



ICAN

Independent
Consumer Advocacy
Network

Introduction to Long Term Care Services through Medicaid Managed Care

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January 12, 2023

CSS Community
Service
Society

Agenda

- Introduction to ICAN
- Medicaid Long Term Care services
- What is MLTC?
- How do I join MLTC?
- How to get help from ICAN



Introduction to ICAN

What is ICAN?



ICAN stands for **Independent Consumer Advocacy Network**.

ICAN is the New York State Ombudsprogram for people with Medicaid who need long term care or behavioral health services.

We assist New Yorkers with understanding how to enroll in and use managed care plans that cover long term care or behavioral health services.



I C A N

**Independent
Consumer Advocacy
Network**

What do we do?



- **Answer your questions** about managed care plans.
- **Give you advice** about your plan options.
- **Help you enroll** in a managed care plan.
- Identify and **solve problems** with your plan.
- Help you **understand your rights**.
- Help you **file complaints** and/or grievances if you are upset with a plan's action.
- Help you **appeal** an action you disagree with.

Who do we help?



- We help anyone enrolled in a **Medicaid managed care plan** who needs:
 - **long term care services** (like home attendant, adult day care, or nursing home); or
 - **behavioral health services** (help recovering from and living with mental illness or substance use disorder.)
- We also help educate people who are newly eligible for enrollment in a Medicaid managed care plan.
- We can talk to friends, family members, social workers, providers, and anyone else who is helping people with their healthcare decisions.

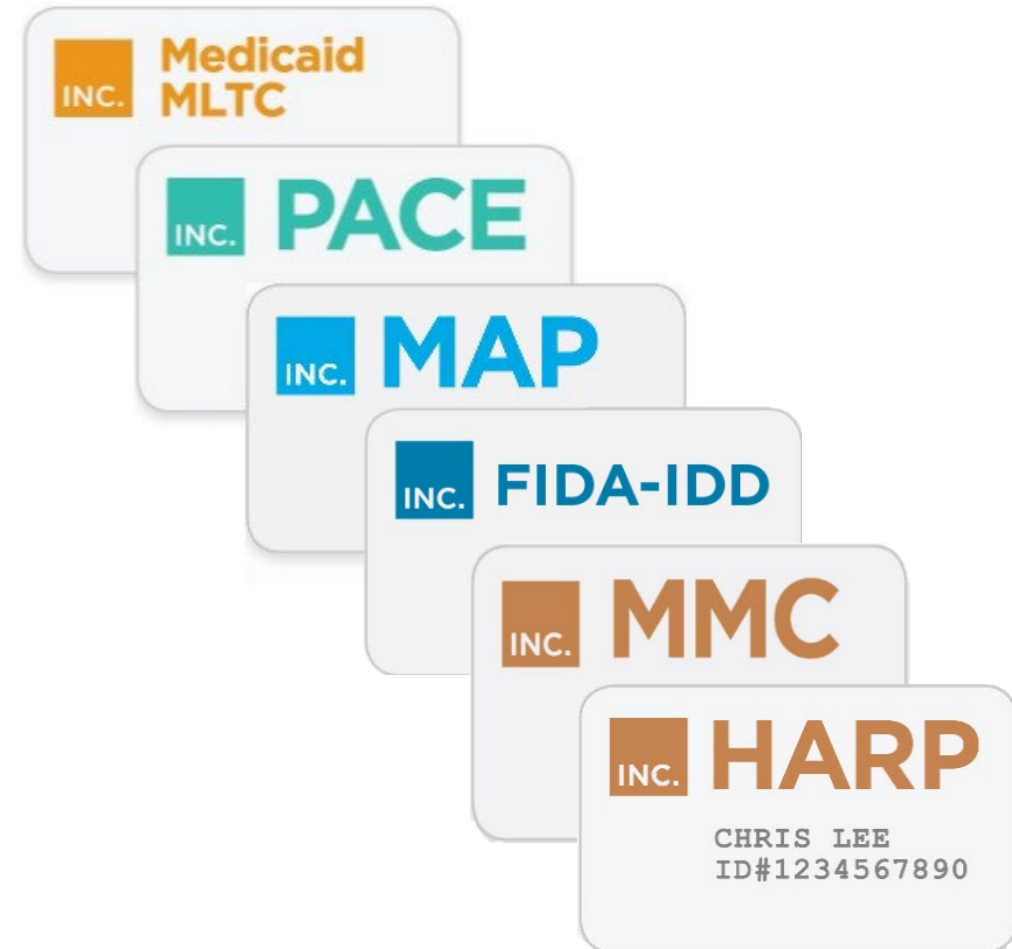


What kinds of plans does ICAN work with?



