Recording Notice:
Medicare 101 Training Series

*"The Live event you are about to participate in, is being recorded. As such, it becomes a public record and is subject to disclosure under the Public Records Act (PRA). **We ask that no client specific, confidential, or personal information be discussed.** If you interact with the presenters (e.g., ask questions, make comments, etc.) understand your contributions become part of the public record. If you choose to do so, it implies your consent to being recorded."*

We will not be taking live questions, please use the Q&A to ask questions, I will respond via email; you are welcome to email me directly as well.

This training will be posted to the DSHS Dual Medicare-Medicaid webpage
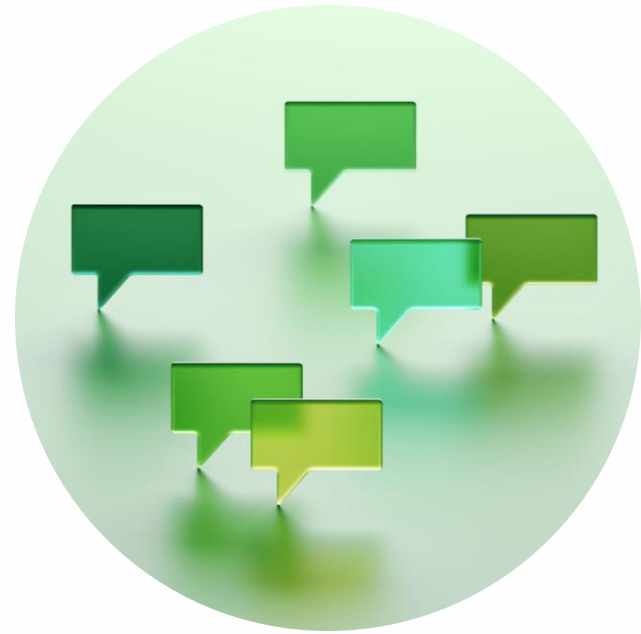
https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid

Agenda

- What is Medicare

- Original Medicare v. Medicare Advantage Plans

- Dually eligible & Apple Health Medicare Connect (DSNPs)

- Medicare Advantage Plans in Washington

- How to compare Medicare Advantage plans

Original Medicare v. Medicare Advantage

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

Original Medicare is administered through the federal government
- Can see any provider contracted with Medicare
- Original Medicare (OM) is Part A & Part B only
- Part D prescription coverage is **NOT** included with OM
- OM does **NOT** offer extra supplemental benefits

Medicare Advantage (MA) Part C plans

Part C plans cover everything OM covers in addition to:
- Includes 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
- Administered by private insurance companies

Medicare Part D prescription drug coverage

Part D prescription drug coverage:
- **A**lso known as a Medicare stand alone **P**rescription **D**rug **P**lan (PDP)
- Part D prescription coverage is **NOT** included with OM
- PDPs are available through private insurance companies

Apple Health Medicare Connect (DSNPs)

Dually Eligible: Full Dual v. Partial Dual

➢ Dually eligible individual is one who meets the eligibility requirements for **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).

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 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 with Molina Apple Health Medicare Connect DSNP)

➢ **DSNPs are the only MA Part C plan that have both State and Federal regulatory oversight**

Medicare Advantage
Comparing and Enrolling

Medicare Advantage Plans in WA

Compare & Enroll Medicare Advantage Plans

medicare.gov/plan-compare/#/?year=2025&lang=en

Explore your Medicare coverage options

Get more coverage, once you have Part A and/or Part B.

👆 First time joining a Medicare health or drug plan?

Find Medicare health & drug plans

Use your account

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Log In

🔒 Continue without logging in

Enter your ZIP code:

ZIP CODE

[   ]

Continue

Need help with medicare.gov Plan Finder: Call **SHIBA 800-562-6900**

Contacting Medicare Advantage Plans & Resources

Washington State
Health Care Authority

Search   **Search**   📱 In a crisis?   👤 Login ⌄

Free or low-cost health care   Employee & retiree benefits   Billers, providers & partners   About HCA   Contact

coverage.

On this page

About Apple Health Medicare Connect

Who is a dual-eligible individual?

Eligibility and enrollment

How do I contact the plans?

How do I change my Behavioral Health Services Only plan?

What if I am an American Indian/Alaska Native?

New name for Dual-Eligible Special Needs Plans

There is a new name Dual-Eligible Special Needs Plans (D-SNP)! In Washington State, D-SNP is now known as Apple Health Medicare Connect. This name change better communicates that Apple Health Medicare Connect is only available to clients who are enrolled in both Apple Health (Medicaid) and Medicare coverage (referred to as dual-eligible).

Key Takeaways: Original Medicare v. Medicare Advantage

➢ 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 Social Security Administration 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 enhanced 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.gov Medicare Plan Finder, compare and/or enroll Part C both DSNP or non-DSNP Medicare Advantage plans and PDPs

➢ HCA Apple Health Medicare Connect (DSNP) website on all things dually eligible and includes MA plan contact information and resources https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/apple-health-medicare-connect

➢ Medicare is the primary payor; Medicaid is secondary

➢ For help with Medicare enrollment call SHIBA 1-800-562-6500

➢ Medicare 101 series & other resources or request a training for your team: visit https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid

Thank You

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