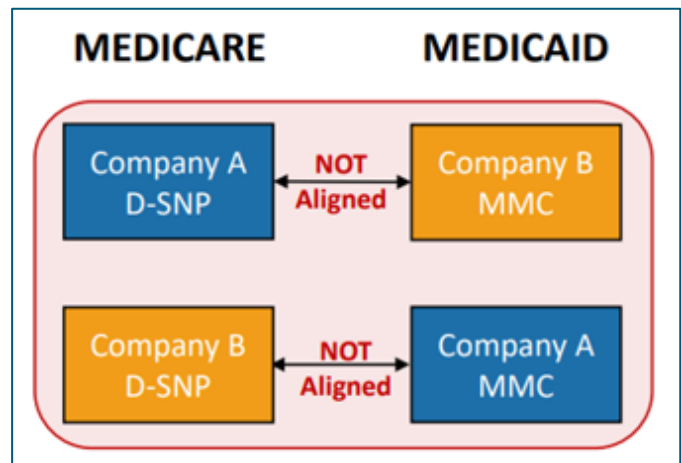


## Frequently Asked Questions about Exclusively Aligned Enrollment for Dual Eligible Special Needs Plan Members

### 1. I just heard about something called “exclusively aligned enrollment” for people enrolled in both Medicare and Medicaid. What is that?

People enrolled in both Medicare and Medicaid, referred to as “dual eligible” enrollees, receive health coverage from both programs. In Virginia, most dual eligible enrollees receive their Medicaid coverage from one health plan (a private insurance company also known as a Managed Care Organization, or MCO). For Medicare coverage, dual eligible enrollees can choose to enroll in a Dual Eligible Special Needs Plan, or D-SNP, a special type of Medicare Advantage plan specifically designed for dual enrollees.

If you chose one MCO for your Medicaid and different health plan for your D-SNP, your health coverage is “unaligned,” meaning they don’t “line up” because your benefits are managed by two different MCOs. The picture on the right shows an example of an unaligned plan in which the enrollee has a different MCO for Medicaid and their D-SNP.



This can be confusing for the D-SNP enrollee, their health care providers, and the health plans because health plans are supposed to coordinate the enrollee’s Medicare and Medicaid benefits. “Coordinating benefits” means the Medicare and Medicaid health plans are supposed to work together to help the enrollee stay healthy and get the most out of their health coverage.

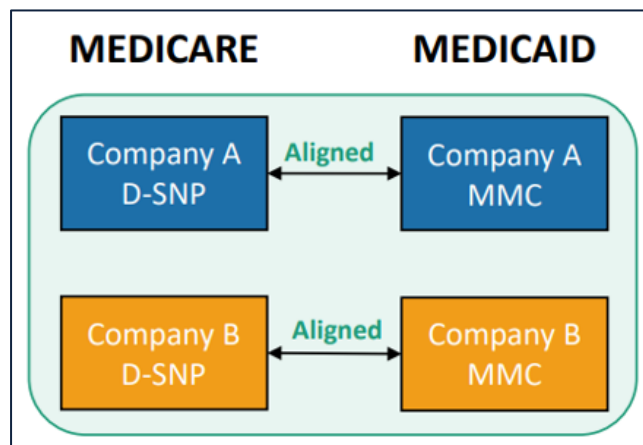
“Exclusively aligned enrollment” happens when a D-SNP enrollee who is eligible for full Medicaid coverage receives their Medicaid MCO and Medicare benefits from the same MCO. This is a great option for D-SNP enrollees because it offers them a combined package of health benefits managed by one MCO. Benefits of exclusively aligned enrollment include:

- One plan that coordinates all care.
- Integrated member materials, such as one Medicare/Medicaid ID card, member handbook and other documents which include information about coverage in both Medicare and Medicaid.
- A comprehensive network of health care providers.
- Timely coordination of care.
- Reduced confusion for members and providers.
- Easier access to specialists who are contracted with both Medicare and Medicaid.
- Better health outcomes.

If you want to align your health coverage, you don't need to do anything. On January 1, 2025, you will be moved automatically into your D-SNP MCO's Medicaid plan.

