

THE COORDINATED CARE INITIATIVE: Understanding the Duals Special Needs Plan (D-SNP)¹

ORANGE COUNTY

Acknowledgments

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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.

ORANGE COUNTY SNPs

CMC D-SNP

- OneCare

Non-CMC D-SNP

- Brand New Day Dual Coverage
- Care1st Total Dual Plan
- Health Net Seniority Plus Amber I
- Health Net Seniority Plus Amber II
- Senior Advantage (Kaiser)

My client is in OneCare ...

- She is subject to passive enrollment into the OneCare Connect, Orange County's Cal MediConnect plan, on January 1, 2016.
- She cannot stay in her OneCare. She can join OneCare Connect, return to fee-for-service Medicare, or choose a non-D-SNP MA plan. She will remain enrolled in Cal Optima for her Medi-Cal benefit, including her long-term services and supports.
- OneCare cannot enroll new dual eligibles after August 1, 2015, 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- D-SNP before August 1, 2015.²
 - She still must be enrolled in Cal Optima for her Medi-Cal benefit.
 - She can be enrolled in a non-matching Medi-Cal plan. For example, Brand New Day does not offer a Medi-Cal plan. Therefore, she will be enrolled in two different managed care plans: Brand New Day for Medicare and Cal Optima for her Medi-Cal plan.
 - Non-CMC D-SNPs cannot enroll new dual eligibles after August 1, 2015 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 August 1, 2015, later voluntarily joins a Cal MediConnect plan and then disenrolls from Cal MediConnect, she can return to the Non-CMC D-SNP.
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My client is in a Non D-SNP MA Plan ...

- She is not subject to passive enrollment into a Cal MediConnect plan if she is enrolled in the Non- D-SNP MA Plan.
 - If enrolled in a Non D-SNP Plan, she will still have to be enrolled in Cal Optima for her MediCal benefit.
 - She can be enrolled in a non-matching Medi-Cal plan. For example, she can be enrolled in SecureHorizons' MA plan for Medicare and in Cal Optima for her Medi-Cal.
 - MA Plans are able to enroll new dual eligibles into their plans after August 1, 2015 regardless of Cal MediConnect eligibility.
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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 August 1, 2015.
- She still must be enrolled in Cal Optima's Medi-Cal plan for her Medi-Cal benefit.
- Kaiser D-SNP cannot enroll dual eligibles after August 1, 2015, 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.

²To be enrolled in a D-SNP as of 8/1/15, the beneficiary must submit the enrollment prior to August 1, 2015.

WASHINGTON

1444 Eye Street, NW, Suite 1100
Washington, DC 20005
202-289-6976

LOS ANGELES

3660 Wilshire Boulevard, Suite 718
Los Angeles, CA 90010
213-639-0930

OAKLAND

1330 Broadway, Suite 525
Oakland, CA 94612
510-663-1055