

Dual Special Needs Plan (DNSP)



**YOUR
MEDICARE
COACH**

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**Special
Olympics
Washington**





Agenda

- DSNP Overview
- Eligibility
- Program Review
- Enrollees Point of View
- Q&A
- Contacts
- Appendix



Washington State University
Alumni
University of Puget Sound
Alumni

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

Who are Pat and Norma?



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

Center for Medicare Services



“ 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 enrollees 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



DSNP Program Review | Eligibility

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 Copays

\$0 Monthly Medicare Part B Deductibles

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



Up to \$1200 per year

In Store OR Mail Order w/ free shipping

Toothpaste, Band Aids, Vitamins, Cold and Allergy Remedies, etc.



Dual Special Needs Program Review



- Compliments 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.



Enrollees Point of View

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

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	DSNP Benefit	Cost to Enrollee	Yearly Savings [^]
Dentures/ 5 years	\$1,000-\$3,000***	\$3,000	\$0	\$1000-2,000
Hearing Aids/ 2 years	\$2,372**	\$1,600	\$0	\$1,600
Medical Transports	Variable	48 one way	\$0	Variable
Support Stockings/10 per year	\$39.00 *	\$25.00	\$0	\$390.00
Melatonin/ month	\$10.00 *	\$3.00	\$0	\$120.00
Disposable undergarments	\$19.49*	\$17.00	\$0	\$468.00

[^]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

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!

APPENDIX

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

Question	Answer
Will DSNP will cancel my Medicaid?	No it will not cancel, it will compliment
How long will it take to enroll an individual?	Approximately 30 minutes or less
Who will the case worker or individual call when they have a questions?	Pat Roley, Your Medicare Coach Insurance company Member Services
How long will this program be in place?	Medicare Advantage Plans, which includes Dual Special Needs were signed into law during the 2018 Budget Act of 2018.
What insurance carriers have DSNP in Washington State?	United Healthcare, Humana, Molina
How does the catalog work?	Mail order or online, depending upon the insurance company
What if I don't have a computer?	Use the mail for ordering out of the catalogue.
If I have a problem, who to I call?	Pat Roley, Your Medicare Coach pat@yourmedicarecoach.com 206.852.7070

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

- Health Management Associates, *SNP Provisions of the Bipartisan Budget Act of 2018, March 15, 2018 by Kristin Allen*
- 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](#)

Source - <https://www.cms.gov/Medicare/Health-Plans/SpecialNeedsPlans/DualEligibleSNP.html>

Historical Background

*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). care Advantage is now known as Part C Medicare

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

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