## 2. What does this mean for me?

If you're in a Virginia D-SNP, as of January 1, 2025, you will be required to have exclusively aligned enrollment. Again, this means you will need to be enrolled with the same MCO for your D-SNP and Medicaid MCO plans. **If you want to align your health coverage, you don't need to do anything. On January 1, 2025, you will be moved automatically to your D-SNP MCO's Medicaid plan.**



Let's use the example of a person who is enrolled with Company A for their Medicaid MCO plan and Company B for Medicare. If that person decides to stay with their Company B D-SNP, on January 1, 2025, Virginia Medicaid will move them to Company B's Medicaid MCO plan. Medicare requires that enrollees have a choice of Medicare coverage, so the enrollee's choice of D-SNP controls their Medicaid MCO plan enrollment. The picture above shows what an aligned plan looks like, in which the person is enrolled in both Company A's Medicaid plan and D-SNP.

If you have questions about how exclusively aligned enrollment will affect your Medicaid coverage, including if you will have to change some of your providers, you should call your D-SNP or your Medicaid MCO. You can find their contact information in the table below or on the back of your member ID card.

| Health Plan Name                    | Medicaid Plan Information  | D-SNP Information  |
|-------------------------------------|--|--|
| Aetna Better Health of Virginia     | <a href="https://www.aetnabetterhealth.com/virginia/index.html">https://www.aetnabetterhealth.com/virginia/index.html</a><br>1-800-279-1878 (TTY: 711) | <a href="https://www.aetnabetterhealth.com/virginia-hmosnp/">https://www.aetnabetterhealth.com/virginia-hmosnp/</a><br>1-855-463-0933 (TTY: 711)   |
| Anthem HealthKeepers                | <a href="https://mss.anthem.com/va/virginia-home.html">https://mss.anthem.com/va/virginia-home.html</a><br>1-800-901-0020 (TTY: 711)                   | <a href="https://www.anthem.com/medicare/medicare-advantage-plans/special-needs-plans/dual-special-needs-plans">https://www.anthem.com/medicare/medicare-advantage-plans/special-needs-plans/dual-special-needs-plans</a><br>1-855-949-3321 (TTY: 711) |
| Humana Healthy Horizons in Virginia | <a href="https://www.Humana.com/HealthyVA">https://www.Humana.com/HealthyVA</a><br>1-844-881-4482 (TTY: 711)   | <a href="https://www.Humana.com">https://www.Humana.com</a><br>1-800-833-2364 (TTY: 711)   |
| Sentara Health Plans                | <a href="https://www.sentarahealthplans.com/members/medicaid">https://www.sentarahealthplans.com/members/medicaid</a><br>1-844-563-4201                | <a href="https://www.sentarahealthplans.com/plans/medicare/sentara-community-complete-hmo-d-snp">https://www.sentarahealthplans.com/plans/medicare/sentara-community-complete-hmo-d-snp</a><br>1-855-434-3267 (TTY: 711)                               |
| United Health Care                  | <a href="https://www.uhc.com/communityplan/virginia">https://www.uhc.com/communityplan/virginia</a><br>1-855-326-9418                                  | <a href="https://www.uhc.com/medicare">https://www.uhc.com/medicare</a><br>1-844-589-0514 (TTY: 711)   |

You can also call the Virginia Managed Care Helpline at 1-800-643-2273 (TTY: 1-800-817-6608) or visit their website at [www.VirginiaManagedCare.com](http://www.VirginiaManagedCare.com). The Managed Care Helpline provides free, unbiased information about your Medicaid enrollment options. They can help you learn more about each Virginia Medicaid MCO, including the extra benefits they offer, and can help you compare Medicaid MCOs to each other so you can make the best choice for your personal situation. You can also switch to a different Medicaid MCO plan by visiting that website or calling 1-800-643-2273 (TTY: 1-800-817-6608).

For questions about Medicare and Medicare Advantage plans, including D-SNPs, you can call the Virginia Insurance Counseling and Assistance Program, or VICAP, at 1-800-552-3402 (TTY 1-800-552-3402). VICAP provides free, confidential information for Medicare enrollees, including people in D-SNPs.

### **3. I have Medicaid and Medicare. I just got a letter saying I have to switch my Medicaid plan before January 1, 2025. Why?**

You received this letter because you are enrolled in both Virginia Medicaid and a Dual Eligible Special Needs Plan (D-SNP) for people with Medicare. Right now, your Medicaid and Medicare plans are managed by two different private insurance companies, or Managed Care Organizations (MCOs). On January 1, 2025, all Virginia Medicaid and D-SNP members will need to be enrolled with the same MCO for Medicaid and Medicare. This is referred to as “exclusively aligned enrollment” – see Question 1 above for more information.

