

Community HealthChoices Dual Eligible Participants Module

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CHC Dual Eligible Participants

Welcome

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

Welcome Continued

This course answers important questions you may have about Community HealthChoices (CHC). It is going to help you better understand what the 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.

Welcome Continued

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 long-term services and supports in the community, also called home and community-based services (HCBS), and for people who live in a nursing facility.

What Is Community HealthChoices (CHC)

So, you're considering enrolling in CHC. You may be asking yourself, "What is CHC? How does the program work? Do I qualify to be in this program?"

What Is CHC?

CHC is a mandatory managed care program for people who are eligible for both Medicare and Medicaid or for people with physical disabilities who need the level of care provided by a nursing facility—whether in a nursing facility or in their home. CHC serves more people in the community, giving 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 CHC?

So, why CHC?

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

There are many organizations that provide services, which can sometimes make it difficult to know which provider can best serve your needs.

CHC managed care organizations (or CHC health plans) are responsible for coordinating all these services and making sure you get the quality services you need..

How Does CHC Work?

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,
- Pennsylvania Health & Wellness, and
- UPMC Community HealthChoices.

You will be asked to select one of the three CHC health plans when you enroll in 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.

How Does CHC Work? Continued

The 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 plan. CHC enrolls people 21 years of age and older who are:

- Eligible for both Medicare and Medicaid—which is commonly referred to as dual eligible, or
- Receiving long-term services and supports through Medicaid HCBS and are not enrolled in the Living Independence for the Elderly (LIFE) program, or
- Living in a nursing facility paid for by Medicaid.

LIFE

There is another program available to certain people who are eligible for CHC. People aged 55 and older who meet the eligibility criteria may choose to enroll or remain in the LIFE program. The LIFE program features a managed care approach. It combines long-term services and supports, behavioral health, and physical health services.

LIFE Continued

To be eligible for the LIFE program, you must:

- Be age 55 or older,
- Be nursing facility clinically eligible,

- Live in an area served by LIFE, and
- Be able to be safely served in the community.

The LIFE program focuses on people living independently in their homes and communities for as long as possible. The LIFE program will continue to remain an option for eligible people alongside CHC.

Will CHC Affect My Medicare?

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.

Will CHC Affect My Medicare? Continued

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 is your Medicaid. CHC has no impact on your Medicare.

What will change is that Medicare (your main insurance) and your CHC Medicaid health plan 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.

What If I'm Dual Eligible?

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're 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 Benefits?

What benefits does CHC provide?

You will receive physical health benefits, like doctor visits, laboratory tests, and hospital stays, from the CHC health plans. You will have access to behavioral health benefits, like mental health or drug and alcohol abuse services, from 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.

Do I Get a Health Screening? Continued

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 will 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?"

Your Next Steps

Review the Enrollment Packet

Once you are determined functionally eligible for the program, you will receive an enrollment packet 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 at www.enrollchc.com. You can also call the IEB at 844-824-3655. 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 plan 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? and
- What additional services are offered by the CHC health plan 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 IEB 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 at www.enrollchc.com or call the IEB at 844-824-3655.

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. This is a person-centered process, and you will be asked to make your voice heard during the needs assessment and planning process. Ask your CHC health plan about any additional services they provide.

Remember, your CHC health plan is the single point of contact for your Medicaid 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 offers, who is involved, and what to do when you're enrolled.

For more information, go to www.healthchoices.pa.gov or www.enrollchc.com. You may also call the IEB at 844-824-3655.