

December 17, 2014

Coordinated Care Initiative (CCI) January Enrollment

Amber Cutler, Staff Attorney
National Senior Citizens Law Center

Who has been enrolled so far: Recap

Cal MediConnect Duals

- Duals with birthdays starting in April*
- Duals Already enrolled in Medi-Cal Managed care
- MSSP Duals

Cal MediConnect EXCLUDED Duals

- Birthdays: August, September, October, November, December
- MSSP

Medi-Cal Only (SPDs)

- Birthdays: August, September, October, November, December
- MSSP

January Enrollment

- **January Birthdays**
- **D-SNP Crosswalkers**
- **2014 Reassignees**
- **2015 Reassignees**

TOTAL = 40,377 (as of Dec. 1)

January 2015: January Birthdays

Duals with January birthdays will be subject to passive enrollment in January in Los Angeles, Riverside, San Bernardino, San Diego, and Santa Clara Counties.

January 2015: Duals Enrolled in a D-SNP operated by a Cal MediConnect plan

- **Duals will be crosswalked into the corresponding Cal MediConnect plan**
- **Cannot stay in their current D-SNP**
- **Duals can return to FFS Medicare, choose a different MA plan, or join PACE**
- **These D-SNPs cannot enroll any new members who are Cal MediConnect eligible**

D-SNP Insert

PLEASE READ

Important Information about Your Medicare Advantage Plan and Cal MediConnect

You are getting this letter because you qualify for the Cal MediConnect program and you are in a Medicare Advantage Plan today. We want to let you know how your current Medicare and Medi-Cal will change.

- You will still receive your Medicare and Medi-Cal benefits.
- There will be no gap in your coverage.
- You will have new choices for your Medicare and Medi-Cal coverage.

With this letter, and other mailings that you will receive about Cal MediConnect, you will have choices on how you will get your health care. Please read the information you receive carefully. Call us at the numbers below if you have questions and we can help.

What if I do nothing?

If you do nothing, you will be enrolled in a Cal MediConnect plan that is offered by the same company that is your current Medicare plan.

What are my other choices?

You have two other choices for how to receive your Medicare and Medi-Cal benefits.

Option A: Enroll in a Cal MediConnect Plan. The new plan will provide your Medicare and Medi-Cal benefits. You will automatically enroll in a Cal MediConnect plan offered by the same company as your current Medicare plan or you can pick a different Cal MediConnect plan. You should check with the plan or the California Health Insurance Counseling and Advocacy Program to see if your providers will still be in the plan network, or if you will need to change providers.

Option B: Enroll in a Medi-Cal plan. If you make this choice, you will receive your Medicare benefits through regular Medicare and not through a health plan.

- You will get your Medicare benefits through regular Medicare and not through a health plan. You should also enroll in a Medicare prescription drug plan; if you don't, Medicare will enroll you in one.
- You will receive Medi-Cal benefits from a separate Medi-Cal plan. This includes In-Home Supportive Services (IHSS), Multipurpose Senior Services Program (MSSP), Community-Based Adult Services (CBAS), and nursing facility care, if you qualify for these services.

In the other letter you received with this insert, this Option B is labeled: ***"Keep my Medicare the way it is now AND enroll a Medi-Cal plan."*** Because you are in a Medicare Advantage plan, you cannot keep your Medicare the way it is now if you choose Option B.

A letter with more information about Cal MediConnect and your choices is included with this insert.

(over)

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Example One

- Dual Enrolled in Health Net D-SNP in Los Angeles County
- Dual will be passively enrolled into Health Net's Cal MediConnect plan
- If Dual decides to opt-out, cannot return to Health Net's D-SNP
- Dual can join another Medicare product or return to fee-for-service Medicare

Example One Cont.

- If a dual decides not to join the Cal MediConnect plan (opts-out), they should call 1-800 MEDICARE to choose a new Part D plan.
- If they do not choose a Part D plan, they will continue prescription drug coverage through LINET and then be reassigned to a new Part D plan.

Example Two

- Dual in Los Angeles County was subject to passive enrollment in July 2014 into a Cal MediConnect plan.
- Dual opted-out of Cal MediConnect.
- Dual subsequently enrolled in Molina's D-SNP
- Dual will receive letter from Molina stating that they cannot stay in D-SNP
- Dual can join Cal MediConnect plan or return to FFS Medicare – default is return to FFS
- If dual returns to FFS Medicare, should call 1-800 MEDICARE to choose a new Part D plan

January 2015: Duals Enrolled in a D-SNP NOT operated by a Cal MediConnect plan

- **Not subject to passive enrollment into Cal MediConnect**
- **Must Still Choose a Medi-Cal Plan****
- **These D-SNPs cannot enroll any new members who are Cal MediConnect eligible after November 30, 2014**

Examples: Non-CMC D-SNP

Example: Dual is enrolled in Easy Choice in Los Angeles County. Dual's birthday is in August. Dual will have to choose a Medi-Cal plan in January 2015.

