

ARE YOU IN A MANAGED LONG TERM CARE PLAN? WATCH FOR CHANGES in 2015

If you have Medicare and Medicaid and receive home care services from a Managed Long Term Care (MLTC) or “Medicaid Advantage Plus” (MAP) plan in New York City or Nassau County, you will receive letters in December 2014 and early 2015 from “NY Medicaid Choice,” a company contracted with the NYS Department of Health. The letter says that you may join a new “FIDA” Plan starting January 1, 2015. You have the right to OPT OUT of FIDA. If you don’t opt out before April 1, 2015, you will be assigned to a FIDA plan beginning April 1, 2015 or soon after.

How is FIDA different than your current MLTC plan?

Your MLTC plan provides Medicaid home care, adult day care, dental care, eyeglasses and optometry, transportation to your doctor, medical supplies, hearing aids and audiology, and other Medicaid services. But – MLTC plans do not provide your regular primary medical care.

If you are in an MLTC plan, you still use MEDICARE separately for your doctors, lab tests, hospital care, and prescription drugs. You have had an OPTION of how you access MEDICARE services:

OPTION 1	OPTION 2
<p>ORIGINAL MEDICARE + MEDICARE PART D</p>  <p>The image shows two sample Medicare cards. The left card is a standard Medicare card for Jane Doe, a female born 07-01-1986, with Medicare claim number 000-00-0000-A. It includes contact information for Medicare (1-800-MEDICARE) and Health Insurance. The right card is a MedicareRx Plans card, also for Jane Doe, with RxBIN 610014, RxPCN 610014, and RxGRP XYZRX1. It lists the issuer as XYZRX1 and the membership ID as 0123456789-1, with the name John Q. Public.</p>	<p>MEDICARE ADVANTAGE PLAN</p> <p>OR</p> <p>MediChoice Options Plus Medicare Advantage w/MedicareRx John Doe Member ID: 123456ABC</p>
<p>You may see any provider who accepts Medicare. You may buy a Medigap supplement.</p>	<p>All Medicare services and Rx must be in plan’s network</p>

HOW IS THIS CHANGING? In December 2014 or early 2015, you will receive letters from the NYS Dept. of Health or its contractor, NY Medicaid Choice, telling you that you may join a new “FIDA” PLAN –

FIDA plans will combine under *one managed care plan* – a:

- (1) Medicare Advantage plan,
- (2) Part D prescription drug plan, and a
- (3) Medicaid Managed Long Term Care (MLTC) plan & all Medicaid services

In other words, FIDA members will “trade in” ALL of their insurance cards -- and have *one health plan* – a FIDA plan.

NY FIDA PLAN

John Doe
Member ID: 123456ABC

Plans covering Medicare and Medicaid are not new – People with Medicare and Medicaid who need long-term care already could enroll in a **MEDICAID ADVANTAGE PLUS (“MAP”)** or **PACE** plan –a single plan that combines all of their Medicare and Medicaid services, including home care and other Medicaid long-term care. FIDA has the same services as these MAP plans, but some different features and appeal rights. People in **MAP** plans will also receive letters about FIDA. But most people who receive Medicaid home care in NYC are in MLTC plans not MAP plans.

If you are in an MLTC or Medicaid Advantage Plus plan in NYC or Nassau County, you have until April 1, 2015 to either:

1. **OPT OUT** of FIDA, or
2. Enroll in a FIDA plan, or
3. **If you do nothing, you will be passively enrolled – automatically assigned to a FIDA plan.**

WHICH PLANS? 21 of the 25 companies that have MLTC and MAP plans in NYC will have FIDA plans. Most MLTC members will be assigned to the plan sponsored by their MLTC plan. See list at end.

You may disenroll from FIDA at any time, and go back to Original Medicare or Medicare Advantage, and your former MLTC plan -- as of the first of the next month. In the meantime, you may not be able to see your doctor or other providers, if they are not in the FIDA plan's network.

Does everyone in MLTC plans have to join a FIDA Plan?

NO. MLTC members may choose to **OPT OUT** and **stay in an MLTC plan** for their home care, and **keep their Original Medicare or Medicare Advantage** cards for their primary medical care. However, if they do not opt out, or select their own plan, they will be “passively enrolled” into the FIDA connected to their current MLTC plan, so they can keep their home care providers.

Will adults with Medicare and Medicaid who are NOT in MLTC plans have to join a FIDA plan?

NO. Some people may not enroll in FIDA. People in the Developmental Disabilities, Traumatic Brain Injury waivers, or who receive **hospice** services, or who live in a Medicaid **Assisted Living Program**, may not join a FIDA plan. People with Medicare and Medicaid who do not need any home care, or who need only Medicaid “housekeeping” services of up to 8 hours/week, may not enroll in FIDA.

