Medicaid/DualEligibleParticipants/IdahoMedicaidPlus/tabid/4653/Default.aspx>

The screenshot shows the Idaho Department of Health and Welfare website. The header includes the IDAHO logo and the text 'Department of Health and Welfare'. A search bar is located in the top right corner. The main navigation menu includes links for Home, Children, Families, Food/Cash/Assistance, Health, Medical, Providers, About Us, and Contact Us. Below the navigation menu, a breadcrumb trail reads 'You are here: Medical > Medicaid > Dual Eligible Participants > Idaho Medicaid Plus'. A secondary navigation bar contains links for DUAL ELIGIBLE PROGRAM, IMPlus, MMCP, OUTREACH, PROVIDERS, RESOURCES, and CONTACT US. The main content area features a large image of a young woman embracing an elderly woman. To the right of the image, the text reads 'DUAL ELIGIBLE PARTICIPANTS Medicare Medicaid Coordinated Plan Idaho Medicaid Plus'. Below this text is a yellow button that says 'Go here to report a medicaid complaint or critical incident'. Underneath the image, the heading 'IDAHO MEDICAID PLUS' is displayed. Two teal buttons are provided: 'Download a copy of IMPlus FAQ's' and 'Dual Eligible Medicaid Program Options and Worksheet'. At the bottom, a list of frequently asked questions is shown with expandable icons: 'Introducing Idaho Medicaid Plus (IMPlus)', 'What does Idaho Medicaid Plus Cover?', and 'Do I get to choose which Health Plan I want to enroll with?'.

