

Dual Eligible Special Needs Plans (D-SNP) 2017 Frequently Asked Questions (FAQs)

What is a FIDE SNP?

New Jersey has a Fully Integrated Dual Eligible Special Needs Plan (FIDE SNP) Program that is available for individuals who have both Medicare and Medicaid benefits. A FIDE SNP is a special kind of Medicare Advantage plan that combines all of the services offered by original Medicare and a prescription drug plan, along with all of NJ FamilyCare's managed care services.

Last year, each of the NJ Dual Eligible Special Needs Plans (D-SNPs) became FIDE SNPs when the State added managed long-term services and supports (MLTSS) to the D-SNP benefit package. For the purpose of this document, the terms "FIDE SNP" and "D-SNP" are used interchangeably.

When a member enrolls in a FIDE SNP, he or she will be automatically disenrolled from original Medicare, their Part D prescription drug plan, and all of their Medicare and Medicaid benefits will be covered by the FIDE SNP.

What FIDE SNP plans are available in my county?

- Please see the FIDE SNP options chart on page 3.
- Currently there are four FIDE SNP plans operating in the State of New Jersey. Please note that these health plans have been approved in specific counties, so check the chart on page 3 to see which counties are covered by specific FIDE SNP plans.
 - You can contact your local State Health Insurance Assistance Program (SHIP) office at 1-800-792-8820. They will help you select a FIDE SNP plan.
 - Or you can contact Medicare at 1-800 MEDICARE (1-800-633-4227, TTY#: 1-877-486-2048), 24 hours a day, 7 days a week.

Search Online



At www.Medicare.gov, you will find a Medicare Plan Finder that will let you know which FIDE SNP plans are available in your county. Compare provider networks and drug lists!
<https://www.medicare.gov/sign-up-change-plans/index.html>

New!

As of January 1, 2017, a new FIDE SNP plan is available in New Jersey: **Horizon NJ TotalCare (HMO SNP)**. It will operate in 15 counties (please see the chart on page 3).

With the addition of Horizon NJ TotalCare, there will be a total of four health plans offering FIDE SNP, and at least one FIDE SNP plan will be available in 20 of the state's 21 counties (only Cape May county will not have a FIDE SNP plan option in 2017).

FIDE SNP Program and Plan Features

All FIDE SNPs in New Jersey include extra features and benefits that go beyond traditional Medicare or NJ FamilyCare plans, including:

- Coverage of all Medicare and Medicaid benefits under a single plan, with a single member ID card;
- Plan benefits include, but are not limited to coverage for medical, dental, vision, hearing, prescription drug, lab, podiatry, imaging, behavioral health and long-term services and supports;
- A single provider network for each plan;
- A single point of contact for each plan (Member Services);
- \$0 cost sharing for plan services and covered prescription drugs, as long as enrollees use participating (in-network) providers (Cost sharing does not include patient pay liability for assisted living or nursing facilities. Some members may have out of pocket costs for assisted living or nursing facility.);
- Behavioral health benefits under plan, including inpatient, outpatient, partial care, and certain substance abuse services;
- The same comprehensive dental plan as NJ FamilyCare Plan A;
- Extra benefits not available from traditional Medicare or NJ FamilyCare; benefits differ from plan to plan, but some examples include gym membership, Personal Emergency Response Systems (which are otherwise only available to MLTSS members), and spending cards for over-the-counter health items;
- All FIDE SNP members also have access to a dedicated Care Manager and Interdisciplinary Care Team to assist in them in identifying and monitoring their health care needs, creating a customized Plan of Care, and arranging necessary services. This is true even when a member declines Care Management.

Things to keep in mind when joining a FIDE SNP:

- **Enrollees need to use participating (in-network) providers.** Prospective members are advised to check the online provider directory on the plan's website or call the plan to determine whether or not their current primary care providers, pharmacies, Durable Medical Equipment (DME) providers, dentists, and other specialists are in the plan's network. ***Please see the chart on page 3 for links to FIDE SNP provider directories.***
- **FIDE SNPs use formularies (approved drug lists).** Prospective members should check the plan's online formulary or call the plan to determine whether or not their drugs are included in the plan's formulary. ***Please see the chart on page 3 for links to FIDE SNP web pages and formulary look-ups.***
- **Some plans may require referrals for certain services and specialist types.** Be sure to ask about the plan's referral policy.
- **When enrolled in a FIDE SNP, all of an individual's Medicare and Medicaid managed care services, including MLTSS services (if clinically and financially eligible), will be covered by that FIDE SNP.** This includes Care Management.
- Members who choose their current plan's FIDE SNP may keep their MLTSS care manager when switching over to the FIDE SNP option.

If I enroll in a FIDE SNP, will I have to choose a new primary care provider (PCP)?

A: All NJ FIDE SNPs require members to choose, or have chosen for them, a PCP who is in the FIDE SNP network. Before enrolling in a new FIDE SNP, you should find out if your current PCP and other preferred providers are in the FIDE SNP network.