If you have questions about how exclusively aligned enrollment will affect your Medicaid coverage, you can call your MCO’s Member Services line at the number on your Medicaid or Medicare ID card. You can also call our Managed Care Helpline at 1-800-643-2273 (TTY: 1-800-817-6608), or the Virginia Insurance Counseling and Assistance Program, or VICAP, at 1-800-552-3402 (TTY 1-800-552-3402). VICAP provides free, confidential information for Medicare enrollees, including people in D-SNPs.

### **4. What if I want to stay with my current Medicaid plan?**

You can certainly do that! But, please be aware that if you decide to stay with your current Medicaid MCO plan and still want a D-SNP for Medicare, you will need to leave your current D-SNP and enroll with a D-SNP offered by your Medicaid MCO. For example, if you are in Anthem’s Medicaid plan and UnitedHealthcare’s D-SNP and want to stay with Anthem for Medicaid, you would need to leave the UnitedHealthcare D-SNP and enroll with Anthem’s D-SNP.

There are a couple of ways to find out which D-SNPs are available in your area:

- You can contact the Virginia Insurance Counseling and Assistance Program, or VICAP, at 1-800-552-3402 (TTY 1-800-552-3402). VICAP provides free, confidential information for Medicare enrollees, including people in D-SNPs. VICAP counselors can explain the process and help you find a D-SNP plan offered by your Medicaid MCO.

- You can also look for a new D-SNP yourself online by visiting the Medicare Plan Finder website. You can find the Medicare Plan Finder by visiting [www.medicare.gov](http://www.medicare.gov) and selecting the **“Find health and drug plans”** option on that page. The **“Find Plans Now”** button in that section links to the Medicare Plan Finder. From there, you can find information about the D-SNPs offered by your Medicaid MCO. Here’s how:
  - Once you’re on the Medicare Plan Finder website, enter your zip code and select **“Medicare Advantage Plan”** as the type of plan you want. Then, click the button that reads **“Find Plans.”**
  - On the next screen, you will be asked “Do you get help with your costs from one of these programs?”. Select **“Medicaid”** for this question and then click **Next**.
  - On the next screen, you will be asked if you want to see your drug costs when you compare plans. Select your choice of **Yes** or **No**. If you select Yes, you will need to enter information about your prescription drugs. Follow the instructions on the screen, then click **Next**.
  - On the next screen, you will see a list of the Special Needs Plans available in your zip code. In the **“Filter by”** section, click on **“Insurance Carrier,”** and select your Medicaid MCO from the box that appears. Then click **“Apply.”**
  - You will then see a list of the Special Needs Plans offered by your Medicaid MCO. **If you want to stay in a D-SNP, make sure you look at only plans with “D-SNP” in the name.**
  - Some MCOs offer more than one D-SNP. You can compare these plans to each other by selecting the **“Add to compare”** option at the top of the page. You can also compare different MCOs’ D-SNPs to each other using the same option. To do that, change the “Insurance Carrier” filter you added to another MCO, or leave that option blank so you can see multiple MCOs’ D-SNPs.

## 5. How does exclusively aligned enrollment affect my health coverage?

Exclusively aligned enrollment could affect your health coverage in important ways.

- **You may need to change health plans.** If you have different MCOs for Medicaid and D-SNP coverage, as of January 1, 2025, you will need to change one of your health plans so your coverage is managed by the same MCO. Please see the responses to Questions 2 and 3 above about where to go for help and information.
- **You may not have the same health care providers in a new plan.** Health plans have “provider networks” made up of all the doctors, hospitals, pharmacies, etc., that have agreed to provide services to that plan’s enrollees. If you change either your D-SNP or Medicaid MCO plan, it is not guaranteed that your current health care providers will be in the new plan’s network. **This is especially the case with services covered by Medicaid only, such as Home and Community Based Services, behavioral health or addiction recovery services, and non-emergency medical transportation.** Before you switch

plans, we recommend that you find out whether your current healthcare providers are enrolled with the MCO you want to switch to. Here are a few suggestions for how to do that.