The plans we work with are:

- **MLTC** (partially capitated MLTC)
- **PACE** (Programs of All-inclusive Care for the Elderly)
- **MAP** (Medicaid Advantage Plus)
- **FIDA-IDD** (FIDA for People with Intellectual or Developmental Disabilities)
- **MMC-LTSS** (Mainstream Medicaid Managed Care for those enrollees who need long term care)
- **HARP** (Health And Recovery Plans)



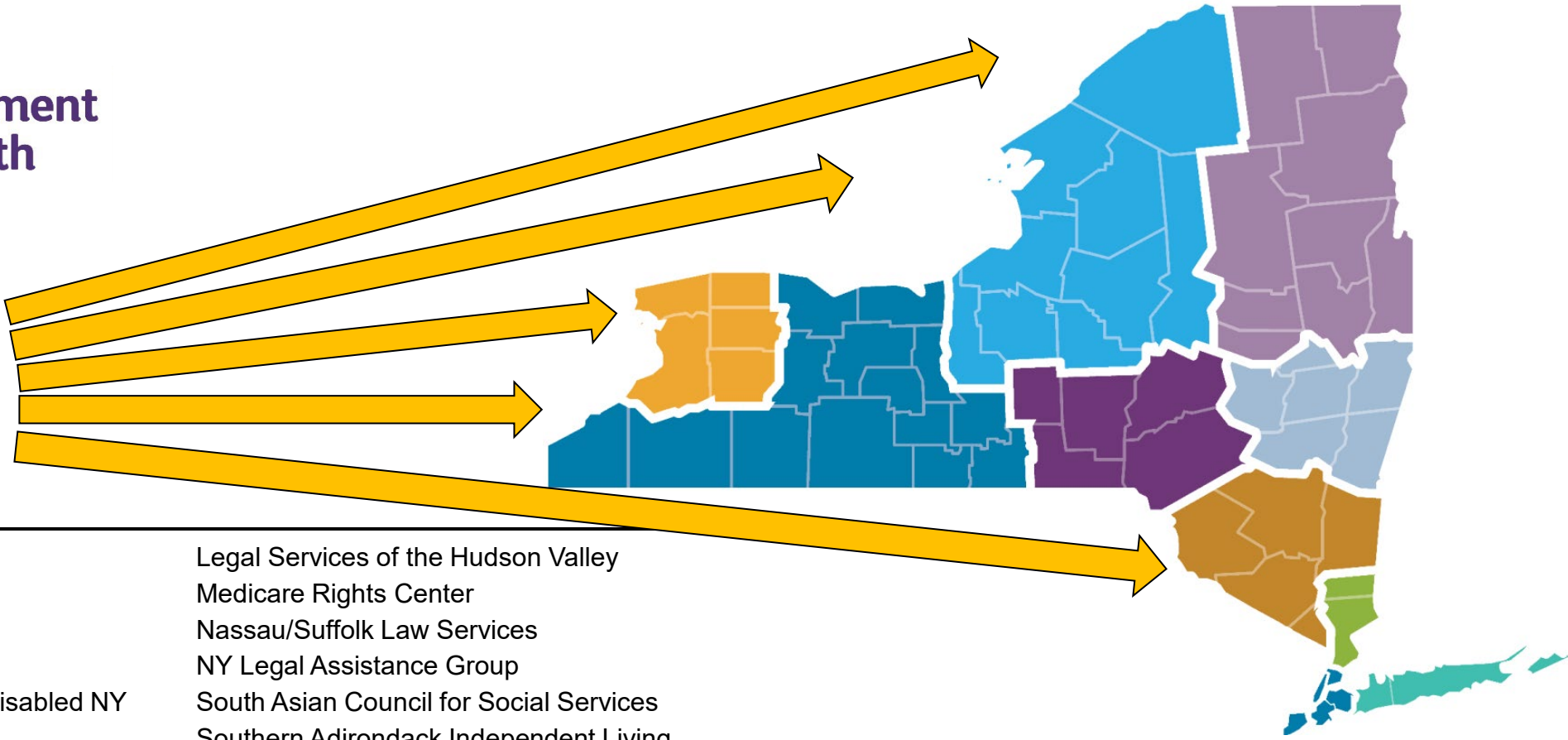
Who is ICAN?



