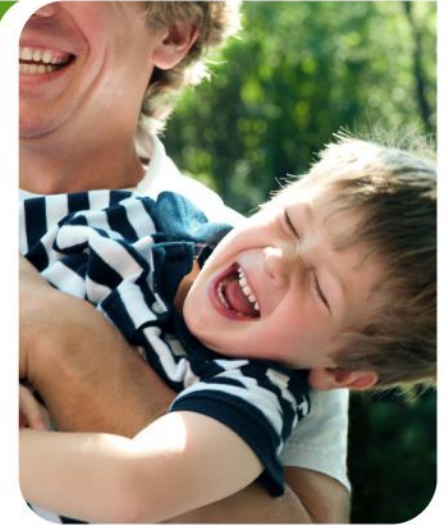




Do the Dual! Be a Dual Eligible Educator

Medicare Assistance Programs and Special
Needs Plans (SNPs)



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Humana



Medicare Assistance Programs



- Low Income Subsidy (LIS)
- Dual Eligibility (DE)
- LIS and DE members have the benefit of reduced or eliminated premiums and copays, and/or reduced or eliminated Rx costs
- What is the difference between Low Income Subsidy and Dual Eligibility?

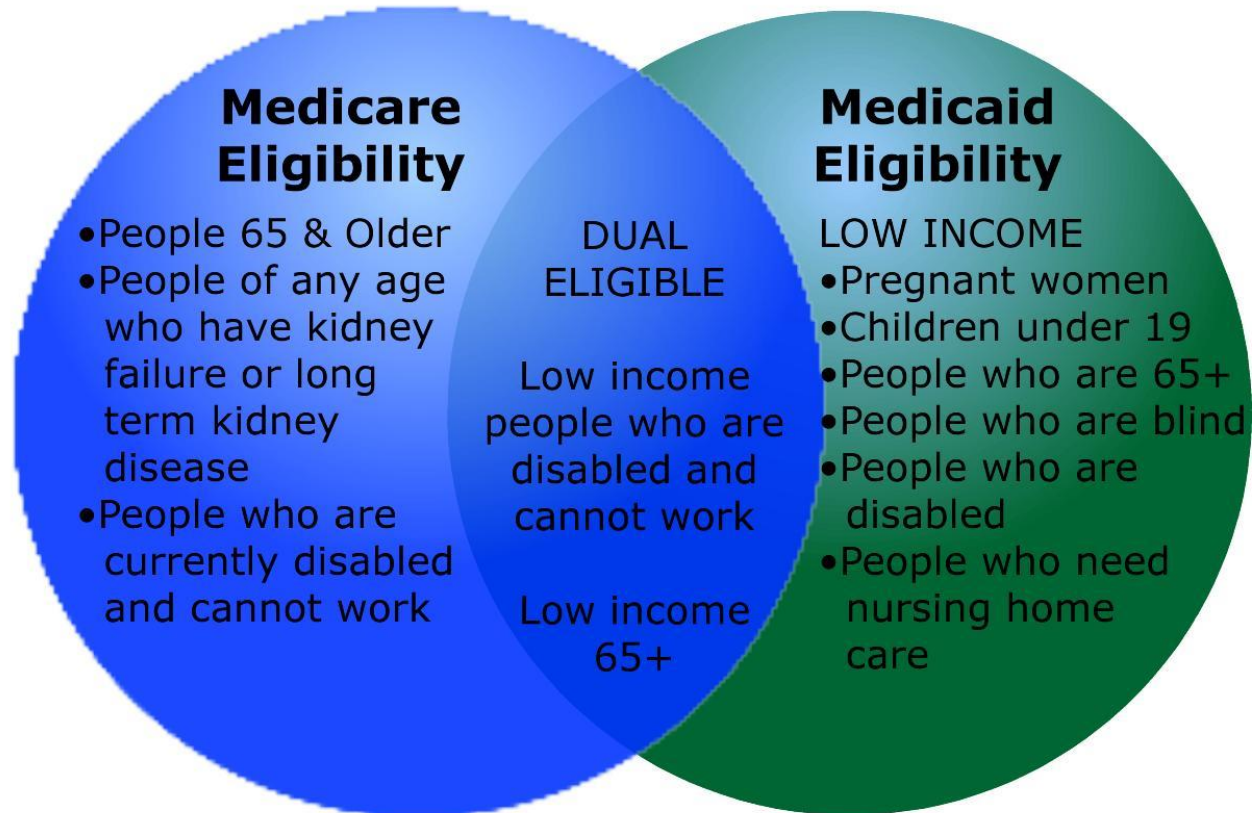
Low Income Subsidy



- **Low Income Subsidy (LIS)**, is also referred to as the **Medicare Part D Extra Help** program.
- It is a **Social Security Administration** program created to help people with limited incomes pay for **prescription drugs**.
- Medicare beneficiaries receiving the low-income subsidy (LIS) may receive assistance in paying for their Part D monthly premium, annual deductible, coinsurance, and copayments.
- The benefits are outlined by the Federal Government and depend on the subsidy level ranging from level 1 to level 9.
- To determine LIS eligibility, an Application for Extra Help with Medicare Prescription Drug Plan Costs (Form SSA-1020) should be filed with Social Security. **Humana cannot determine LIS level. The member must contact Social Security.**

Dual Eligibility

- **Dual Eligible** individuals are eligible for both **Medicare and Medicaid.**
- Medicaid benefits **vary by state.**
- If a member has Medicare and full Medicaid coverage, **most health care costs are likely covered.**



Special Needs Plans – SNP's

- **Special Needs Plan** - A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.
- Agents should be advised that it is a CMS requirement to communicate and explain to those enrolled with a SNP all of the services and support available to them as a SNP member. This is important because a member may be unaware of the additional benefits and services available, like SNP care management.

