Community HealthChoices Dual Eligible Participants

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# Welcome

This course was created by the PA Department of Human Services to help people understand a new Medicaid (also known as Medical Assistance) program for older adults and people with physical disabilities. The new program is called Community HealthChoices or CHC.

This course answers important questions you may have about CHC. It is going to help you better understand what the new CHC program is, what benefits it covers, how to know if your doctors and hospitals are part of it, and what to do when you’re enrolled.

This course focuses on CHC for dual eligible participants. Being a dual eligible participant means you have both Medicare and Medicaid.

There are other courses about CHC for people who get services through home and community-based waivers and for people who live in a nursing facility.

## Resources

We know that some terms used in this course may be confusing. The Glossary & Acronyms guide includes a list of these terms and acronyms. You can find the Glossary & Acronyms guide [here](http://www.healthchoices.pa.gov/cs/groups/webcontent/documents/document/c_237794.pdf). You may also want to read about the Adults Benefits Package. You can find that [here](http://www.healthchoices.pa.gov/cs/groups/webcontent/documents/document/c_264102.pdf).

# What is Community HealthChoices?

So, you’ve found out that you’re going to be enrolled in Community HealthChoices. You may be asking yourself, what is Community HealthChoices? Why am I being put into this program? Do I need to enroll in this program? Do I have to be in the program?

Community HealthChoices, also known as CHC, is a mandatory managed care program for people who are eligible for both Medicare and Medicaid or for individuals with physical disabilities who need the level of care provided by a nursing facility – whether in a nursing facility or in their home. CHC will serve more people in communities, give them the opportunity to work, spend more time with their families, and experience an overall better quality of life. CHC will improve services for hundreds of thousands of Pennsylvanians.

## Why the change to CHC?

You may need a doctor, specialist, therapist, home care worker, and other specialty providers. Before CHC, you or your family had to manage all these services with limited support.

There are many organizations that provide services. It’s hard to know which are the good providers that will give you the services that you need.

With CHC, managed care organizations, which are known as CHC health plans, are responsible for coordinating all these services and making sure you get the quality services you need.

## How does CHC work?

First, you will need to pick a CHC health plan. There are three CHC health plans in Pennsylvania:

* AmeriHealth Caritas, which goes by Keystone First in the Southeast,
* UPMC Community HealthChoices, and
* Pennsylvania Health & Wellness.

You will be asked to select one of the three CHC health plans when you move to or enroll into CHC. If you do not choose a CHC health plan, you will be automatically enrolled in one. You may change your CHC health plan at any time whether you picked it yourself or you were automatically enrolled.

That plan will pay for your physical health benefits, like doctors’ visits and specialists. The CHC health plan will also pay for your long-term services and supports, if you are eligible for those services. Your CHC health plan will coordinate with Medicare and your behavioral health plan to make sure that you get the services you need. The CHC health plan is there to help take the confusion out of your health care.

## Who is included?

So, you may be wondering, exactly who is eligible to enroll in the CHC health plans. Community HealthChoices enrolls people 21 and older who are:

* Eligible for both Medicare and Medicaid – which is referred to as dual eligible, or
* Receiving long-term services and supports through Medicaid home and community-based waiver programs for individuals and are not enrolled in the Living Independence for the Elderly program, which is called LIFE, or
* Living in a nursing facility paid for by Medicaid.

If you are not sure this includes you, don’t worry. The PA Department of Human Services will contact you if you’re eligible for CHC.

## Will CHC affect my Medicare plan or services?

No, it won’t.

Since you are on both Medicare and Medicaid, Medicare is your main insurance. That means when you get services covered by Medicare, Medicare pays first, and Medicaid pays what Medicare doesn’t cover.

You will be able to keep your Medicare health plan or stay in original Medicare if you do not have a Medicare health plan. You will also keep your Medicare doctors. CHC replaces your Medicaid. CHC has no impact on your Medicare.

What will change is that Medicare (your main insurance) and your CHC health plan (which will be your Medicaid) will work together better.

# What if I’m dual eligible?

Now that you know what CHC is, let’s talk about what CHC means for you?

Since you are dual eligible – on both Medicare and Medicaid, you’ll move to CHC. Remember, CHC won’t change you’re Medicare.