Department
of Health



Community
Service
Society



Our Network of Agencies:

- ACR Health
- Action for Older Persons
- BronxWorks
- Center for Independence of the Disabled NY
- Healthy Capital District Initiative
- Korean Community Services
- Legal Assistance of Western New York

- Legal Services of the Hudson Valley
- Medicare Rights Center
- Nassau/Suffolk Law Services
- NY Legal Assistance Group
- South Asian Council for Social Services
- Southern Adirondack Independent Living
- Westchester Disabled On the Move
- Western NY Independent Living

How we help



Our trained counselors answer our **toll-free telephone hotline** Monday-Friday, 9am-5pm (also email and online chat)



Our counselors speak English, Spanish, Russian, and Mandarin Chinese.*



We give **educational presentations** to consumers, caregivers, and professionals.



Our services are completely **free and confidential**.



We'll meet you **in person** at our offices or at your home.



We monitor our cases for **potential trends** and report them to the state.

* Interpreters are available for all other languages.



Medicaid Long Term Care Services

What is “long term care?”

Health insurance (like Medicare or Medicaid) pays for **medical care** like doctors, hospitals and drugs.



But most health insurance doesn't pay for **long term care**, such as home care, adult day care, or nursing home.



Home care



Some older adults or people with disabilities need another person to help them safely perform their activities of daily living (ADLs).

Medicaid can pay for a Personal Care Attendant or Home Health Aide to provide this help in your own home.

Here are some examples of ADLs:

- Bathing
- Dressing
- Grooming
- Using the toilet
- Walking
- Preparing meals
- Reminding to take medication
- Grocery shopping
- Laundry

Medicaid pays for long term care



Many New Yorkers who need long term care get it through **Medicaid**.

And most people with Medicaid must get their long term care through a **managed care plan**.

You must join a plan offered by a private health insurance company to get Medicaid to pay for your long term care. Medicaid pays these companies to provide long term care to their members.





What is MLTC?

MLTC is managed care

- There are **different types of plans** that cover long term care.
- All of them cover services like home care, adult day care, nursing home care, medical supplies, and transportation services.
- All of them must **follow the same rules** as the Medicaid program.
- Each type of plan may cover different services.
- But all plans of the same type must cover the same services.

Care Manager



- When you join an MLTC plan, you will get a **Care Manager**.
- Your care manager will visit you at least twice a year and help you get the care you need.
- You can call your care manager whenever you have questions or problems.

Does this section apply to you?



First question:

- **Do you have Medicaid?**

- If the answer is **NO**, then first you need to apply for and be approved for **Community Medicaid with Community-Based Long Term Care (CBLTC)**.
- There are Facilitated Enrollers throughout the state who can help you apply for Medicaid.
- You are not eligible to enroll in MLTC or receive ICAN services until you are approved for Medicaid.



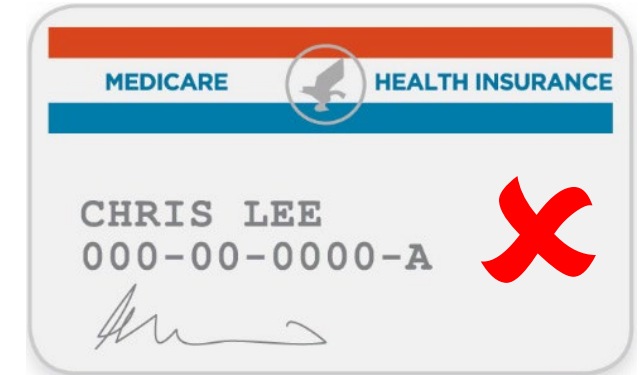
Does this section apply to you?



Second question:

- **Do you have Medicare?**

- If the answer is **NO**, then most likely you get all of your health care through a Medicaid Managed Care (MMC) plan (or “mainstream” plan) or a Health And Recovery Plan (or HARP).
- These plans cover all of your doctors, hospitals, medications, and also your long term care services. You generally do not need a separate MLTC plan to get long term care services.