What information will I receive once I enroll in the FIDE SNP?

A: Once enrolled, you will receive a welcome packet from your plan. That packet should include an ID card, an Evidence of Coverage document, a Summary of Benefits and other helpful information about provider networks, covered services and useful phone numbers and websites.

<u>HEALTH PLAN</u>	<u>FIDE SNP NAME & CONTACT</u>	<u>COUNTIES</u>	<u>ONLINE PROVIDER DIRECTORY</u>
<u>Amerigroup New Jersey, Inc.</u>	Amerivantage Dual Coordination (HMO SNP) 1-800-374-3631 (TTY 1-800-855-2880)	Atlantic, Bergen, Burlington, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	<u>http://amerigroup.prismisp.com/</u>
<u>Horizon Healthcare of New Jersey, Inc.</u>	Horizon NJ TotalCare (HMO SNP) 1-800-543-5656 (TTY 711)	Atlantic, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Monmouth, Morris, Passaic, Salem, Somerset, Sussex, Union, Warren	<u>http://doctorfinder.horizonblue.com/</u>
<u>UnitedHealthcare Community Plan</u>	UnitedHealthcare Dual Complete ONE (HMO SNP) 1-800-514-4911 (TTY 711)	Atlantic, Bergen, Burlington, Camden, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	<u>http://www.uhccommunityplan.com/nj/medical-care/2017/dual-complete-hmo-snp-one/lookup-tools.html#find-a-provider</u>
<u>WellCare Health Plans, Inc.</u>	WellCare Liberty (HMO SNP) 1-877-706-9509 (TTY 1-877-247-6272)	Bergen, Essex, Hudson, Middlesex, Morris, Passaic, Somerset, Union	<u>https://www.wellcare.com/en/New-Jersey/Find-a-Provider#/Search</u>

Aetna does not offer a FIDE SNP option at this time.

What should I do in an emergency, or if I have an urgent need for hospital services, medical supplies or equipment?

A: For emergency care needs, please call 911 or go to the nearest emergency room. If you are switching to a FIDE SNP and you have an urgent or ongoing need for hospital services, medical supplies, or equipment, be sure to contact the SNP in advance to make them aware of your needs. All of your hospital services, medical supplies and equipment will soon be provided by your new plan, but during your transition the FIDE SNP plan will reach out to your old health plan to help transfer care records, prior authorizations, and prescriptions to ensure continuity of care.

Am I going to be able to keep my current durable medical equipment (DME), e.g., hospital bed, wheelchair, etc.?

A: If you are currently using DME: Ask your current DME provider if they participate with the FIDE SNP. If they do, you can continue to use your current DME, and no change will be needed. If they don't (and you still plan to enroll), the FIDE SNP can assist you in finding a participating provider. You will be able to keep your current DME while you are making the transition into the FIDE SNP.

If I enroll in a FIDE SNP, how quickly can I talk to the new care manager?

A: The fastest way to contact a care manager for the first time is to contact the plan's customer service line and request care management. Also, please participate in the plan's health risk assessment. It is a short questionnaire that helps the plan determine the level of care management that is right for you. Your care manager is assigned by the plan upon completion of the health risk assessment. For MLTSS members, please see the section called **MLTSS under FIDE SNP**.

How do I get a prescription filled or pharmacy services in my new FIDE SNP?

A: Your new FIDE SNP will help you transfer all your pharmacy information, including authorizations so you can continue to obtain your needed prescriptions. Your FIDE SNP will assist you with prescriptions and pharmacy services.

MLTSS under FIDE SNP

In 2016, New Jersey began offering all managed long-term services and supports through the FIDE SNP. MLTSS services for eligible individuals are coordinated with Medicare and Medicaid services by a single care manager.

All FIDE SNP plans offer the full scope of Managed Long Term Service and Supports (MLTSS) benefits, including Home and Community Based Services, **for members who meet MLTSS clinical and financial eligibility criteria.**

Some frequently asked questions regarding MLTSS under FIDE SNP are addressed below:

Q: How can an existing FIDE SNP member gain access to MLTSS benefits?

A: A FIDE SNP member has the option to speak with their Primary Care Provider or FIDE SNP plan Care Manager to initiate the assessment process to determine MLTSS eligibility. A member can also call their plan's customer service number to request assessment (please see the chart on page 3 for contact information).

Q: How can an existing MLTSS member (who is not currently a FIDE SNP member) join a FIDE SNP plan?

A: Any interested MLTSS member should contact the FIDE SNP plan directly. (Keep in mind that FIDE SNP plan availability varies by county and not every NJ FamilyCare Plan offers a FIDE SNP.) MLTSS members may keep their MLTSS care manager if they enroll in their current plan's FIDE SNP option.

FIDE SNP Enrollment and Disenrollment

Enrollment in a FIDE SNP is completely voluntary. No one is required to enroll. If your health plan says you must enroll in the FIDE SNP, please contact the State Medicaid Hotline to report it: 1-800-356-1561.