- You can visit the MCO's website to search their provider network. Each Virginia MCO has a separate website for its D-SNP and Medicaid plans. That information is provided on the last page of this document.
- To search for a Medicaid provider, you can use Virginia Medicaid's provider search page at [https://ssa-vaeb.maximus.com/VASelfService/resources/portal/index.html#M/public/provider\\_search](https://ssa-vaeb.maximus.com/VASelfService/resources/portal/index.html#M/public/provider_search). If you prefer to receive help over the phone, you can call our Managed Care Helpline at 1-800-643-2273 (TTY: 1-800-817-6608).
- For assistance with information and questions on Medicare and D-SNPs, you can contact the following:
  - Medicare Beneficiary Assistance Line: 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048)
  - Virginia Insurance Counseling and Assistance Program, or VICAP, at 1-800-552-3402 (TTY 1-800-552-3402). VICAP provides free, confidential information for Medicare enrollees, including people in D-SNPs.
- **You may need to change care coordinator or care manager.** Virginia Medicaid MCOs and D-SNPs are both required to provide care coordination services to enrollees. Some enrollees have relationships with specific care coordinators, and a change in health plan could mean that they will no longer be able to work with the care coordinator they know.
- **Your “supplemental” or “extra” benefits may change.** Virginia Medicaid MCOs and D-SNPs all offer “supplemental” or “extra” benefits beyond health coverage. For D-SNP enrollees, for example, these can include benefits such as dental and vision services that aren't generally covered by Medicare. All D-SNPs and Medicaid MCOs offer extra benefits, but each plan's benefits are different. If you have become used to receiving certain extra benefits, a switch of Medicaid plan or D-SNP could result in a change in your extra benefits. If you're considering switching plans, we recommend that you look into your possible new plan's extra benefits to make sure you won't be losing important benefits you need:
  - To learn about Virginia Medicaid MCOs' extra benefits, check out our Health Plan Comparison Chart at [https://www.virginiamanagedcare.com/sites/default/files/Documents/VA\\_CardinalCare\\_English.pdf](https://www.virginiamanagedcare.com/sites/default/files/Documents/VA_CardinalCare_English.pdf).
  - To learn about D-SNP extra benefits, visit the Medicare Plan Finder website and search for the D-SNP plan that interests you. Check out the response to Question 3 above for instructions. Each D-SNP's entry on the Medicare Plan Finder includes information on the extra benefits it offers.

## 6. What are my options for coverage after January 1, 2025?

D-SNP enrollees have several choices for dual Medicare/Medicaid coverage after January 1, 2025.

- **You can stay in your current Medicaid plan.** If you want to take advantage of exclusively aligned enrollment but stay with your current Medicaid MCO, you can switch from your current D-SNP to a D-SNP offered by your Medicaid MCO. See Question 3 above for information on how to do that.
- **You can switch to the Medicaid MCO plan offered by your D-SNP MCO.** If you prefer to stay with your current D-SNP, you can enroll in the Medicaid plan offered by your D-SNP MCO. If you want to stay with your current D-SNP, you don't need to do anything. On January 1, 2025, you will be moved automatically to your D-SNP MCO's Medicaid plan. You can also request a switch yourself by calling our Managed Care Helpline at 1-800-643-2273 (TTY: 1-800-817-6608) or by visiting [VirginiaManagedCare.com](https://www.VirginiaManagedCare.com). We strongly encourage you to review the response to Question 3 above so you understand the impact to your Medicaid coverage of switching to a new Medicaid MCO plan.
- **You can switch to Original Medicare.** "Original" Medicare is the Medicare coverage most people have when they become eligible for Medicare. In Original Medicare, enrollees can visit any health care provider that accepts Medicare. There are no "provider networks" as with D-SNP and Medicaid MCO plans. But, please be aware that if you do choose to re-enroll in Original Medicare, some of your plan benefits will change:
  - **If you decide to return to Original Medicare, you will also need to choose and enroll in a [Medicare Part D drug plan](#) in order to have prescription drug coverage.** D-SNPs are required to provide prescription drug coverage, but Original Medicare does not cover prescription drug costs. To learn more about Medicare Part D and get help with finding a plan, you can contact the Virginia Insurance Counseling and Assistance Program, or VICAP, at 1-800-552-3402 (TTY 1-800-552-3402). VICAP provides free, confidential information for Medicare enrollees, including people in D-SNPs.