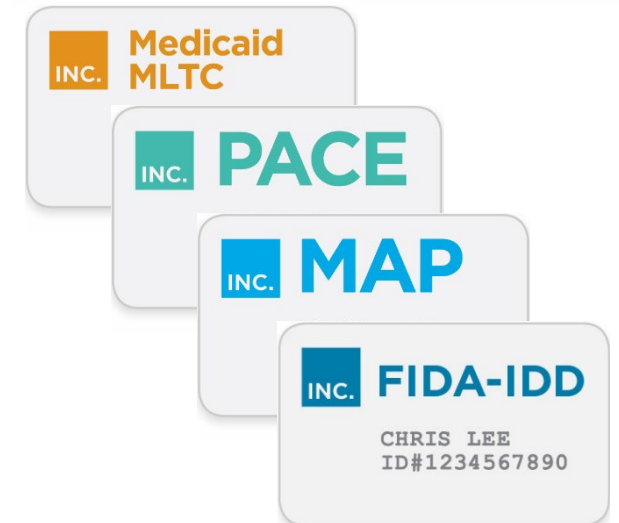
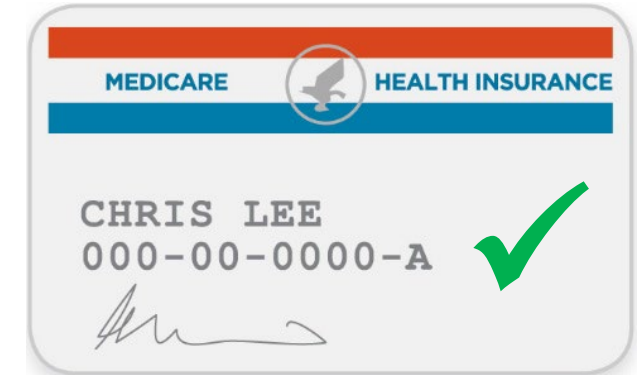
Does this section apply to you?



Second question:

- **Do you have Medicare?**

- If the answer is **YES**, then that makes you a **dual eligible**.
- There are four different kinds of MLTC plan you can choose from to get your Medicaid long term care services.

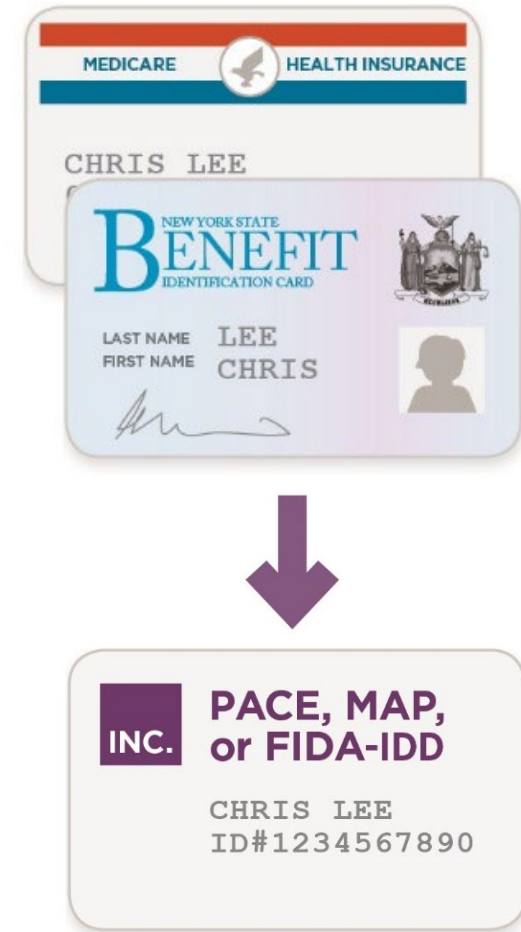


What kind of plan is right for you?