Example: Dual is enrolled in Central Health in Los Angeles County. Dual's birthday is in May. Dual will have to choose a Medi-Cal plan in May 2015.

Duals do not have to be in a matching Medicare and Medi-Cal plan.

What about Kaiser?

- **Duals enrolled in Kaiser are not subject to passive enrollment in Cal MediConnect.**
- **Must still choose a Medi-Cal plan.**
- **Kaiser's D-SNP cannot enroll new Cal MediConnect enrollees after 11/30/14 EXCEPT newly dual eligibles already in Kaiser.**

What about SCAN?

- **SCAN is a FIDE-SNP (fully integrated dual eligible special needs plan) – Medicare and Medi-Cal already combined.**
- **Duals enrolled in SCAN Connections or SCAN Connections at home should not receive any CCI notices.**

What about other Medicare Advantage Plans?

- **Duals enrolled in an MA plan are not subject to passive enrollment.**
- **Must still choose a Medi-Cal plan.****
- **Unlike the D-SNPs, MA Plans can continue to enroll duals after 2014.**

Example: Client is enrolled in Secure Horizons with September birthday in Los Angeles County. Should NOT receive Cal MediConnect notices. Will need to select Medi-Cal plan in January.

Issue

- **10,000 duals in MA plans operated by CareMore, Care1st, and Health Net received 90-day Cal MediConnect notices in October.**
- **They did not receive 60-day notices**
- **In November they received MLTSS notices for enrollment into a Medi-Cal plan in February**

County Specific Factsheets

Fact Sheet



PROTECTING THE RIGHTS OF LOW-INCOME OLDER ADULTS.

**The Coordinated Care Initiative:
Understanding the Duals Special Needs Plan (D-SNP) Policy¹**

<p style="text-align: center; font-weight: bold; font-size: small;">DEFINITIONS</p> <p>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.</p> <p>Duals Special Needs Plan (D-SNP) – a special Medicare Advantage plan for dual eligible beneficiaries aimed at serving their particular needs.</p> <p>Cal MediConnect D-SNP (CMC D-SNP) – a D-SNP operated by a health plan that also offers a Cal MediConnect Plan.</p> <p>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.</p> <p>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.</p>	<p style="text-align: center; font-weight: bold; font-size: small;">LOS ANGELES COUNTY SNPs</p> <p>CMC D-SNP</p> <ul style="list-style-type: none"> • CareMore Connect • Care1st TotalDual Plan • Health Net Seniority Plus Amber I • Health Net Seniority Plus Amber II • Molina Medicare Options Plus • LA Care Health Plan <p>Non-CMC D-SNP</p> <ul style="list-style-type: none"> • Brand New Day Dual Coverage • Central Health Medi-Medi Plan • Easy Choice Freedom Plan • Senior Advantage (Kaiser) <p>FIDE-SNP</p> <ul style="list-style-type: none"> • SCAN Connections • SCAN Connections at Home
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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)

1444 Eye St., NW, Suite 1100 | Washington, DC 20005 | (202) 289-6976 | (202) 289-7224 Fax
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 1330 Broadway, Suite 525 | Oakland, CA 94612 | (510) 663-1055 | (510) 663-1051 Fax

FACT SHEET



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 A 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 UnitedHealthcare'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.

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.

<http://dualsdemoadvocacy.org/trainings-and-education-materials>

2014 Part D Reassignees

- **Reassignee: an individual assigned to a new Part D plan when the Part D plan they are currently enrolled in will start charging premiums.**
- **In 2014, there will 2,000 reassignees put in new “benchmark” Part D plans**
- **These individuals were held for passive enrollment into Cal MediConnect until January 2015**
- **Why: So they were not subject to enrollment into 2 Part D plans in one calendar year.**

2015 Part D Reassignees

- **Reassignee: an individual assigned to a new Part D plan when the Part D plan they are currently enrolled in will start charging premiums.**
- **Instead of 2015 reassignees being reassigned to a new Part D plan, being reassigned to Cal MediConnect.**
- **If a beneficiary opts-out of Cal MediConnect, will need to AFFIRMATIVELY choose a new Part D plan or risk paying premiums when defaulted back into old Part D plan.**

2015 Part D Reassignees: How to Identify

- **They are currently enrolled in Health markets Value Rx, United American-Select; and Wellcare Classic**
- **They should have received a notice from their Part D plan about charging them**

2015 Part D Reassignees: More

- **HCO has received guidance to refer Part D reassignees to contact 1-800 MEDICARE if they opt-out**
- **HICAP and CMS have both been educated on this issue as well**
- **CMS will conduct a second sweep in December to try to catch those who opted out prior to the 30-day and did not select a new Part D plan.**

Fact Sheet

Fact Sheet



PROTECTING THE RIGHTS OF LOW-INCOME OLDER ADULTS.

