Dual Special Needs Plan (DNSP)

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Your Medicare Coach
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www.your-medicare-coach.com
Agenda

- DSNP Overview
- Eligibility
- Program Review
- Enrollees Point of View
- Q&A
- Contacts
- Appendix
Who are Pat and Norma?

Washington State University Alumni
University of Puget Sound Alumni

We love to golf, hike, read books, garden, spend time with our family and friends.

We have a great family!

Newcastle Chamber of Commerce Board Member
YMCA Backpack lunch Volunteers
Alpha Gamma Delta House Association Board Member
The Medicare Coach

- Licensed Medicare Broker in Washington State
- 20+ years on industry insurance experience
- Services to clients are at no charge. Compensation is from insurance companies and is standard across the United States.
- Your Medicare Coach acts as your advocate, when needed, with insurance companies
- Privacy compliant
- Quarterly newsletter
- www.your-medicare-coach.com
The Dual Special Needs Plan (DSNP) is for people enrolled in both Medicare and Medicaid. The purpose of this type of plan is to combine all of an enrollee's Medicare and Medicaid healthcare plus prescription during coverage into one health plan.”

Carrie Bailey
Eligibility Supervisor
Center for Medicare
Dual Special Needs Overview
Dual Special Needs Overview

USA participation*
- 12M are eligible
- 1.9 are currently enrolled

Washington State Participation**
28% of eligible individuals are enrolled

Limited knowledge of DSNP in special needs community

Not widely advertised

*Source Medicaid.gov
** United Healthcare
Dual Special Needs Overview

Medicare Advantage Special Needs plans were established to coordinate care plans (CCP) specifically designed to provide targeted care to special needs individuals.

Congress passed into law, and President Trump signed the Bipartisan Budget Act of 2018 that have extended indefinitely all Medicare Advantage Plans, which includes Dual Special Needs.
The Medicare Modernization Act defines individuals with special needs as:

- Dual Eligibles (Medicare and Medicaid)
- Individuals with severe or disabling chronic conditions
- Institutionalized individuals
DSNP Program Review
Three different types of special needs plans:

- **C-SNP**: Chronic Condition Special Needs Plans
- **DSNP**: Dual Eligible Special Needs Plans
- **ISNP**: Institutional Special Needs Plans

The Special Needs Plans work with Medicaid benefits to ensure that costs are covered for the recipient.
Dual Special Needs Program Review

The Dual Special Needs Plan does not cancel any individual from Medicaid
Dual Special Needs Program Review

- $0 Monthly Premium
- $0 Monthly Medicare Part B Deductibles
- $0 Copays
- Limited prescription drug copays $0-$8.95 per prescription
Dual Special Needs Program Review

- Up to $3000 Dental
- 48 one-way - Unlimited Medical Transports
- Up to $1200 Personal Items Catalog
- Up to $1600 Hearing Aids
Dual Special Needs Program Review
Personal Items Catalog

Available in all Dual Special Needs Plans

In Store OR Mail Order w/ free shipping

Up to $1200 per year

Toothpaste, Band Aids, Vitamins, Cold and Allergy Remedies, etc.
Dual Special Needs Program Review

• Complements Insurance

• Provides additional coverage with $0 co-pay

• Insurance plans are coordinated in the background to ensure $0 copay

The Special Needs Plans work with Medicaid benefits to ensure that costs are covered for the recipient.
Two Individuals – Two Goals

The Individual

I want:
Hearing Aids
Dentures and Adjustments
New glasses
Rides to my doctor appointments
Shop for personal needs

The Caregiver

I want:
My life to be easier
No new paperwork for care
Sometime to work with me when I have insurance issues
More money to help me with care
Additional benefits with no additional cost
More transportation assistance for medical appointments

NEW GENERATION STRATEGIES
Current Enrollees Needs

“I have dentures that I can’t wear because they don’t fit and I can’t afford the adjustment”

“I need hearing aids. Mine are old and I’m having trouble hearing”

“My caregiver can’t get me to all of my appointments, and I live by myself”

“I’ve been buying my support stockings from the Dollar Store because I can’t afford the ones I really need”

“I can buy my own disposable undergarments and not have to ask my parents”

“I can buy my Melatonin through the Personal Needs Catalog and maybe now I could go to a movie!”
## Financial Impact of Dual Eligible Retail Costs

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Retail Costs</th>
<th>DSNP Benefit</th>
<th>Cost to Enrollee</th>
<th>Yearly Savings^</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentures/ 5 years</td>
<td>$1,000- $3,000***</td>
<td>$3,000</td>
<td>$0</td>
<td>$1000-2,000</td>
</tr>
<tr>
<td>Hearing Aids/ 2 years</td>
<td>$2,372**</td>
<td>$1,600</td>
<td>$0</td>
<td>$1,600</td>
</tr>
<tr>
<td>Medical Transports</td>
<td>Variable</td>
<td>48 one way</td>
<td>$0</td>
<td>Variable</td>
</tr>
<tr>
<td>Support Stockings/10 per year</td>
<td>$39.00 *</td>
<td>$25.00</td>
<td>$0</td>
<td>$390.00</td>
</tr>
<tr>
<td>Melatonin/ month</td>
<td>$10.00 *</td>
<td>$3.00</td>
<td>$0</td>
<td>$120.00</td>
</tr>
<tr>
<td>Disposable undergarments</td>
<td>$19.49*</td>
<td>$17.00</td>
<td>$0</td>
<td>$468.00</td>
</tr>
</tbody>
</table>

^Individuals can add on personal funds for any DSNP benefit

* Walgreens.com
** HearingTracker.com
***Health.costhelper.com/dentures
Carol - A Caregivers Story

• Caregiver for her special needs brother for 9 years
• Enrolled in DSNP for Summer 2018
• Brother required 9 CCU in-patient days at local hospital
• The DSNP plan the bill 100%
How to connect with The Coach

Individuals who would like a 1/1 review at their home or public location (i.e. Coffee House), Online via Microsoft Teams

EOB review, escalation support, general guidance
The Coach Keeps you Safe

Privacy Commitment
All conversations are confidential

The Coach complies with CMS document retention requirements
Files are locked in secure location
More Information?