- Do you want your Medicare and Medicaid to be combined into one plan?
 - If the answer is **YES**, then you should choose:
 - PACE,
 - MAP, or
 - FIDA-IDD*
 - If the answer is **NO**, then you should choose:
 - Medicaid MLTC

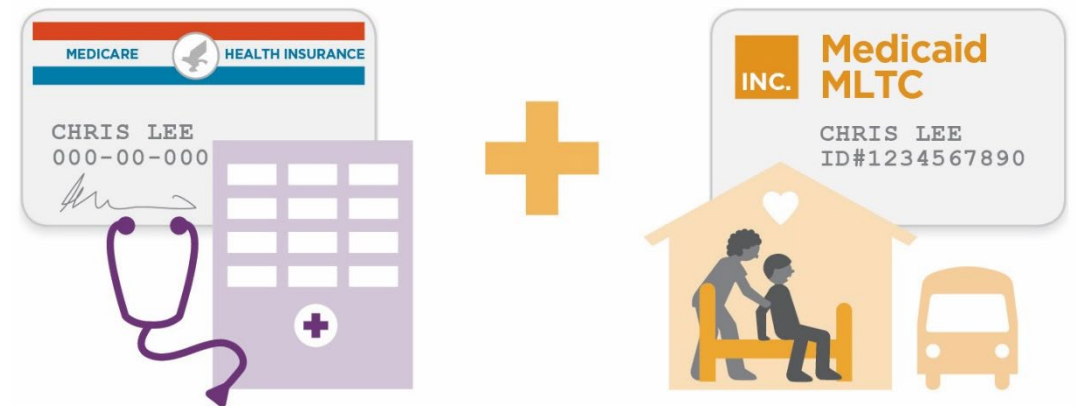
* FIDA-IDD is only for people with intellectual or developmental disabilities.



Medicaid MLTC



- Medicaid MLTC is a separate health insurance plan that adds onto your existing Medicare and Medicaid coverage.
- You would be able to keep your current Original Medicare or Medicare Advantage plan for doctors, hospitals, and other medical care.
- Medicaid MLTC plans just cover long term care and a few other services.
- Because they do not cover doctors, you can continue to see the same doctors you see now.



What long term care services are covered?



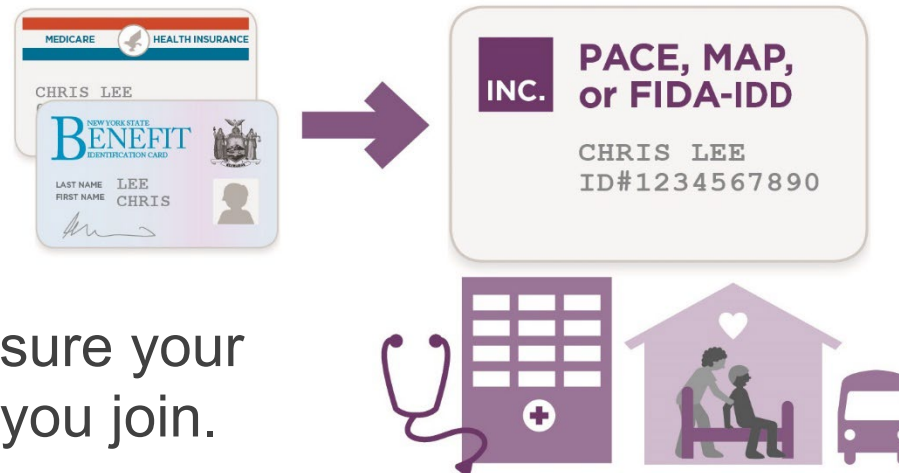
- Home care (including personal care, home health aide, and Consumer Directed Personal Assistance)
- Adult day care
- Private duty nursing
- Physical/Occupational/
Speech therapy
- Transportation to medical appointments
- Home delivered meals
- Medical equipment and supplies
- Hearing aids and audiology
- Eyeglasses and vision care
- Dental care
- Podiatry
- Nursing home (temporary)

Note: this is not a complete list of covered services.

