

# Commonwealth Coordinated Care Plus (Medicaid) and Dual Eligible Special Needs Plan (Medicare)



## What is a Medicare Dual Eligible Special Needs Plan?

A Dual Eligible Special Needs Plan (D-SNP) is a type of Medicare Advantage Plan. D-SNPs are for people who qualify for both Medicare and Medicaid (Duals). The benefits offered, provider choices, and list of covered drugs are designed specifically for Duals in the Commonwealth Coordinated Care Plus (CCC Plus) program. These plans have care coordinators who will work with members to coordinate Medicare and Medicaid services.

## What services does Medicare cover and what services does Medicaid cover?

Medicare includes: Inpatient hospital care (including psychiatric inpatient), outpatient care physician and specialists services (including psychiatric outpatient visits), skilled nursing facility care, home health care, hospice care, prescription drugs, durable medical equipment, etc.

Medicaid (CCC Plus) includes: Medicare coinsurance and deductibles, hospital and skilled nursing when Medicare benefits are exhausted, long term nursing facility care (custodial), community based long-term services and supports, over the counter medicines, incontinence products, community mental health services, addiction and recovery services, etc.

## What is the benefit of choosing a D-SNP?

The D-SNP will provide these benefits:

- Care coordination
- No premiums or co-pays for doctor or specialist visits. You may have some co-pays for prescription drugs.
- Added benefits not covered by Medicare or Medicaid
- More focused care to ensure you receive the help you need to manage your health.

## What is the benefit of choosing the same health plan for CCC Plus and your D-SNP?

By enrolling with the same health plan for both your D-SNP and CCC Plus services you can have all of your health care needs and benefits coordinated. It will be easier for you to work with one health plan.

## Where are the D-SNPs offered in Virginia?

Here's how you can find the D-SNPs in your area:

- Call your Virginia Insurance Counseling and Assistance Program (VICAP) 1-800-552-3402
- Look at the "Medicare & You" handbook mailed to you each fall. The Medicare SNPs in your area are listed in the back.
- Visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan). If you do not have a computer, your local library or senior center may be able to help you access the Medicare website.

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- If you are enrolled in CCC Plus you can also contact your health plan directly.

### **Can I keep my Medicare Supplemental Insurance (Medigap) policy if I join a D-SNP?**

Yes, you can keep your Medigap policy if you join a D-SNP. However, if you're already covered by Medicaid you likely don't need a Medigap policy. If you drop your Medigap policy when you join a D-SNP, you may have the right to get another Medigap policy later if either of the following is true: (1) Your D-SNP coverage ends through no fault of your own; (2) You join a D-SNP for the first time (and have not been in another Medicare health plan), and you leave the plan within one year.

### **When can I join, switch or drop a D-SNP?**

If you are already enrolled in Medicare, you can **join, switch or drop** a D-SNP one time during each of these periods: January-March, April – June, and July-September.

If you make a change, it will take effect on the first day of the following month. You'll have to wait for the next period to make another change. However, all people with Medicare can make changes to their coverage from October 15-December 7, and the changes will take effect on January 1.

If you are newly eligible for Medicare you can **join** any D-SNP during your initial enrollment period, which is usually the 7-month period that starts 3 months before you turn 65, includes the month in which you turn 65, and ends 3 months after you turn 65. If you are receiving Medicare because of a disability, you can join from 3 months before to 3 months after your 25<sup>th</sup> month of disability.

### **Where can I get help?**

**If you have questions about Medicare, call the Virginia Insurance Counseling and Assistance Program (VICAP) to receive free, personalized health insurance counseling at 1-800-552-3402; or call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week or visit [www.medicare.gov](http://www.medicare.gov). TTY users should call 1-877-486-2048.**