



High level Overview: Medicare, Duals, DSNPs, MSPs

4/30/2025

Vanessa Sherrill DSHS/HCA Medicare-Medicaid Integration Program Manager

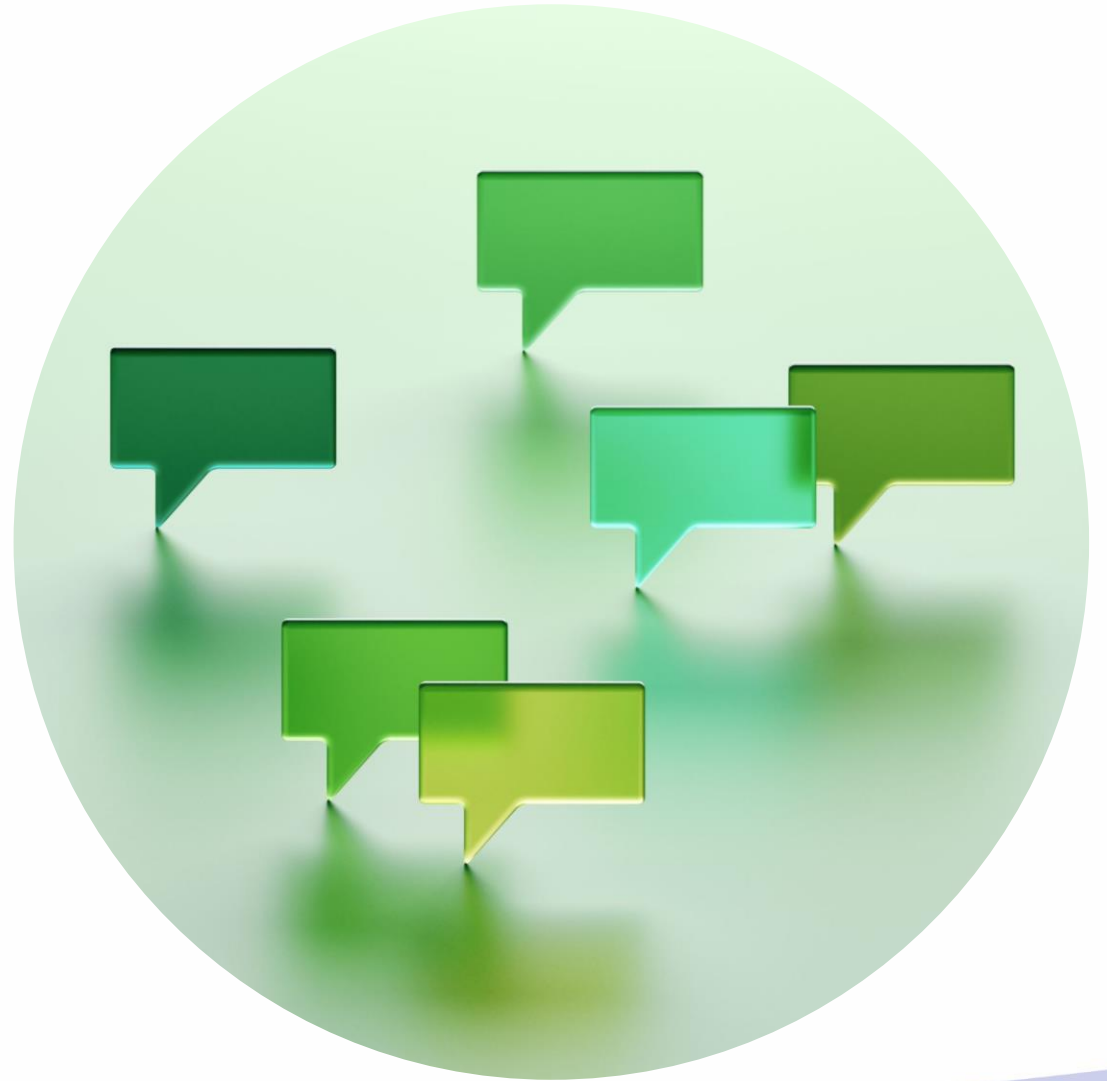
Agenda

Medicare: a quick review

Who is a dual eligible?