Combined Plans

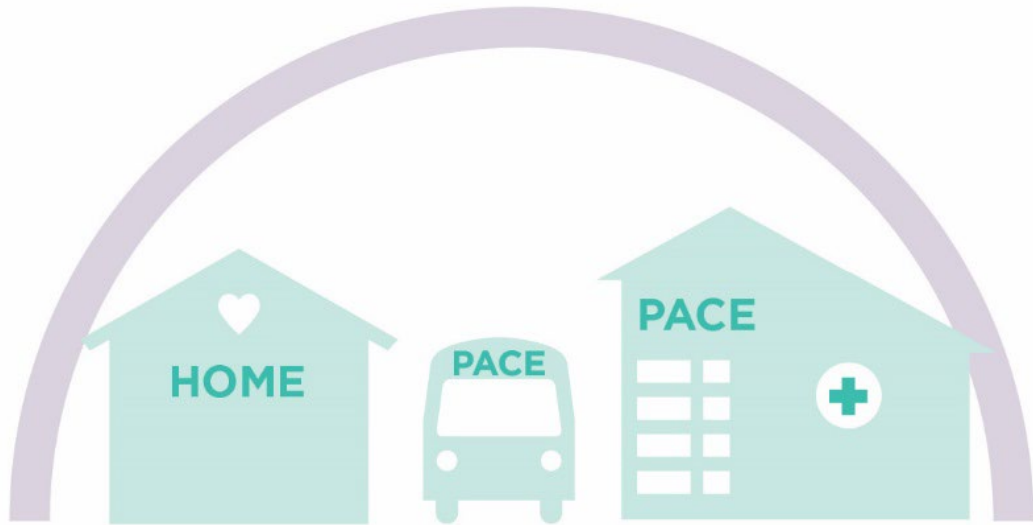


- There are three kinds of MLTC plan that combine your Medicare and Medicaid into one plan: PACE, MAP and FIDA-IDD.*
- With these plans, you would no longer use your Medicare card to get medical care. Everything would be through your plan.
- These plans are more convenient because you have only one insurance plan to worry about.
- However, you need to make sure your doctors take the plan before you join.



* FIDA-IDD is only for people with intellectual or developmental disabilities.

PACE: Program of All-inclusive Care for the Elderly

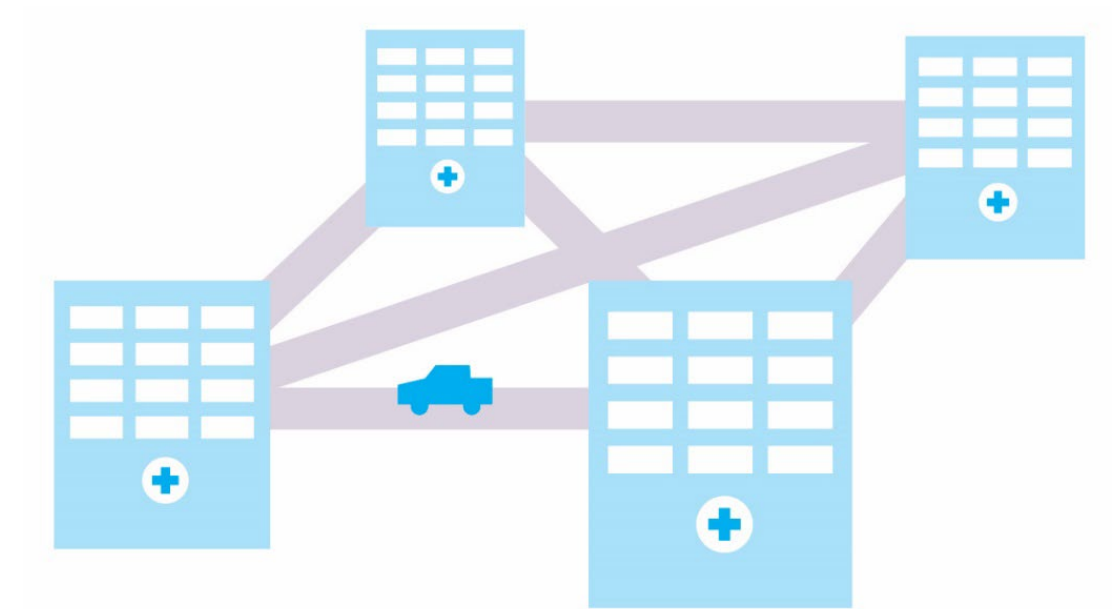


- PACE combines Medicare, Medicaid and long term care services under one plan.
- You have to be **at least 55 years old** to join PACE.
- If you join a PACE, **you must go to a center** in your neighborhood to get most of your care.
- The PACE center includes doctors and nurses who coordinate your care, as well as adult day care, meals, and other services.
- PACE is not available everywhere in the State. But it is a great option for people who live near a PACE center.

