

The Coordinated Care Initiative: Understanding the Duals Special Needs Plan (D-SNP) Policy¹

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.

SAN DIEGO COUNTY D-SNPs

CMC D-SNP

- Care1st TotalDual Plan
- CommuniCare Advantage
- Health Net Seniority Plus Amber II
- Molina Medicare Options Plus

Non-CMC D-SNP

- Senior Advantage (Kaiser)

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).

¹ See [SB 857](#); § 14132.277; [All Plan Letter 14-007](#) (Jul. 11, 2014)

MY CLIENT IS IN A NON D-SNP MA PLAN

- She is not subject to passive enrollment into a Cal MediConnect plan if she is enrolled in the Non-D-SNP MA Plan before December 31, 2014.²
- She will still have to choose a Medi-Cal plan starting in January 2015.³
- She can be enrolled in a non-matching Medi-Cal plan. For example, she can be enrolled in Easy Choice's MA plan for Medicare and in a non-matching Medi-Cal plan.
- MA Plans are able to enroll new dual eligibles into their plans after December 31, 2014, regardless of Cal MediConnect eligibility.

² To be enrolled in an MA Plan as of 12/31/14, the beneficiary must submit the enrollment prior to December 1, 2014.

³ Beneficiaries with birthdays in April through January will be enrolled in January 2015. Enrollment will continue by birth month starting February through March.

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 2015.⁴ The matching Medi-Cal plan in San Diego County is Kaiser.
- 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.
- Kaiser is the only non-CMC D-SNP operating in San Diego County.

⁴ See Footnote 3.