You can also find a Medicare Part D plan yourself online by visiting the Medicare Plan Finder website. You can find the Medicare Plan Finder by visiting [www.medicare.gov](https://www.medicare.gov) and selecting the "Find health and drug plans" option on that page. The "Find Plans Now" button in that section links to the Medicare Plan Finder. From there, you can find information about the Part D prescription plans offered in your area. Here's how:

- Once you're on the Medicare Plan Finder website, enter your zip code and select "**Medicare drug plan (Part D)**" as the type of plan you want. Then, click the button that reads "**Find Plans.**"
- On the next screen, you will be asked "Do you get help with your costs from one of these programs?". Select "**Medicaid**" for this question and then click **Next**.



- On the next screen, you will be asked if you want to see your drug costs when you compare plans. Select your choice of **Yes** or **No**. If you select Yes, you will need to enter information about your prescription drugs. Follow the instructions on the screen, then click **Next**.
  - On the next screen, you will see a list of the Part D drug plans available in your zip code. In the “**Filter by**” section, you have the option to filter the results by “Insurance Carrier,” or the company that sponsors the plan, or by “Star ratings.” Star ratings provide a way to understand the quality of the drug plan.
- If you switch to Original Medicare, you will no longer receive D-SNP care coordination services or the extra benefits offered by your D-SNP because Original Medicare does not offer these services. You will still be able to get care coordination services, though, because Medicaid MCOs are required to provide care coordination services. Medicaid MCOs also offer extra benefits, but those benefits will be different than those from your D-SNP.
- **You can switch to a different Medicare Advantage plan that is not a D-SNP.** Also known as Medicare Part C, Medicare Advantage provides Medicare coverage through MCOs. If you’re in a D-SNP, you are already enrolled in a Medicare Advantage plan (as mentioned in Question 1 above, D-SNPs are special Medicare Advantage plans for dually eligible enrollees). If you don’t want to align your Medicare Advantage plan with your Medicaid MCO coverage, you can choose a Medicare Advantage plan that is not a D-SNP. To learn more about Medicare Advantage plans and get help to find a new plan, you can contact the Virginia Insurance Counseling and Assistance Program, or VICAP, at 1-800-552-3402 (TTY 1-800-552-3402). VICAP provides free, confidential information for Medicare enrollees, including people in D-SNPs.

You can also look for a new Medicare Advantage plan yourself online by visiting the Medicare Plan Finder website. You can find the Medicare Plan Finder by visiting [www.medicare.gov](http://www.medicare.gov) and selecting the “**Find health and drug plans**” option on that page. The “**Find Plans Now**” button in that section links to the Medicare Plan Finder. From there, you can find information about the D-SNPs offered by your Medicaid MCO. Here’s how:

- Once you’re on the Medicare Plan Finder website, enter your zip code and select “**Medicare Advantage Plan**” as the type of plan you want. Then, click the button that reads “**Find Plans.**”
- On the next screen, you will be asked “Do you get help with your costs from one of these programs?”. Select “**Medicaid**” for this question and then click **Next**.
- On the next screen, you will be asked if you want to see your drug costs when you compare plans. Select your choice of **Yes** or **No**. If you select Yes, you will need to enter information about your prescription drugs. Follow the instructions on the screen, then click **Next**.

- On the next screen, you will see a list of Medicare Advantage plans available in your zip code. You have the option to filter the results by:
  - Plan Benefits: Some Medicare Advantage plans offer benefits not covered by Original Medicare, such as vision, dental, transportation or hearing services. You can select one or more of these options to find a plan that includes the benefits you want.
  - Insurance Carrier: You can select the MCOs you are interested in using this option.
  - Drug Coverage: You can sort the results by plans that do, or do not, offer prescription drug coverage. We strongly recommend dual eligible members select a Medicare Advantage plan that includes drug coverage.
  - Star Ratings: The Medicare Stars Program rates the quality of Medicare Advantage plans based on enrollee feedback and the plan's performance on important health care measures. The Medicare Stars Program rates plans with up to five stars. With this option, you can filter the plans by the number of stars achieved.
- **You can take advantage of a new monthly Special Enrollment Period for D-SNP enrollees.** Effective January 1, 2025, Medicare will have a new "Special Enrollment Period" (SEP) for D-SNP enrollees. This SEP allows you to change your D-SNP plan anytime during the year without the need to wait for Medicare Advantage open enrollment. You should be aware that the monthly SEP only allows two options: You can switch to a D-SNP that is aligned with your Medicaid MCO plan, or you can switch back to Original Medicare with a Part D prescription drug plan.