Dual Eligible Special Needs Plans (DSNP)

Medicare Savings Programs (MSP)



Medicare

What is Medicare

Medicare is the federal health insurance program for people:

- **Aged 65** and older
- **Under 65 with a disability** who have received Social Security Disability (SSD) benefits for 24 calendar months
- Must be a U.S. citizen or legal permanent resident (LPR) and must reside in the U.S. for 5 continuous years

Note: Medicare does not cover all medical expenses

Note: Individuals with ESRD and ALS, **do not** have to serve a 24-month waiting period and will automatically receive Medicare Parts A and B the month their Social Security Disability benefits begin

Four Parts of Medicare: Two ways to get Medicare coverage



Medicare Part A inpatient hospital insurance



Medicare Part B outpatient medical insurance

Medicare Part A & Part B is Original Medicare (OM).

Part D prescription coverage is **not included with OM*



Medicare Advantage (MA) Part C plans

Part C plans cover everything OM covers in addition to:

- Part D prescription drug coverage
- Added supplemental benefits and services not covered by Original Medicare
- *Dual Eligible Special Needs Plans (DSNP) are a type of MA plan*



Medicare Part D prescription drug coverage

Part D prescription drug coverage, also known as a Medicare stand alone **Prescription Drug Plan (PDP)**.

**Part D does NOT come with OM but, clients can purchase a PDP*

Medicare Initial Enrollment Period (IEP)

Everyone has their own Medicare Initial Enrollment Period (IEP)

- A client's IEP is 7-months long and begins 3 months before their 65th birthday and, ends 3 months after they turn 65
- Enrollment into Medicare is through the Social Security Administration (SSA) over the phone or in person.
<https://www.ssa.gov/medicare/sign-up>
- Once enrolled in Medicare, it becomes the client's Primary health insurance coverage and State Medicaid is secondary coverage.
- For more information and help with Medicare enrollment [call SHIBA 1-800-562-6500](tel:1-800-562-6500)

Transitioning from State Medicaid Coverage to Federal Medicare Health Insurance

➤ **Transition from Medicaid to Medicare happens when:**

- 1) aging into Medicare → age 65
- 2) under 65 with a disability

Clients need to watch their mail!

Approximately 90 days prior to client's 65th birthday the State and Federal government will send letters informing:

- 1) client needs to apply for federal Medicare health insurance
- 2) provide information on next steps regarding the client's State Medicaid benefits
- 3) urge client to act now to avoid potential disruption to Medicaid benefits
- 4) application for Medicare is through Social Security Administration (SSA)
- 5) the Health Care Authority will require proof of client's Medicare application
- 6) for additional information and/or help call SHIBA 1-800-562-6900

Dual Eligibility

Dually Eligible: Full Dual v. Partial Dual

- Dually eligible individual is one who meets the eligibility requirements for the **both** Medicaid and Medicare
- **Full dually** eligible clients have Medicare in addition to full Medicaid benefits and qualify for assistance through the Medicare Savings Program (MSP) that will help pay their Medicare Part A and B premiums, deductibles, copay, co-insurance.
- **Partial dually** eligible client's do **not** meet the income eligibility requirements for Medicaid but, may still qualify for some assistance in paying their Medicare Part B premium through (MSP).

Dually Eligible: Which Program Pays for What?

Medicare

- In-patient Hospital Care
- Out-patient care (doctor visits, lab work, x-rays)
- Skilled nursing facility care (up to 100 days)
- Home health care
- Hospice
- Durable Medical Equipment (DME)
- Prescription medication

Medicaid

- Medicare cost sharing
- Nursing facility care (once Medicare benefit is exhausted)
- Home and Community Based Services
- Behavioral health and Substance use disorder treatment (SUD)
- Some prescription medication and DME not covered by Medicare

Overview: Dual Eligible Special Needs Plans (DSNP)

Dual Eligible Special Needs Plans (DSNP)

DSNPs are a type of Medicare Advantage (MA) Part C plan:

- DSNPs in WA are known as Apple Health Medicare Connect.
- Specifically designed for individuals who qualify for **both** Medicare and Medicaid.
- Focus on whole person care: physical, mental and social healthcare needs.
- Coordinate benefits between Medicare and Medicaid and provide enhanced care coordination to clients.
- Streamline access to benefits, services and supports preventing gaps in coverage and help simplify the navigating both systems of care.
- Include supplemental benefits/services not covered by Original Medicare like dental, vision, hearing, transportation assistance, over-the-counter medications, and in-home support services.
- **Effective January 1, 2025:** Full benefit dually eligible individuals can change their MA DSNP plan once per month **if** the intent is to align their Medicare and Medicaid health coverage to be under the same insurance company (e.g. Aligned coverage: Molina Apple Health and Molina Apple Health Medicare Connect DSNP)
- DSNPs are the only MA Part C plan that have both State and Federal regulatory oversight



Medicare Savings Programs

Medicare Savings Program (MSP): how can it help clients?

- MSP is a federal and state program that helps people with limited income pay the costs associated with their federal Medicare health insurance.
- Must be eligible for Medicare and meet the MSP income eligibility requirements
- Full dually eligibles also meet the Medicaid income eligibility requirement
- Partial duals do **not** meet the income eligibility requirement for Medicaid, but do meet the eligibility requirement of the MSP
- If a client qualifies, the MSP can help pay their Medicare Part B premium, deductible, coinsurance and copayments, depending on MSP level (full or partial dual)
- Apply for Medicare Savings Program (MSP) <https://www.washingtonconnection.org/>
- For more information and/or help with MSP application [call SHIBA 1-800-562-6500](tel:1-800-562-6500)

Key Takeaways: high-level overview of Medicare, Duals, DSNPs

- Medicare is the federal health insurance program for all people aged 65 and older and for people under 65 due to a disability
- Medicare enrollment is done through the <https://www.ssa.gov/medicare/sign-up>
- Original Medicare (OM) consists of parts A & B only
- OM does not include Part D prescription coverage; Part D is a separate benefit available through private health insurance plans
- MA Part C plans include Medicare Parts A, B, D and include supplemental benefits and services not covered by OM
- DSNPs are specifically designed to meet the physical, behavioral and social healthcare needs of dually eligible clients
- DSNPs offer care coordination
- DSNPs are the only MA Part C plan having both State and Federal regulatory oversight
- DSNPs have a monthly special enrollment period to align their Apple Health Medicare Connect DSNP and Apple Health Medicaid
- Medicare is the primary payor; Medicaid is secondary
- MSP based on income eligibility; if eligible may help pay Medicare premiums, deductibles, copays, co-insurance
- For help with all things Medicare/Medicare enrollment, MSP application [call SHIBA 1-800-562-6500](https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid)

Medicare 101 series, resources, request a training: visit <https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid>



Thank You

May's Medicare 101:
Medicare Savings Program (MSP)
Wednesday May 28th 9:00- 9:15am

Resources

- Social Security Administration (SSA) enroll in Medicare <https://www.ssa.gov/medicare/sign-up>
- SHIBA: Get help with Medicare enrollment and navigating dual eligibility: <https://www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba>
- Medicare & You Handbook: <https://www.medicare.gov/medicare-and-you>
- Medicare Enrollment Periods and related forms: <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>
- Dual Eligible Special Needs Plans(DSNPs): <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/dual-eligible-special-needs-plan-d-snp>
- Dual Eligible Special Needs (DSNPs) service area guide: <https://www.hca.wa.gov/assets/free-or-low-cost/d-snp-service-area-guide.pdf>
- Medicare Savings Program (MSP): <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/medicare-savings-program>
- How do I contact the MA DSNP plans?: <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/dual-eligible-special-needs-plan-d-snp#how-do-i-contact-the-plans>
- How do I change my BHSO only plan?: <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/dual-eligible-special-needs-plan-d-snp#how-do-i-change-my-behavioral-health-services-only-plan>
- Advancing Medicare & Medicaid Integration (AMMI) WA DSHS: <https://medicare-medicaid.org/integration-in-action/washington-department-of-social-and-health-services/>
- Centers for Medicaid & Medicare (CMS) federal site of everything you might want to know about DSNPs: <https://www.cms.gov/Medicare/Health-Plans/SpecialNeedsPlans/D-SNPs>