## What about my current providers?

A benefit of CHC is that you’ll be able to choose a CHC health plan that best fits your needs. Each CHC health plan needs to have enough providers in its network. Remember, because you have Medicare, you’ll be able to keep your Medicare doctors no matter which CHC health plan you choose. For other providers, they need to be in the network of the CHC health plan you select.

## What about my current benefits?

How does Community HealthChoices affect your current benefits?

You will receive the same Adult Benefit Package that you receive today. Physical health benefits, like doctor visits, laboratory tests, and hospital stays, are provided by the CHC health plans. Behavioral health benefits, like mental health or drug and alcohol services, are provided by behavioral health plans.

Your Medicare coverage won’t change. CHC works directly with Medicare to coordinate your services.

## Do I get a health screening?

After you choose a CHC health plan, they will do a health screening to see if your services are meeting your needs. If the health screening shows that you need long-term services and supports, you’ll be given a comprehensive needs assessment.

The comprehensive needs assessment provides information for planning what services you will get and how you will get them. If you feel you have needs that are not being met or your needs change, you can request a new assessment at any time. If it’s determined that you need long-term services and supports, the CHC health plan will work with you to find the best way to meet your needs.

## What about a care management plan?

With CHC, you may be able to have a care management plan, depending on your needs and situation. The care management plan focuses on how your physical, cognitive, and behavioral healthcare needs are managed. The care management plan has information about how the CHC health plans will coordinate with your Medicare, Veteran’s services, behavioral health plans, and other insurers and supports to make sure your needs are met.

# What are my next steps?

So, we’ve talked about CHC and how it may affect you. You may be wondering…what are my next steps?

## Review the Enrollment Packet

After you receive the letter from the Department of Human Services telling you that you will move to CHC, you will get an enrollment packet. The enrollment packet will come from an organization called the independent enrollment broker or IEB. Read the information in the enrollment packet carefully. It tells you about the different CHC health plans, benefits, and things to think about when choosing your CHC health plan.

Remember, you will be able to keep your Medicare providers for services that are covered by Medicare. CHC will not change your Medicare plan or services.

If you get services that aren’t covered by Medicare, you should pick a CHC health plan that has your providers in its network. It’s a good idea to have a list of your current providers so you can check and see which providers work with which CHC health plans. This is the time to get that information together.

## Learn about CHC Health Plans

You can learn more about the CHC health plans by visiting the CHC enrollment [website](http://www.enrollchc.com). You can also call the IEB at 844-824-3655 or (TTY) 833-254-0690. They’ll answer your questions and give you information about your health plan options. You’ll want to have the list of your providers available because the IEB can tell you which of your providers are in each CHC health plan.

## Talk to Your Providers

You may also want to talk to your providers about which CHC health plans they accept or plan to accept. This helps you determine which plan to choose so you can keep your current providers.

## Select Your Plan

Even though enrolling in CHC is mandatory, you do have some choice in the process. You can choose your CHC health plan. This is important because if you don’t choose a plan, you’ll be automatically enrolled in one. Think about which plan includes your providers and the services that are most important to you. Which plan you choose depends on your needs and situation.

Some things to think about when selecting a health plan are:

* What agencies currently help you?
* What additional services are offered by the CHC health plans that are important to you?

Include these agencies on your list and check to make sure they are in the network for the plan you choose. The independent enrollment broker can help you do this.

If all this seems confusing, don’t worry. You can change your CHC health plan at any time. To do this, just go to the CHC enrollment [website](http://www.enrollchc.com) or call the IEB at 844-824-3655 or (TTY) 833-254-0690.

## Work with Your Plan

Once you’ve selected your CHC health plan, they’ll send you a welcome packet and ID card. Be sure to show this new card at any appointments. You’ll need to continue showing your Medicare card as well.

Talk to your CHC health plan about your needs and preferences. Work with them during the health screening or needs assessment process to make sure your voice is heard. Ask them about additional services they provide.

Remember, your CHC health plan is the single point of contact for your services. The CHC health plans work with Medicare to make sure your services are well coordinated. CHC health plans make it easier for you to plan and receive high-quality services.

# Conclusion

Thank you for taking the time to learn about CHC, what it features, who is involved, and what to do when you’re enrolled.

For more information, go to the HealthChoices [website](http://www.healthchoices.pa.gov) or the CHC enrollment [website](http://www.enrollchc.com). You may also call the IEB at 844-824-365 or (TTY) 833-254-0690.