HOW DO I OPT OUT? After December 1st, in NYC and Nassau County, you can call New York Medicaid Choice to OPT OUT. CALL **1-855-600-FIDA (1-855-600-3432)** Monday to Friday 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm.

TTY: 1-888-329-1541. Those receiving MLTC in Westchester & Suffolk can opt out beginning March 1, 2015.

TIMELINE

New York City and Nassau County

- **December 2014 – “Announcement Notice”** sent to MLTC & MAP members. You may "voluntarily" enroll in a FIDA plan or OPT OUT
- **Jan. 1, 2015** – If you enroll in FIDA voluntarily in December 2014, your FIDA **enrollment starts now**. People who voluntarily enroll in January, February or March 2015 will be enrolled in the FIDA plan the month after they enroll.
- **Jan. 1, 2015 – 90-Day Notice mailed to those who did not** join a plan "voluntarily" that they may OPT OUT, and that they will be "passively enrolled" into a plan effective April 1, 2015 if they do not opt out before.
- **Feb. 1, 2015 – 60-Day NOTICE OF RIGHT TO OPT OUT**
- **Mar. 1, 2015 - 30-Day NOTICE OF RIGHT TO OPT OUT**

- **April, May, July, August 2015 – Those who did not OPT OUT are *passively enrolled*** -- automatically assigned into a FIDA plan – on a rolling basis since there are so many people.

Suffolk County and Westchester - *Delayed – announced late February 2015*

- March 2015 – Announcement Notices were *supposed* to be sent, with auto-assignment into plans in July 2015
- THIS HAS BEEN DELAYED with no new date set yet. NO ENROLLMENT allowed as of 3/30/15 and for the indefinite future.

Can you still see your doctor if she is not in the FIDA plan network?

For the first 90 days after you enroll – the “transition” period -- the FIDA plan must pay for ALL your current doctors and receive all your current home care, prescription drugs, and other services -- even if your providers are not in the FIDA plan network, or your drugs are not on the plan’s formulary.

- After 90 days, the FIDA plan will no longer pay for out-of-network providers, or for services or drugs that the FIDA plan decided, after it assessed your needs, you do not need. The FIDA plan must give you notice and the right to appeal if it reduces your services, but does not have to pay for out-of-network services.
- EXCEPTION: Behavioral health services have a longer transition period -- FIDA plans must continue covering out-of-network behavioral health providers for an ongoing “episode of care” for up to 2 years.
- WARNING: Though the FIDA plan must be willing to pay your doctor, your doctor may not be willing to agree to the FIDA plan’s terms. If that happens, your doctor will not be paid even in the first 90 days.

NOTE: Guildnet is a POS or Point of Service Plan, meaning that any Medicare provider will be paid the Medicare rate, if provider agrees to accept plan’s service authorization and billing procedures. Not limited to a plan “network.”

Can I disenroll from FIDA, or switch to a different FIDA plan, after I join?

YES. You can disenroll from FIDA at any time. The next month, you will be back in “Original Medicare” or your Medicare Advantage Plan. Or you can switch to a different FIDA plan. If you disenroll from FIDA, make sure you have enrolled in an MLTC plan and in a Part D plan for your prescription drugs.

Some considerations about whether or not to enroll in FIDA

- 1. Are your doctors in the plan's network?** This may be difficult to find out. Plans have not yet posted their provider directories on their websites. Talk to your doctors and the plans. See contacts at <http://tinyurl.com/FIDAlist> . See note above re Guildnet POS (Point of Service) plan. No network requirement but must still agree to plan billing and authorization procedures.
- 2. Are your prescription drugs on the plan's formulary?** Unlike stand-alone Part D Prescription Drug Plans (PDP) and Medicare Advantage plans that include Part D ("MA-PD"), the formularies for FIDA plans cannot be searched via the Medicare.gov Planfinder website. As of mid-December 2014, all FIDA plans have not yet posted either their drug formularies or their full provider network directories on their websites.
- 3. Medigap - Medicare supplemental coverage** - If you have a [Medigap plan](#) to help pay your out of pocket Medicare deductibles and coinsurance, that Medigap plan won't do much good when you have FIDA - there are no out-of-pocket costs with FIDA - not even the monthly Part B premium. You might be tempted to drop your Medigap policy if you join FIDA. **CAUTION** - if you later disenroll from FIDA and return to Original Medicare, you will not be able to buy a Medigap policy. Federal law bans the sale of Medigap policies to Medicaid recipients, since it is essentially duplicate coverage. However, a Medicaid recipient who has a Medigap policy may renew it or replace it. 42 USC 1395ss(3)(3). So - you might consider keeping your Medigap policy active while you "test drive" FIDA and see if it meets your needs.
- 4. Retiree health coverage** - If you or your spouse have retiree health coverage that supplements Medicare, be sure to ask the benefits administrator before you enroll in FIDA. Enrolling in FIDA may result in TERMINATION of your retiree health coverage, depending on the type of coverage. This may affect not only you but your spouse or other dependents who may rely on this coverage.
- 5. COSTS**– FIDA has no copayments or deductibles, including copayments for Part D drugs. You will no longer have a Part B premium. However, you will be billed for the Medicaid Spend-down (called a "NAMI" in nursing homes).
- 6. New OMBUDSprogram – ICAN** – the new NYS Ombudsprogram - can assist and advocate for consumers navigating FIDA and MLTC. It is called Independent Community Advocacy Network. Tel: 1-844-614-8800 Website: www.icannys.org
- 7. New INTEGRATED APPEAL PROCESS** -- FIDA will have a new appeal system that handles all appeals for Medicare and Medicaid services.

