

FREQUENTLY ASKED QUESTIONS (FAQs) Medicare Advantage Dual – Special Needs Plan (D-SNP) 2012

1 – What is the Medicare Advantage Dual Eligible Special Needs Plan (D-SNP)?

The D-SNP is a health plan designed especially for New Jersey residents who have Medicare Parts A, B and D and Medicaid coverage. The D-SNP combines all of your Medicare and Medicaid health and drug benefits to be covered by one network of doctors, specialists, hospitals and dentists. The D-SNP provides better overall care because you'll be receiving all of your covered services from one health plan.

2 – What services are covered by the D-SNP?

The D-SNP covers all of the following services:

- ALL Medicare Part A services
- ALL Medicare Part B services
- Additional benefits not covered by original Medicare (varies by plan)
- ALL Medicare Part D prescription drugs
- MOST Medicaid covered services (certain Medicaid services, such as long term care, continue to be covered by Medicaid, directly)

Additionally, each D-SNP offers coordinated care management and a care plan customized to your individual needs.

3 – What is the cost for joining a D-SNP?

There is no cost for joining a D-SNP. The D-SNP will cover all of your Medicare cost sharing (co-insurance, deductibles and co-payments), including Medicare Part D co-pays. As long as you use providers in your D-SNP network, you should never receive a bill from a provider within your D-SNP network for services or drugs covered by your D-SNP.

4 – Do I have to enroll in a D-SNP?

D-SNP enrollment is not mandatory; however most Medicaid beneficiaries in New Jersey are required to be enrolled in a Medicaid health plan. Once enrolled in a Medicaid health plan, it's easy to enroll in a D-SNP. Read question 6 to see which D-SNPs are operating in your county. There's no cost to you and you can receive all of your Medicare and most of your Medicaid covered services under one health plan.

5 – What is the difference between the D-SNP, Medicare Advantage (MA) and Original Medicare?

The D-SNP takes all of the services offered by original Medicare and MA and combines them with Medicare Part D and most of your Medicaid services. You'll be able to receive all of these services from one health plan and one provider network, all for free.

With original Medicare, you can choose to be treated by any provider who accepts Medicare. In a D-SNP, you will be treated by providers within the D-SNP provider network. Before enrolling in a D-SNP, you should check with your current Medicare providers to find out if they participate in the D-SNP network.

When a member enrolls in a D-SNP, they will be automatically disenrolled from original Medicare, their Part D plan and their Medicaid HMO, and instead get all Medicare and Medicaid health and drug benefits through the D-SNP. You won't pay any co-pays for the medications you receive under the D-SNP drug plan.

Note: Dual eligibles can change Medicare enrollment options monthly.

6 – What D-SNP plans are available in my county?

There are four D-SNP plans under contract with the State of New Jersey. The D-SNPs are operated by the same four Medicaid managed care organizations that serve you now. They are operating in the following counties:

<u>MEDICAID HEALTH PLAN</u>	<u>D-SNP NAME</u>	<u>COUNTIES</u>
Amerigroup New Jersey, Inc.	Amerivantage Specialty + Rx (HMO-SNP)	Bergen, Essex, Hudson, Middlesex, Monmouth, Ocean, Union
Healthfirst Health Plan of New Jersey, Inc.	Healthfirst NJ Maximum Plan	Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, Union
Horizon NJ Health	Horizon Medicare Blue TotalCare (HMO-SNP)	All 21 NJ Counties
UnitedHealthCare Community Plan	UnitedHealthCare Dual Complete	Atlantic, Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Ocean, Passaic, Union

7 – If I enroll in a D-SNP, will I have to choose a primary care provider (PCP)?

Yes, all NJ D-SNPs require members to choose, or have chosen for them, a PCP who is in the D-SNP network. Before enrolling, you should find out if your preferred providers are in the D-SNP network. All New Jersey D-SNPs have large provider networks with many PCP options from which to choose.

8 - Will enrollees in a D-SNP need a referral from their primary care provider whenever they need to see a specialist?

Referral rules vary for each D-SNP. Once enrolled, you can call the toll-free member services phone number on your D-SNP member ID card. If you are not yet enrolled, you can contact each D-SNP using the information in question 14.

9 – Do I have to use the D-SNP’s provider network?

Yes, except for emergent and urgent situations, you will have to use the D-SNP provider network to receive covered services. Each D-SNP has a large provider network with many PCPs, specialists, dentists, hospitals and pharmacies from which to choose. Before enrolling in a D-SNP, you should check to be sure the provider network will meet your needs.