MAP: Medicaid Advantage Plus



- Medicaid Advantage Plus is **like a Medicare Advantage plan combined with a Medicaid MLTC plan.**
- MAP includes all Medicare, Medicaid and long term care services.
- Age requirements vary among plans from 18+ to 65+.
- Unlike PACE, there is no center you need to go to for your doctors and other care.



FIDA-IDD



- **FIDA-IDD** stands for **Fully Integrated Duals Advantage for individuals with Intellectual and Developmental Disabilities**.
- In addition to the Medicare, Medicaid, and long term care services included in regular FIDA, FIDA-IDD **also includes the waiver services** currently provided through the Office for People With Developmental Disabilities (OPWDD).
- FIDA-IDD has a person-centered care planning team that works with you to develop a **Life Plan**.
- There is only one FIDA-IDD plan in New York: **Partners Health Plan**.
- FIDA-IDD is available in New York City and Nassau, Suffolk, Westchester, and Rockland Counties.



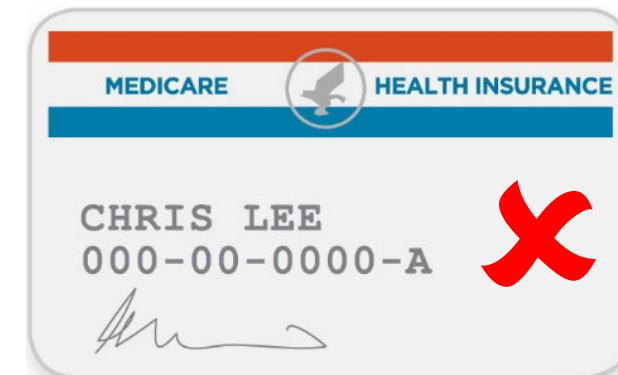


How do I join MLTC?

A note for people without Medicare



- The following process is only for people with Medicare and Medicaid (“dual eligibles”) who want to enroll in MLTC.
- If you have Medicaid but **not Medicare**, then you generally do not need to enroll in MLTC.
- Your **Medicaid Managed Care or HARP** plan already covers long term care services.
- To get long term care through your MMC or HARP plan, contact the NY Independent Assessor (see slide 33)



Steps to MLTC Enrollment



1

Apply for Medicaid

2

NY Independent Assessor

3

What type of plan?

4




Choose your plan

5

Enroll

Apply for Medicaid

- Most people seeking long term care need to apply for Medicaid through the Local Department of Social Services (LDSS).
- There are Facilitated Enrollers throughout the state who can help you apply for Medicaid.
- If you are age 65 or older, or certified disabled or blind, your income and resources must be under the following limits to qualify:*

		
Income	\$1,563	\$2,106
Resources	\$28,133	\$37,902

* These limits are as of 2023; they may change each year. There are also some deductions from income and resources; consult with a Medicaid expert to find out if you're eligible.

Spend-Down

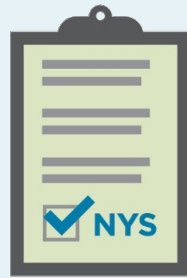
- If you are over the Medicaid income limit, you can still get Medicaid and MLTC with a spend-down.
- Spend-down means that your excess income becomes like a premium you must pay to your MLTC plan each month in order to keep your coverage.



Other options for excess income

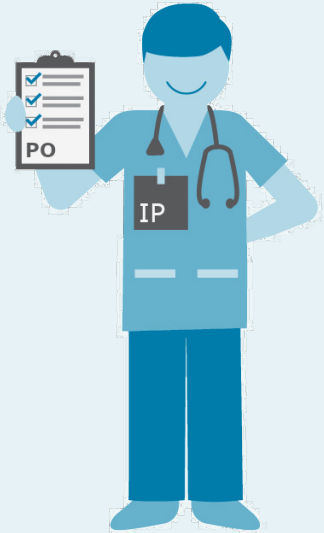
- **Spousal Impoverishment Budgeting**
 - Married couples where one spouse joins MLTC can keep more income.
- **Special Income Standard**
 - People returning home from a nursing home or adult home can deduct a rent allowance from their income.
- **Supplemental Needs Trust** (“pooled income trust”)
- **Informal bargaining with the plan** (pay what you can)
 - But you could still be disenrolled for non-payment.