LONG TERM CARE PLANS IN FIDA AREA – Which companies are offering FIDA plans?

COMPANIES	Offering MLTC and/or MAP Plans in...				FIDA PLAN
	NYC*	Nassau	Suffolk	Westchester	
AETNA BETTER HEALTH	x	x	x		AETNA BETTER HEALTH FIDA
AGEWELL NEW YORK (PARKER JEWISH)	x	x	x	x	AGEWELL NEW YORK FIDA
ALPHACARE MLTC (MAGELLAN)	x			x	ALPHACARE SIGNATURE FIDA
AMERIGROUP/HEALTHPLUS	x				HEALTHPLUS AMERIGROUP FIDA
ARCHCARE COMMUNITY LIFE	x			x	ARCHCARE COMMUNITY ADVANTAGE FIDA
CENTERLIGHT	x	x	x	x	CENTERLIGHT HEALTHCARE FIDA
CENTERS PLAN FOR HEALTHY LIVING	x				FIDA CARE COMPLETE
ELDERSERVE	x	x	x	x	RIVERSPRING FIDA
EMBLEMHEALTH (HIP)	x	x	x	x	EMBLEMHEALTH DUAL ASSURANCE FIDA
EXTENDED	x	x	x		NOT OFFERED**
FIDELIS/NYS CATHOLIC HEALTH PLAN	x	x	x	x	FIDELIS CARE FIDA
GUILDNET	x	x	x	x	GUILDNETGOLD PLUS FIDA
SENIOR HEALTH PARTNERS/HEALTHFIRST COMPLETECARE	x	x		x	HEALTHFIRST ABSOLUTE CARE FIDA
HHH CHOICES	x			x	NOT OFFERED**
HOMEFIRST (ELDERPLAN)	x	x	x	x	ELDERPLAN FIDA TOTAL CARE
INDEPENDENCE CARE SYSTEMS	x				ICS COMMUNITY CARE PLUS FIDA MMP
INTEGRA (PERSONAL TOUCH)	x	x	x	x	INTEGRA FIDA
METROPLUS	x				METROPLUS FIDA
MONTEFIORE HMO	x			x	NO LONGER OFFERED **
NORTH SHORE-LIJ HEALTH PLAN	x	x	x		NORTH SHORE-LIJ FIDA LIVEWELL
SENIOR WHOLE HEALTH	x				SWH WHOLE HEALTH FIDA
UNITED HEALTHCARE	x				NOT OFFERED**
VILLAGE CARE MAX	x				VILLAGECAREMAX FULL ADVANTAGE FIDA PLAN
VNS CHOICE/ CHOICE PLUS	x	x	x	x	VNSNY CHOICE FIDA COMPLETE
WELLCARE	x	x	x	x	WELLCARE ADVOCATE COMPLETE FIDA

* Not all plans shown for NYC are offered in every borough.

** For people enrolled in an MLTC or MAP (Medicaid Advantage Plus) Plan will be passively enrolled into the FIDA plan associated with their MLTC or MAP plan. For the 3 MLTC plans not associated with a FIDA plan, it is unclear what FIDA plan they will be assigned to during passive enrollment. Plan contact info at <http://nymedicaidchoice.com/program-materials>

LONG TERM CARE PLANS IN NYC – Which companies are offering FIDA plans?