FIDE SNP Enrollment Tips

- You can select a new **Medicare FIDE SNP** plan by calling 1-800 MEDICARE (1-800-633-4227, TTY#: 1-877-486-2048), 24 hours a day, 7 days a week. At www.Medicare.gov, you will find a Medicare Plan Finder that will let you know which FIDE SNP plans are available in your county.
- For more personalized assistance, you can contact your local State Health Insurance Assistance Program (SHIP) office at 1-800-792-8820. They will help you select a new plan. You will then have to contact your new plan or call 1-800 MEDICARE (1-800-633-4227, TTY#: 1-877-486-2048) available 24 hours a day, 7 days a week, to enroll in the new plan.
- NJ FamilyCare members enrolled in Medicaid under the Medicaid Expansion rules under the Affordable Care Act (for adults with income between 100% and 148% of FPL, PSC 762) are not eligible to enroll in the FIDE SNP when they become eligible for Medicare. Once a Medicaid Expansion member qualifies for Medicare, he or she will be notified by the State that their NJ FamilyCare coverage will end. They should contact their local county Board of Social Services (also known as County Welfare Agencies) for more information on qualifying for traditional Medicaid through the Aged, Blind and Disabled Program. Please follow the link to see a list of county agencies: <http://www.nj.gov/humanservices/dfd/programs/njsnap/cwa/>. These members should also contact SHIP (1-800-792-8820) for more information on programs to assist with payment of Medicare premiums and Extra Help for Part D Medicare Prescription Drug costs.

What happens if, after becoming a member of a FIDE SNP, I want to disenroll?

- You can choose **original Medicare** (fee for service). You can call Medicare at 1-800 MEDICARE (1-800-633-4227, TTY#: 1-877-486-2048) available 24 hours a day, 7 days a week, and ask to be enrolled in Original Medicare and a Medicare Part D prescription drug plan. If you take no further action, you will automatically be enrolled into the NJ FamilyCare plan associated with your FIDE SNP MCO. If you wish to select a different NJ FamilyCare plan, you can call NJ FamilyCare (Medicaid) at 1-800-701-0710 (TTY#: 1-800-701-0720).
- You can also choose to enroll in a Medicare Advantage Prescription Drug Plan. For this option you should call 1-800 MEDICARE (1-800-633-4227, TTY#: 1-877-486-2048). **However, please be advised that there are costs associated with other (non-SNP) Medicare Advantage plans that do not exist with FIDE SNP plans.** If you take no further action, you will automatically be enrolled into the NJ FamilyCare plan associated with your FIDE SNP MCO. If you wish to select a different NJ FamilyCare plan, you can call NJ FamilyCare (Medicaid) at 1-800-701-0710 (TTY#: 1-800-701-0720).
- You can disenroll from your current FIDE SNP and enroll in a new FIDE SNP simply by requesting enrollment in a new FIDE SNP. You will automatically have all Medicare, Medicaid, and Prescription Drug services switched to your new FIDE SNP on the first of the month after you ask to change plans. You can do this by contacting Medicare (1-800-633-4227, TTY#: 1-877-486-2048), 24 hours a day, 7 days a week, going online to Medicare.gov's planfinder by using this link:

<https://www.medicare.gov/sign-up-change-plans/index.html>, or by contacting one of the plans on page 3 directly.

- If you are planning to disenroll from FIDE SNP and enroll in PACE (Programs of All-Inclusive Care for the Elderly) it is strongly recommended that you follow the process described below:
 - You should first determine if PACE is available in your community. PACE coverage areas are designated by zip codes. The page at the following link includes a list of PACE coverage areas by zip code: <http://www.state.nj.us/humanservices/doas/services/pace/>
 - You should then contact the PACE site for your coverage area to determine if you are eligible and arrange for enrollment. The page at the link above also includes contact information for each PACE site.
 - Because you cannot be enrolled in FIDE SNP and PACE at the same time, you should then contact Medicare at 1-800 MEDICARE (1-800-633-4227, TTY#: 1-877-486-2048) or Medicare.gov to disenroll from FIDE SNP. You must be sure that your disenrollment from FIDE SNP takes effect the day before your enrollment in PACE takes effect (for example: for a PACE enrollment starting February 1st, FIDE SNP disenrollment should be effective January 31st). You should ask both your Care Manager and the PACE provider to assist you in coordinating this process.

What happens if I just call NJ FamilyCare (to disenroll from FIDE SNP)?

- You would not be able to make any actual changes through this method, and would eventually be directed to contact either Medicare or your current FIDE SNP Plan to disenroll. Only Medicare or your FIDE SNP Plan can initiate a disenrollment.

State Health Insurance Assistance Program (SHIP)

State Health Insurance Assistance Program (SHIP) provides free, unbiased help in selecting Medicare health and drug plans. If you need assistance with your decision to enroll in a DSNP versus Original Medicare or other Medicare health and drug plans options, call the state SHIP hotline to be referred to a local counselor. **The SHIP hotline number is 1-800-792-8820.**