There may be limited exceptions in which you receive covered services from a non-participating provider. These exceptions would have to be approved by your D-SNP before you receive the service.

10 - How does care management in the D-SNP differ from care management in my current Medicaid managed care plan?

In the D-SNP, your Medicare and Medicaid services are covered by one managed care plan. This allows the D-SNP to coordinate all of your Medicare and Medicaid services through one provider network. Currently, you may be receiving Medicare services through one network and Medicaid services through a different network. The D-SNP brings all of your services together, which provides for better coordinated care management. The D-SNP also provides services in a way that ensures care management and coordination among each member of your interdisciplinary care team.

11 – If I am enrolled in a D-SNP and I receive any health care bills, what should I do?

Contact your D-SNP member services representative by calling the toll-free number on your D-SNP member ID card.

12 – If I am unhappy with my D-SNP, can I return to my original Medicare plan or switch to a different D-SNP?

You can change from one D-SNP to another at any time.

If you choose to leave your D-SNP and not join another D-SNP or another Medicare Advantage plan, you will receive your Medicare benefits through the original Medicare program, and your Medicaid services through a Medicaid health plan of your choice. To receive Medicare Part D prescription drug benefits, you will have to enroll in a Medicare Part D plan. Any changes you make in Medicare plans will become effective on the first day of the month following disenrollment from your D-SNP. If you do not select a Medicaid health plan, one will be assigned to you. Your enrollment in the Medicaid health plan will become effective on the first day of the month within 8 weeks of your disenrollment from the D-SNP. Until then, you will be covered for Medicaid services by the Medicaid program directly.

By returning to original Medicare, you may be responsible for various cost sharing payments, such as Part D drug co-pays, that you would not be responsible for while enrolled in a D-SNP. You may also have to change to new providers, if your existing providers do not participate in your new programs.

13 – What information will I receive once I enroll in the D-SNP?

Once enrolled, you will receive a welcome packet from your D-SNP. 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.

14 – How do I enroll in a D-SNP?

To enroll in one of the four State contracted D-SNPs, go to www.medicare.gov, call 1-800-MEDICARE (TTY 1-877-486-2048) or contact one of the four D-SNPs below (Note: The D-SNP you choose must serve the county in which you live):

<u>HEALTH PLAN</u>	<u>D-SNP NAME</u>	<u>PHONE NUMBER</u>	<u>WEBSITE</u>
Amerigroup New Jersey, Inc.	Amerivantage Speciality + Rx (HMO-SNP)	1-877-470-4131 (TTY 1-800-855-2880)	www.myamerigroup.com/English/Medicare/Pages/New%20Jersey/SNP.aspx
Healthfirst Health Plan of New Jersey, Inc.	Healthfirst NJ Maximum Plan	1-877-737-0233 (TTY English 1-800-852-7897 TTY Spanish 1-877-658-7714)	http://www.healthfirstnj.org/bemember/2012-NJ-Medicare-Introduction-Page.asp
Horizon NJ Health	Horizon Medicare Blue TotalCare (HMO-SNP)	1-866-836-0042 (TTY 1-800-852-7899)	medicare.horizonblue.com/medicare-TotalCare-health-insurance-plans-new-jersey-introduction
UnitedHealthCare Community Plan	UnitedHealth Care Dual Complete	1-877-459-4458 (TTY 711)	www.uhccommunityplan.com

15 – If I want to disenroll from my D-SNP and return to original Medicare, what phone number should I call?

If you wish to disenroll from your D-SNP and return to original Medicare, you can call 1-800-MEDICARE (TTY 1-877-486-2048) or visit www.medicare.gov. You can also disenroll by calling the member services phone number on your D-SNP member ID card.

16 – What should I do if I am solicited by someone with information about a D-SNP?

If you did not request information about a D-SNP and do not want to be contacted about a D-SNP you should call 1-800-MEDICARE (TTY 1-877-486-2048) to inform them of who contacted you, when and from which health plan they were calling. Please be sure to have all of this information on hand prior to contacting Medicare.

17 – If I have more questions, who can I call?

For more information about D-SNPs visit www.medicare.gov or call 1-800-MEDICARE (TTY 1-877-486-2048). Free counseling assistance is also available from your local State Health Insurance Assistance Program (SHIP). Call 1-800-792-8820 for the number of your local SHIP.