

Coverage options for individuals eligible for Medicare and Medicaid

If you have both Medicare and Medicaid, meaning you are a dually eligible individual, you have several options for how you receive your coverage. Below is a list of the different types of plans for dually eligible individuals. Some types combine Medicare and Medicaid coverage, while in others the coverage stays separate. Depending on your situation, some coverage options may meet your health care needs better than others.

Please note that which plans are available, how you qualify for plans, and what the plans cover is different from state to state.

Like all people with Medicare, you have the choice of enrolling in Original Medicare or choosing a Medicare Advantage Plan to cover your Medicare benefits. In addition to Medicare, you also have Medicaid coverage.

A **Dual-eligible Special Needs Plan (D-SNP)** is a type of Medicare Advantage Plan for dually eligible individuals. Like other Medicare Advantage Plans, D-SNPs typically require you to use an in-network provider for Medicare services. These in-network providers should also accept Medicaid. Cost-sharing varies from plan to plan, and some plans offer zero cost-sharing for enrollees. There are also types of D-SNPs that provide long-term care and/or behavioral health services in addition to Medicare and Medicaid coverage.

The **Program of All-Inclusive Care for the Elderly (PACE)** provides Medicare, Medicaid, and long-term care services under one plan. If you are enrolled in PACE, you receive care at PACE centers, which are responsible for arranging all primary care, inpatient hospital care, and long-term care.

Certain states also have **Medicare-Medicaid Plans (MMPs)**, which are responsible for providing all Medicare and Medicaid services (including long-term care and behavioral health services). MMPs coordinate Medicare and Medicaid in different ways throughout the country, so it is best to contact an MMP directly to learn more about the coverage it provides.

Considering plan options

D-SNPs, **PACE**, and **MMPs** may be good options if you would prefer to receive care through a single plan. For example, you may prefer a D-SNP if you are used to managed care and provider networks. Remember that not all coverage options are available in every state or county. There also may be eligibility requirements for enrollment (such as a minimum age or need for a certain level of long-term care).

Remember that you also have the option of choosing **Original Medicare** coverage, if you are looking for greater flexibility in choosing providers. In Original Medicare you can see providers across the country, and you are not limited to a network. Medicare Advantage Plans generally have a network of providers you must choose from in order to get covered care. (Beneficiaries should contact their local Medicaid office to learn about accessing their Medicaid benefits.)

For help learning about the options available to you, contact:

- Your local Medicaid office
 - Visit www.medicaid.gov/about-us/contact-us/index.html
- Your state's long-term care ombudsman
 - Visit www.theconsumervoice.org/get_help
- Your State Health Insurance Assistance Program (SHIP)
 - Visit www.shiptacenter.org or call 877-839-2675
- 1-800-MEDICARE (1-800-633-4227)

You may have to consult multiple agencies to gain a clear idea of what plans are in your area, and what those plans are called (some plans may not refer to themselves using the names above).

This project was supported in part by grant 90MINC0001-01-00 from the U.S. Administration for Community Living, Department of Health and Human Services. Points of view or opinions do not necessarily represent official ACL policy.