Acknowledgments

Supported by a grant from The SCAN Foundation – advancing a coordinated and easily navigated system of high-quality services for older adults that preserve dignity and independence. For more information, visit www.TheSCANFoundation.org.

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.

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-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, 2014.²  
- 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, Easy Choice does not offer a Medi-Cal plan. Therefore, she will be enrolled in two different managed care plans: Easy Choice 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.

² To be enrolled in a D-SNP as of 12/31/14, the beneficiary must submit the enrollment prior to December 1, 2014.  
³ Beneficiaries with birthdays in July through January will be enrolled in January 2015. Enrollment will continue by birth month starting in February through June.

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 2015.⁴  
- She can be enrolled in a non-matching Medi-Cal plan. For example, she can be enrolled in United HealthCare’s 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.

⁴ See Footnote 3

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 2015.⁵ The matching Medi-Cal plan in Los Angeles is Kaiser as a plan partner with L.A. Care.  
- 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.

⁵ See Footnote 3