Pat Roley
Your Medicare Coach
Mobile
206-852-7970
Email
pat@yourmedicarecoach.com
QUESTIONS
THANK YOU!
Glossary

**DNSP** – Dual Special Needs Plan

**C-SNP** - Chronic Condition Special Needs Plans

**ISNP** - Institutional Special Needs Plans

**CMS** - Centers for Medicare & Medicaid Services

**Dual Eligible** - Individual has Medicare and Medicaid eligibility. Individual must be QMB (Qualified Medicare Beneficiary) to be fully eligible.
## Frequently Asked Questions

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will DSNP will cancel my Medicaid?</td>
<td>No it will not cancel, it will compliment</td>
</tr>
<tr>
<td>How long will it take to enroll an individual?</td>
<td>Approximately 30 minutes or less</td>
</tr>
<tr>
<td>Who will the case worker or individual call when they have a questions?</td>
<td>Pat Roley, Your Medicare Coach Insurance company Member Services</td>
</tr>
<tr>
<td>How long will this program be in place?</td>
<td>Medicare Advantage Plans, which includes Dual Special Needs were signed into law during the 2018 Budget Act of 2018.</td>
</tr>
<tr>
<td>What insurance carriers have DSNP in Washington State?</td>
<td>United Healthcare, Humana, Molina</td>
</tr>
<tr>
<td>How does the catalog work?</td>
<td>Mail order or online, depending upon the insurance company</td>
</tr>
<tr>
<td>What if I don’t have a computer?</td>
<td>Use the mail for ordering out of the catalogue.</td>
</tr>
<tr>
<td>If I have a problem, who to I call?</td>
<td>Pat Roley, Your Medicare Coach <a href="mailto:pat@yourmedicarecoach.com">pat@yourmedicarecoach.com</a> 206-852-7970</td>
</tr>
</tbody>
</table>
Resources | Contact Numbers

**Medicare**
- 1-800-MEDICARE (1-800-633-4227), TTY users 1-877-486-2048 (24/7)
- www.medicare.gov

**Social Security**
- 1-800-772-1213 – 7am-7pm, Monday-Friday, TTY 1-800-325-0778
- www.socialsecurity.gov

**Extra Help**
- www.socialsecurity.gov
  - Benefits tab, 3rd column
  - Extra help with Medicare Prescription Drug Costs
    - Follow cues: Click on **Apply Now**
Information Sources

• Wikipedia, *Medicare Advantage*
• Centers for Medicare & Medicaid Services, *Special Needs Plans*
• https://www.medicare.gov/sign-up-change-plans/medicare-health-plans/medicare-advantage-plans/special-needs-plans.html
• https://blog.medicaremadeclear.com/blog/bid/108259/medicare-and-medicaid-can-work-together
Historical Background

- Fully Integrated Dual Eligible (FIDE) SNPs were created by Congress in section 3205 of the Affordable Care Act (ACA). Designed to promote the full integration and coordination of Medicare and Medicare benefits for dual eligible beneficiaries by a single managed care organization, FIDE-SNPs are described in section 1853(a)(1)(B)(iv) of the Social Security Act and at 42 CFR §422.2. FIDE SNPs must meet the following five elements:
  - Enroll special needs individuals entitled to medical assistance under a Medicaid State Plan, as defined in Section 1859(b)(6)(B)(ii) of the Act and 42 CFR Section 422.2 and described in detail in Section 40.5.3 of this chapter.
  - Provide dually-eligible beneficiaries access to Medicare and Medicaid benefits under a single managed care organization.
  - Have a CMS approved MIPPA compliant contract with a State Medicaid Agency that includes coverage of specified primary, acute, and long-term care benefits and services, consistent with State policy, under risk-based financing.
  - Coordinate the delivery of covered Medicare and Medicaid health and long-term care services, using aligned care management and specialty care network methods for high-risk beneficiaries; and,
  - Employ policies and procedures approved by CMS and the State to coordinate or integrate enrollment, member materials, communications, grievance and appeals, and quality improvement.
- For more information on FIDE SNPs, please visit the MMCM, chap. 16b, section 40.4.3, which can be accessed in the Download Section.

Historical Background

Balance Budget Act of 1997
- Made allowances for Medicare Advantage plans
- Plans were created to deliver affordable healthcare to Medicare eligible recipients*
- Plans are offered thru private insurance companies

Medicare Modernization Act of 2003
- Established the Medicare Advantage Coordinated Care Plans specifically designed to target individuals with special needs
- Medicare Advantage plans were refined

Calendar 2006
- The first Medicare Advantage plans were released to the marketplace **
- Private insurance companies can include additional benefits (vision, dental, hearing aids, transportation, gym membership & personal use items) that are outside the scope of Original Medicare, and vary per carrier

*Medicare Advantage plans were required to:
- Provide Medicare Part A & B benefits (Original Medicare)
- Part D Prescription Drug benefits
- Medicare with comprehensive oversight from the Centers for Medicare & Medicaid Services (CMS)

**Comprehensive oversight from the Centers for Medicare & Medicaid Services (CMS)