NY Independent Assessor



- The next step is to ask Medicaid whether you need enough help to join an MLTC plan.
- **MLTC is not for everyone.** Even if you already have Medicaid, you can only join MLTC if you need help with your daily activities.
- Medicaid decides if you can join MLTC conducting a nursing assessment and a medical examination.
- You can schedule this by calling **855-222-8350**. This nurse will come from the **NY Independent Assessor (NYIA)**, which is run by New York State.

NY Independent Assessor



- The NYIA nurse will conduct a **Community Health Assessment** either by a Zoom conference or in person.
- Then a medical professional from NYIA will conduct a physical examination, called a **Clinical Appointment**, by Zoom or in person.
- This assessment determines whether you can enroll in MLTC. But it is also how the plan decides **which services** to provide and **how many hours** of home care.
- You should have a **family member or friend** present for the assessment.

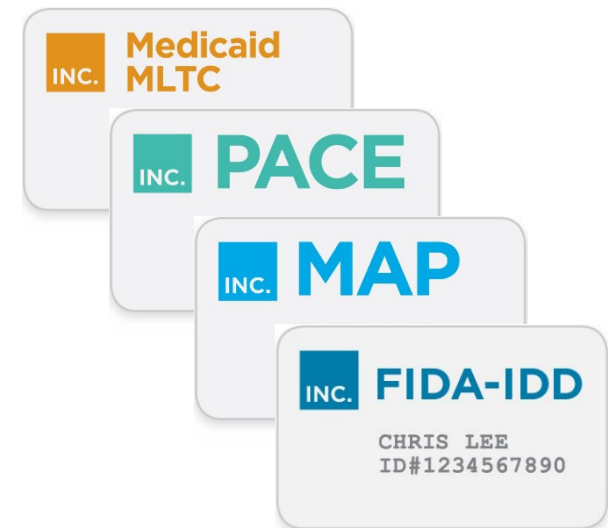
NY Independent Assessor

- NYIA will send you a notice stating **whether or not you can enroll** in MLTC and whether you are eligible for home care services. It does not tell you which services you receive, or how many hours of home care.
- If you are denied, you will have the **right to appeal**.
- If you are approved, you can contact an MLTC plan to enroll.
- The plan will schedule an appointment to make a **care plan** based on NYIA's assessment.



What type of plan?

- See slides 17-26 to review the different kinds of MLTC plans.
- **Call ICAN** to learn more about the different kinds of plans.
- Call **NY Medicaid Choice**, New York State's Enrollment Broker for managed care, at **888-401-6582** to get help deciding which plan is right for you.



Choose your plan

- Get a **list of plans** available in your county.
 - <http://nymedicaidchoice.com>
- Find out which plans have **good quality** measures.
 - http://www.health.ny.gov/health_care/managed_care/mltc/consumer_guides/
- Find out which plans contract with **preferred providers** (dentist, podiatrist, home care agency).
- For **combined plans**, also make sure doctors are in network and drugs are on formulary.

Contact your plan

- Call your first-choice plan to **schedule a pre-enrollment meeting or phone call.**
- The plan will use the Community Health Assessment already done by NYIA to determine which services you will receive and how many hours of home care.
- You no longer need a second assessment by the MLTC plan before enrolling.
- However, the plan will need to talk to you to develop your **care plan**, which they should give you a copy of.
- If you do not like the plan of care proposed by the first plan, **you can contact other plans.**

Enroll



Once you have found a plan that you like and that offers to provide you the care you need, that plan can help you enroll.

- **Medicaid MLTC**

- Call NY Medicaid Choice at **888-401-6582.**
- The plan can call with you.

- **FIDA-IDD**

- Call NY Medicaid Choice at **855-600-3432.**

- **MAP or PACE**

- Enroll through the plan.

Enroll



- If you enroll **before the 20th** of the month, your services will begin on the **1st of the next month**.
- If you enroll **after the 20th**, your services will not start until **the following month**.
- The entire process, from applying for Medicaid to enrolling in a plan, may take approximately one to three months.



How to get help from ICAN

Get help



(844) 614-8800



ican@cssny.org



icannys.org