Dual Eligible Medicare Beneficiary Groups

2017 Dual SNP Medicaid Validation Chart	
**applicable to 2017 effective dates only	
State	Level of Eligibility required to enroll
Alabama	All Duals
California	QMB+, SLMB+, or FBDE
Florida	Full Benefit (<i>H1036-103, H1036-077, H1036-104, H1036-226, H1036-102, H1036-231, H1036-213, H1036-209, H1036-210, H1036-214</i>): QMB+, SLMB+, and FBDE Dual Eligible Subset (<i>H1036-255, H1036-257, H1036-259, H1036-249, H1036-251, H1036-253, H1036-247, H1036-241, H1036-243, H1036-245</i>): QMB, SLMB, QI, and QDWI
Georgia	QMB, QMB+, FBDE or SLMB+
Indiana	QMB or QMB+
Kentucky	QMB or QMB+
Louisiana	QMB, QMB+ or SLMB+
Maine	QMB, QMB+ or FBDE
Mississippi	FBDE, QMB, QMB+ or SLMB+
Missouri	QMB, QMB+
Montana	QMB, QMB+
Nebraska	FBDE, QMB, QMB+ or SLMB+
New York	QMB, QMB+, FBDE
North Carolina	FBDE, QMB, QMB+ or SLMB+
Ohio	FBDE, QMB or QMB+
Pennsylvania	FBDE, QMB, QMB+ or SLMB+
South Carolina	FBDE, QMB or QMB+
Tennessee	FBDE, QMB, QMB+ or SLMB+
Texas	QMB, QMB+ or SLMB+
Virginia	FBDE, QMB, QMB+ or SLMB+
Washington	QMB, QMB+, SLMB+
Puerto Rico	All duals- Indicates Active in the Status field for Medicaid

- There are different levels of Medicaid, which can vary from state to state.
- Assistance varies from help with Part A or Part B premiums only, to help with premiums, deductibles, coinsurance and copayments.
- Agent Support can do a pre-enrollment DE Status Check, but Enrollment makes the final determination during application processing. The status can change between the pre-check and enrollment processing.

Dual Eligibility Status Check

Agent Support 1-800-309-3163

Opt 1 Medicare> Opt 3 Enrollment> Opt 2 DE Verification

Agents can call for a non-binding PRE-ENROLLMENT dual eligibility check for states that offer an DE-SNP.

Florida-only dual eligibility checks 1-844-722-2347

Florida has a special line for DE verification and will also provide a listing of available plans to the agent.

Members applying for a Dual Eligible plan must have their dual eligibility verified upon receipt of the application by our Enrollment team. If the member is determined to be eligible upon enrollment processing, the plan will be issued. Otherwise a denial letter will be sent.

DSNP vs. Value Plus Plans

DSNP vs. Value Plus Plans: What You Need to Know

Dual-Eligible Special Needs Plans (DSNPs)

What it is:

A special plan type limited to people who qualify for both Medicare and Medicaid.

What you need to know:

The benefits, provider choices and covered drugs are designed to best meet the unique needs of this group.

Value Plus Plans

What it is:

Designed to appeal to the Dual-Eligible beneficiary, but unlike DSNPs, they may be sold to applicants who are not Medicaid-eligible.

What you need to know:

Typically offered in areas where Humana does not have DSNPs; however, some markets may have both DSNPs and Value Plus Plans.



Value Plus Plans

- **You may have heard the term “Look-a-Like” Plans**
- A Value Plus or “Look-a-Like” plan is a Medicare Advantage plan offered by Humana and it’s important that agents understand it is NOT a Dual Eligible Special Needs Plan (D-SNP). **While it may be a good fit for those who receive Medicaid, Value Plus Plans are available to anyone with Medicare.** These plans appeal to Medicare beneficiaries who are familiar with Original Medicare benefits and cost sharing, who also desire pharmacy and supplemental benefits. While D-SNP plans provide coordination of services between Medicare and state Medicaid agencies, Value Plus plans do not typically provide coordination of services with state Medicaid Agencies.
- The Medicare Communications and Marketing Guidelines (MCMG) prohibit certain terminology and statements when marketing plans that are not D-SNPs. The MCMG states that Medicare Advantage Plans may **not**:
 - Imply that their plan is designed for dual eligible individuals.
 - Claim that they have a relationship with the state Medicaid agency
 - Target their marketing efforts exclusively to dual eligible individuals.

What Does This Mean to Agents?

Agents should not represent the Value Plus Plans as a D-SNP plan.

Please reach out to your Account Executive with any questions!