COMPANY	MLTC	Medicaid Advantage Plus (MAP)	FIDA	FIDA PLAN NAME
	Which boroughs	Which boroughs	Which Boroughs	BOLD = name different than MLTC name
1. AETNA BETTER HEALTH	All but Bronx, SI		All but Bronx, SI	1. AETNA BETTER HEALTH FIDA
2. AGEWELL NEW YORK (PARKER JEWISH)	All but SI		All but SI	2. AGEWELL NEW YORK FIDA
3. ALPHACARE MLTC (MAGELLAN)	All but SI		All but SI	3. ALPHACARE SIGNATURE FIDA
4. AMERIGROUP/ HEALTHPLUS	ALL	ALL	ALL	4. HEALTHPLUS AMERIGROUP FIDA
5. ARCHCARE COMMUNITY LIFE	ALL		ALL	5. ARCHCARE COMMUNITY ADVANTAGE FIDA
6. CENTERLIGHT	ALL		ALL	6. CENTERLIGHT HEALTHCARE FIDA
7. CENTERS PLAN FOR HEALTHY LIVING	ALL		ALL	7. FIDA CARE COMPLETE
8. ELDERSERVE	ALL		ALL	8. RIVERSPRING FIDA
9. EMBLEMHEALTH (HIP)	ALL	ALL	ALL	9. EMBLEMHEALTH DUAL ASSURANCE FIDA
10. EXTENDED	ALL			NOT OFFERED**
11. FIDELIS/NYS CATHOLIC HEALTH PLAN	ALL	ALL	ALL	10. FIDELIS CARE FIDA
12. GUILDNET	ALL	All but SI	All but SI	11. GUILDNETGOLD PLUS FIDA
13. SENIOR HEALTH PARTNERS/HEALTHFIRST	ALL	ALL	ALL	12. HEALTHFIRST ABSOLUTE CARE FIDA
14. HHH CHOICES	All but SI			NOT OFFERED**
15. HOMEFIRST (ELDERPLAN)	ALL	ALL	ALL	13. ELDERPLAN FIDA TOTAL CARE
16. INDEPENDENCE CARE SYSTEMS	All but SI		All but SI	14. ICS COMMUNITY CARE PLUS FIDA MMP
17. INTEGRA (PERSONAL TOUCH)	All		All	15. INTEGRA FIDA
18. METROPLUS	All but SI		All but SI	16. METROPLUS FIDA
19. MONTEFIORE HMO	BRONX ONLY		BRONX ONLY	NO LONGER OFFERED**
20. NORTH SHORE-LIJ	All but Bronx		All but Bronx	17. NORTH SHORE-LIJ FIDA LIVEWELL
21. SENIOR WHOLE HEALTH	All but SI	All but SI	All but SI	18. SWH WHOLE HEALTH FIDA
22. UNITED HEALTHCARE	ALL			NOT OFFERED**
23. VILLAGE CARE MAX	All but SI		All but SI	19. VILLAGECAREMAX FULL ADVANTAGE FIDA PLAN
24. VNS CHOICE	ALL	ALL	ALL	20. VNSNY CHOICE FIDA COMPLETE
25. WELLCARE	ALL		ALL	21. WELLCARE ADVOCATE COMPLETE FIDA

MLTC and Medicaid Advantage Plus Plans in Nassau County
Which Plans Will Offer A FIDA Plan?

COMPANY NAME	MLTC	Medicaid Advantage Plus (MAP)	FIDA?
1. AETNA BETTER HEALTH	YES		1. YES
2. AGEWELL NEW YORK (Parker Jewish)	YES		2. YES
3. CENTERLIGHT MLTC	Centerlight Healthcare Select		3. YES
4. ELDERSERVE MLTC	YES		4. YES
5. EMBLEMHEALTH (HIP)	YES	HIP MAP	5. YES
6. EXTENDED MLTC	YES		NO
7. Fidelis/NYS Catholic Health Plan	Fidelis Care at Home		6. YES
8. GUILDNET	Guildnet	Guildnet Gold	7. YES
9. HOMEFIRST (ELDERPLAN)	HomeFirst	ElderPlan	8. YES
10. INTEGRA MLTC (Personal Touch)	YES		9. YES
11. NORTH SHORE-LIJ HEALTH PLAN	YES		10. YES
12. SENIOR HEALTH PARTNERS/ Managed Health/ Healthfirst	Senior Health Partners	Healthfirst Complete Care	11. YES
13. VNS CHOICE	VNS Choice	VNS Choice Total	12. YES
14. WELLCARE MLTC	Wellcare Advocate		13. YES

Prepared by New York Legal Assistance Group - Evelyn Frank Legal Resources Program, updated Mar. 30, 2015 **Tel. 1- 212-613-7310**

<http://nyhealthaccess.org> eflrp@nylag.org

FOR MORE INFORMATION and to OPT OUT : NY Medicaid Choice

Tel. 1-855-600-3432 TTY: 1-888-329-1541

Monday to Friday 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm.

Website: <http://www.nymedicaidchoice.com>

Independent Community Advocacy Network

Tel: 1-844-614-8800

Website: www.icannys.org (Ombudsprogram for FIDA) e-mail ican@cssny.org