

## THE COORDINATED CARE INITIATIVE: Understanding the Duals Special Needs Plan (D-SNP)<sup>1</sup>

### SAN BERNADINO COUNTY

### Acknowledgments

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### Definitions

**Medicare Advantage Plan (MA Plan)** – a Medicare health plan offered by a private company that provides Part A and Part B benefits, and usually Part D. MA plans can be HMOs or PPOs.

**Duals Special Needs Plan (D-SNP)** – a special Medicare Advantage plan for dual eligible beneficiaries aimed at serving their particular needs.

- **Cal MediConnect D-SNP (CMC D-SNP)** – a D-SNP operated by a health plan that also offers a Cal MediConnect Plan.
- **Non-Cal MediConnect D-SNP (Non-CMC D-SNP)** – a D-SNP operated by a health plan that does not offer a Cal MediConnect plan.

**Fully Integrated Duals Special Needs Plan (FIDE-SNP)** – a special Medicare Advantage plan for dual eligible beneficiaries that provides both the Medicare and Medi-Cal benefits.

### SAN BERNADINO COUNTY SNPs

#### CMC D-SNP

- IEHP Medicare DualChoice
- Molina Medicare Options Plus

#### Non-CMC D-SNP

- Brand New Day Dual Coverage
- Care1st TotalDual Plan
- Central Health Medi-Medi Plan
- Health Net Seniority Plus Amber I
- Health Net Seniority Plus Amber II
- Senior Advantage (Kaiser)

#### FIDE-SNP

- SCAN Connections
- SCAN Connections at Home

### My client is in a CMC D-SNP ...

- She is subject to passive enrollment into the corresponding Cal MediConnect plan on January 1, 2015.
- She cannot stay in her D-SNP. She can join Cal MediConnect, return to fee-for-service Medicare, or choose a non-D-SNP MA plan. With the latter two, she must pick a Medi-Cal plan.
- The CMC D-SNP cannot enroll new dual eligibles after December 31, 2014, unless the dual eligible is excluded from Cal MediConnect (e.g., a regional center client).

<sup>1</sup> See SB 857; § 14132.277; All Plan Letter 14-007 (Jul. 11, 2014)

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## My client is in a Non-CMC D-SNP ...

- She is not subject to passive enrollment into a Cal MediConnect plan if she is enrolled in the Non-CMC D-SNP before December 31, 2014.<sup>2</sup>
- She will still have to choose a Medi-Cal plan starting in January 2015.<sup>3</sup>
- She can be enrolled in a non-matching Medi-Cal plan. For example, Brand New Day does not offer a Medi-Cal plan. Therefore, she will be enrolled in two different managed care plans: Brand New Day for Medicare and a non-matching Medi-Cal plan.
- Non-CMC D-SNPs cannot enroll new dual eligibles after December 31, 2014, unless the dual eligible is excluded from Cal MediConnect (e.g., a regional center client).
- If she enrolls in a Non-CMC D-SNP prior to December 31, 2014, later voluntarily joins a Cal MediConnect plan and then disenrolls from Cal MediConnect, she can return to the Non-CMC D-SNP.

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## My client is in an Non-D-SNP MA Plan or FIDE-SNP ...

- She is not subject to passive enrollment into a Cal MediConnect plan if she is enrolled in the Non-D-SNP MA Plan or FIDE-SNP.
- If enrolled in a Non D-SNP MA Plan, she will still have to choose a Medi-Cal plan starting in January 2015.<sup>4</sup>
- She can be enrolled in a non-matching Medi-Cal plan. For example, she can be enrolled in SecureHorizons' MA plan for Medicare and in a non-matching Medi-Cal plan.
- MA Plans and FIDE-SNPs are able to enroll new dual eligibles into their plans after December 31, 2014, regardless of Cal MediConnect eligibility.

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## My client is in Kaiser D-SNP ...

- She is not subject to passive enrollment into a Cal MediConnect plan if she is enrolled in the Kaiser D-SNP before December 31, 2014. See Footnote 2.
- She will still have to choose a Medi-Cal plan starting in January 2015.<sup>5</sup> The matching Medi-Cal plan in Riverside County is Kaiser as a plan partner with IEHP.
- Kaiser D-SNP cannot enroll dual eligibles after December 31, 2014, unless the dual eligible is excluded from Cal MediConnect (e.g., regional center client).
- EXCEPTION: Kaiser can enroll newly eligible duals into the Kaiser D-SNP. For example, if a beneficiary is enrolled in Kaiser's Medi-Cal plan and later becomes eligible for Medicare, the beneficiary can enroll in Kaiser's D-SNP regardless of Cal MediConnect eligibility.

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<sup>2</sup>To be enrolled in a D-SNP as of 12/31/14, the beneficiary must submit the enrollment prior to December 1, 2014.

<sup>3</sup>Beneficiaries with birthdays in July through January will be enrolled in January 2015. Enrollment will continue by birth month starting in February through June.

<sup>4</sup>See Footnote 3

<sup>5</sup>See Footnote 3

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