

WHAT IS A D-SNP?

WHAT ARE THE DIFFERENCES BETWEEN A MEDICAID HMO AND A MEDICARE HMO D-SNP?

By Beverly Roberts

There is a new type of health plan for people who are dually eligible for both Medicare and Medicaid. It is called a Dual Eligible Special Needs Plan, or D-SNP. It is important to remember that **enrollment in a D-SNP health plan is voluntary**. The decision on whether or not to voluntarily enroll in a Medicare HMO D-SNP should be made on an individual basis.

Anyone who is considering enrolling in a Medicare HMO D-SNP, should ask ALL current Medicare providers if they have joined that D-SNP's network, including the primary care doctor, specialists, and mental health provider (if applicable). Also, find out whether the preferred hospitals and the company that provides medical equipment and supplies have joined that D-SNP network.

Most people in NJ who are dual eligibles are already enrolled in a Medicaid HMO. But a Medicaid HMO is different from a Medicare HMO D-SNP. See the chart below for the differences that are most important for dual eligibles with disabilities. Please call the State Health Insurance Assistance Program (SHIP) if you have questions about Medicare HMO D-SNPs: **1-800-792-8820**. SHIP offices are located in every county, and the staff provide free counseling on all aspects of Medicare, including helping people who have both Medicare and Medicaid.

| | In a Medicaid HMO | In a Medicare HMO D-SNP |
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| Access to Medicare doctors | Dually eligible consumers can go to all doctors and hospitals that accept Medicare, and who are willing to treat a dual eligible. | Dually eligible consumers can only go to doctors and hospitals that have joined the network of that D-SNP HMO. |
| Access to prescription drugs | Dually eligible consumers will continue to have a separate Medicare drug plan (Part D), and they can switch to another Part D drug plan at any time. The Medicare "extra help" copays will apply of \$1.10 for generics and \$3.30 for each brand name prescription. As of Jan. 1, 2012, dual eligibles with developmental disabilities who are on the Community Care Waiver (CCW) have a \$0 copay for drugs covered by their Medicare Part D drug plan. | Dually eligible consumers will be automatically disenrolled from the Medicare Part D drug plan, and their medications will be provided through the formulary of the D-SNP. Consumers should check to see if their medicines are on the D-SNP's formulary before enrolling to make sure their medicines will still be covered. Medicare drug copays will be covered by the D-SNP at \$0 copay. If enrolled in a D-SNP and a drug copay is charged, report the error - and receive reimbursement - via the Medicaid Pharmacy helpline: 609-588-2732 . Any pharmaceutical (Medicare Part B or Part D) balance billing or copays should be considered human or systems error and should be reported for resolution. |
| Access to health care services that are <u>not</u> covered by <u>Medicare</u>, but are covered by <u>Medicaid</u> | Dual eligibles have access to all of the Medicaid-covered services. Some health services are not covered by the Medicare system, but they are covered by the Medicaid HMO, e.g., dental care, hearing aids, incontinence supplies, adult medical day care, personal care assistance services, etc. These services must be obtained through the network of the Medicaid HMO. | Dual eligibles have access to <i>all</i> of the Medicaid-covered services. Some health services are not covered by the Medicare system, but they are covered by the Medicare HMO D-SNP, e.g., dental care, hearing aids, incontinence supplies, adult medical day care, personal care assistance services, etc. These services must be obtained through the network of the Medicare HMO D-SNP. |
| Additional benefits | No additional benefits. | There may be some additional benefits (examples: personal emergency response system, monthly allowance to purchase over-the-counter items, gym membership), but the benefits vary from one D-SNP to another. If interested in the additional D-SNP benefits, please check with the individual D-SNP health plans. |