THE COORDINATED CARE INITIATIVE: Understanding the Duals Special Needs Plan (D-SNP)

SAN MATEO 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.

My client is in a HPSM CareAdvantage ...

- She is subject to passive enrollment into the corresponding Cal MediConnect plan on January 1, 2015.
- She cannot stay in her CareAdvantage. She must still be enrolled in HPSM for her Medi-Cal benefit.
- 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).

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1 See SB 857; § 14132.277; All Plan Letter 14-007 (Jul. 11, 2014)
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- D-SNP before December 31, 2014.2
• She still must be enrolled in HPSM for her Medi-Cal benefit.
• She can be enrolled in a non-matching Medi-Cal plan. For example, she can be enrolled in Secure Horizons’ MA plan for Medicare and in a HPSM as her Medi-Cal plan.
• MA Plans are able to enroll new dual eligibles into their plans after December 31, 2014, regardless of Cal MediConnect eligibility.

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.
• She still must be enrolled in HPSM for her Medi-Cal benefit.
• 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 Mateo County.

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