Cal MediConnect January 2015 Enrollment

What Dual Eligible Populations are Being Enrolled In January?¹

- Beneficiaries with January birthdays in fee-for-service Medicare and Medi-Cal
- Beneficiaries enrolled in a Duals Special Needs Plan (D-SNP) operated by a Cal MediConnect Plan
- Beneficiaries who were reassigned to a Part D Plan in 2014
- Beneficiaries who would have been reassigned to a Part D plan in 2015

Beneficiaries with January birthdays – Dual eligible beneficiaries who have a birthday in January will be subject to passive enrollment into Cal MediConnect plans in January 2015 in all live CCI counties.

Beneficiaries in a CMC D-SNP – Many dual eligible beneficiaries are currently enrolled in a special Medicare Advantage plan called a Dual-eligible Special Needs Plan (D-SNP) that is operated by a Cal MediConnect plan sponsor. Beneficiaries enrolled in a D-SNP operated by a Cal MediConnect plan sponsor cannot remain in their D-SNP. Instead, they will be passively enrolled (“crosswalked”) into the corresponding Cal MediConnect plan in January 2015. For example, if a beneficiary lives in Los Angeles County and is enrolled in Health Net’s D-SNP, she will be subject to passive enrollment into Health Net’s Cal MediConnect plan in January 2015 unless she makes a different choice. Those choices include: fee-for-service Medicare, a different Cal MediConnect plan, a non-Cal MediConnect Medicare plan, or (if she qualifies) a Program for All Inclusive Care for the Elderly (PACE) plan.²

Beneficiaries who were already subject to passive enrollment into Cal MediConnect, decided not to participate (“opted out”), and later enrolled in a Cal MediConnect D-SNP will not be able to stay in their D-SNP. They will not be subject to passive enrollment in Cal MediConnect again. They will, however, receive a notice from their D-SNP telling them that they cannot stay in their plan. Their options are to join a Cal MediConnect plan, return to fee-for-service Medicare, or join a non-Cal MediConnect Medicare plan.

¹ In Santa Clara County, dual eligible beneficiaries enrolled in MSSP and beneficiaries already enrolled in a Medi-Cal plan will also be subject to passive enrollment in January 2015.

² For a full explanation of the D-SNP policy in your county, refer to NSCLC’s D-SNP fact sheet available at <http://dualsdemoadvocacy.org/trainings-and-education-materials>.

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FACT SHEET



Beneficiaries reassigned to a Part D Plan in 2014 – In January 2014, the Centers for Medicare and Medicaid Services (CMS) reassigned many beneficiaries to a new Part D plan when the Part D plan in which they were enrolled began charging premiums to dual eligibles or went out of business. These individuals were reassigned to a new Part D plan because they did not choose one when CMS asked them to. Rather than being subject to passive enrollment into Cal MediConnect by birth month, these beneficiaries were held for passive enrollment until January 2015.

Beneficiaries who would have been reassigned to a Part D plan in 2015 - Beneficiaries who are enrolled in a Part D plan that will start charging premiums to dual eligibles in 2015 or will go out of business in 2015 are being reassigned to a Cal MediConnect plan in January 2015. The Cal MediConnect plan will provide the beneficiary’s Part D benefit. If a beneficiary decides not to participate in Cal MediConnect, she will stay enrolled in her old Part D plan and will be subject to monthly premiums unless she also changes Part D plans. These beneficiaries should contact 1-800-MEDICARE (1-800-633-4227) to choose a new Part D plan that is zero cost.

Advocacy Tip: 2015 Reassignees are beneficiaries who are currently enrolled in the following Part D plans: HealthMarkets Value Rx; United American - Select; and Wellcare Classic. 2015 Reassignees who decide not to participate in Cal MediConnect will need to contact 1-800-MEDICARE (1-800-633-4227) to choose a new Part D plan.

January Enrollment by County And Population

	CMC D-SNP Enrollees	2014 Part D Reassignees	2015 Part D Reassignees	January Birthdays	Totals
Los Angeles	37,000	7,500	6,500	19,500	70,500
Riverside	5,500	1,000	900	3,000	10,400
San Bernardino	6,000	1,000	900	3,000	10,900
San Diego	11,000	1,500	1,500	4,500	18,500
Santa Clara ³	500	0	1,300	3,000	4,800
San Mateo	7491		530	N/A	8021
Total					123,121

³ Santa Clara figures do not include MSSP beneficiaries or beneficiaries who are already enrolled in a Medi-Cal plan, both of whom will be subject to passive enrollment in January 2015.

Want to know more?

- NSCLC Duals Website
 - Advocate’s Guide
 - News
 - Sign up for alerts

<http://dualsdemoadvocacy.org>
- Contact us directly:
 - Amber Cutler – acutler@nsclc.org
 - Denny Chan – dchan@nsclc.org
- Department of Healthcare Services
 - www.calduals.org