

FIDE SNP enrollment will be voluntary - not mandatory!

The Arc of New Jersey wants to thank everyone who submitted a comment to the NJ Department of Human Services (DHS) this past summer, in response to a draft proposal included within the Comprehensive Medicaid Waiver that would have required all dual eligibles (persons who have both Medicare and Medicaid) to enroll in a *“fully integrated dual eligible (FIDE) special needs plan (SNP).”*

We are delighted to announce that the New Jersey DHS has decided to eliminate this proposal from the Comprehensive Medicaid Waiver. Now, instead of a mandatory enrollment, dually eligible individuals will have a CHOICE about whether to enroll in a FIDE SNP.

Throughout the last few months, The Arc of New Jersey took a leadership role on this important issue, with a wide dissemination of our Action Alert, which included information on the FIDE SNP proposal. In addition, we raised our concerns on this matter to DHS representatives during a listening session in August. We have been told that DHS received many comments on the proposed Waiver, and a large number of parents with adult children with I/DD expressed their strong concern about the proposal for mandatory enrollment of dual eligibles into a FIDE SNP. *Your letters and e-mails were very powerful in convincing NJ DHS to change this proposal!* We thank NJ DHS for their responsiveness to our concerns and for making this important change. The Waiver was recently submitted to the federal Centers for Medicare and Medicaid Services (CMS).

As we mentioned in the e-mails that were circulated over the summer, a “FIDE SNP” is a Medicare managed care plan. If individuals who have both Medicare and Medicaid enroll in a FIDE SNP, they will be restricted to seeing only the physicians and other providers who are in the network of that managed care plan. If these individuals needed to see a physician who is *not* affiliated with that managed care plan, they would be required to pay the full cost of the physician’s bill.

Enrolling in a FIDE SNP continues to be a *choice* for all dual eligibles in New Jersey, and there are some advantages with a FIDE SNP enrollment, such as knowing that the enrollees will never receive any bills from physicians as long as they use the in-network providers. **A decision on whether or not a dually eligible person would benefit from a voluntary enrollment in a FIDE SNP should be made on an individualized basis.**

The Arc of New Jersey anticipates that additional information will be available in the coming weeks on voluntary enrollment in FIDE SNPs, and we will distribute the information as soon as we receive it.

If you have questions on whether enrolling in a FIDE SNP would be beneficial for a dually eligible individual, you may want to speak to a counselor at NJ’s State Health Insurance Assistance Program (SHIP). The services from SHIP counselors are always free and unbiased, and they can address questions pertaining to Medicare

beneficiaries, as well as persons who have both Medicare and Medicaid, with or without private health insurance. To obtain further information, please call [1-800-792-8820](tel:1-800-792-8820) or visit the SHIP website at: <http://www.nj.gov/humanservices/doas/services/ship/> Please note that SHIP counselors will be extremely busy until December 7, 2016, helping persons who have Medicare (but who don't also have Medicaid) because that is the deadline for Medicare-only beneficiaries to switch to a different drug plan (Medicare Part D). Persons who have both Medicare and Medicaid are not "locked in" to a Medicare drug plan, and they can switch to a different drug plan at any time.

Again, The Arc of New Jersey wants to thank NJ DHS for its decision to remove the section on mandatory FIDE SNP enrollment from the Comprehensive Medicaid Waiver, and we thank everyone who submitted a comment to DHS on this proposal.