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

Aligned Enrollment Medicare and Medicaid

9/30/2025

Vanessa Sherrill DSHS/HCLA Medicare-Medicaid Policy Manager

Vanessa.Sherrill@dshs.wa.gov

WASHINGTON STATE Department of Social and Health Services

Agenda

- Quick Review: Medicare, Dual Eligibility, MA DSNPs
- What is Aligned Enrollment
- How It Works
- Why Alignment Matters
- Apple Health Medicare Connect DSNPs
- Humana: “Coordination Only” DSNP

Quick review:
Medicare, Dual Eligibility, MA DSNPs

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

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, behavioral 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**

Alined Enrollment

Aligned Enrollment

Aligned Enrollment is when a dually eligible client chooses to get their Apple Health Medicare Connect (DSNP) coverage and their Apple Health (Medicaid) coverage from the same parent insurance company.

This integrated approach fosters more efficient coordination of care and benefits across both Apple Health Medicare Connect DSNP and Apple Health Medicaid, streamlining the overall healthcare experience for dually eligible individuals.

How It Works

Medicare side: The full dually eligible member is enrolled in an Apple Health Medicare Connect DSNP; this is their primary health coverage; covering everything Original Medicare (OM) covers in addition to enhanced supplemental benefits not covered by OM.

Medicaid side: The same member is enrolled in Apple Health Medicaid for physical and behavioral health, LTSS, and wrap-around services not covered by Medicare.

Alignment: When both Medicare and Medicaid plans are under the same parent insurance company, the enrollee is said to be in aligned enrollment.

DSNP Special Enrollment Period: DSNP enrollees have a monthly Special Enrollment Period **if** the intent is to align their Medicare Connect DSNP and Apple Health Medicaid Coverage.

Why Alignment Matters

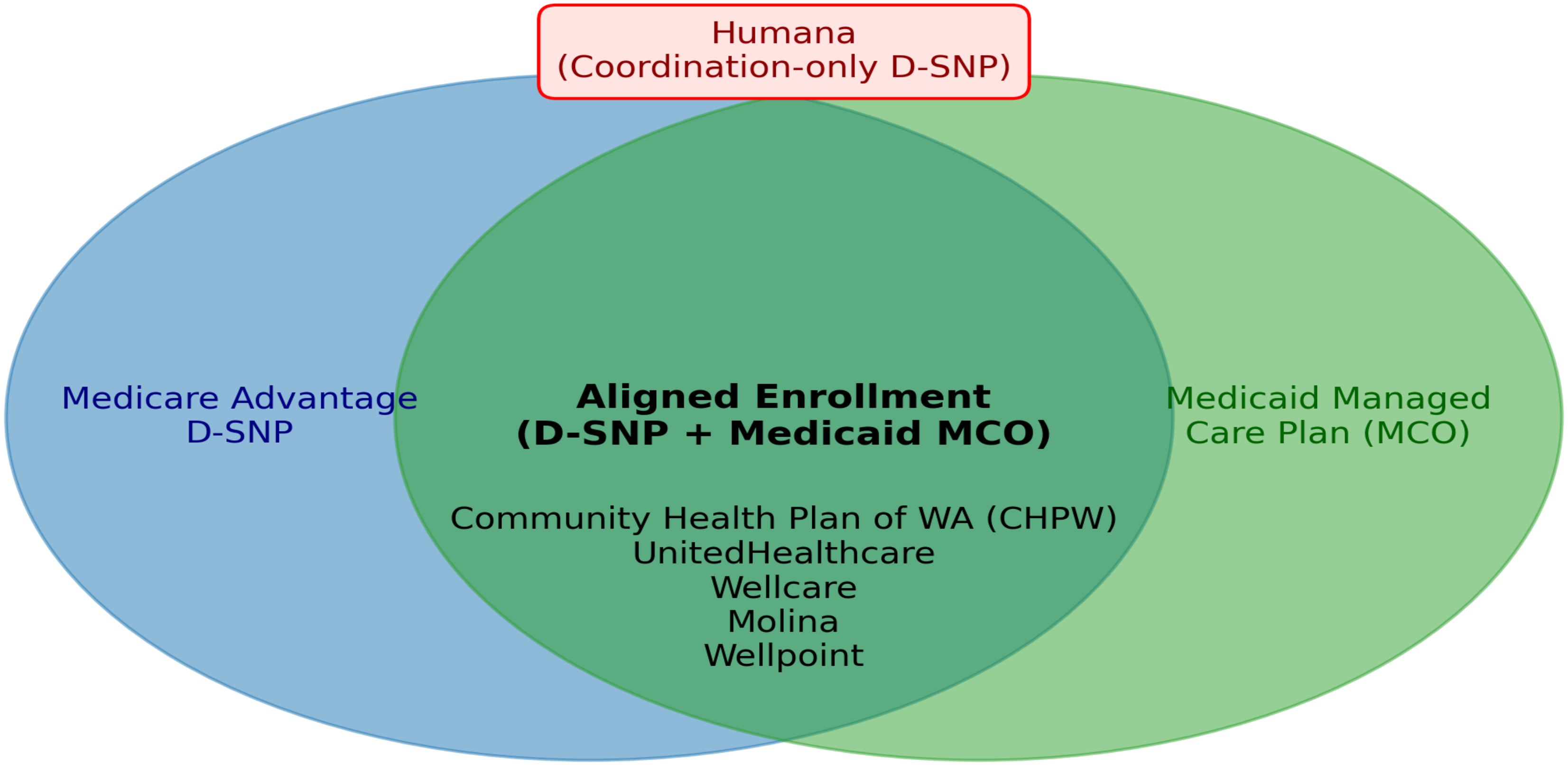
- **Simplified Coverage:** Instead of having two different companies manage Medicare and Medicaid benefits, both sets of benefits are administered by plans from the same company.
- **Improves Care Coordination:** Providers, case managers, and care coordinators can see the whole picture of the member's healthcare, including physical health, behavioral health and prescription drug coverage.
- **Reduced Confusion for Members:** One health insurance company can help members navigate benefits across both programs (Care coordination, appointments, medications, home and community-based services, transportation, etc.).
- **Simplifies Coordination of Benefits:** Instead of a back and forth between two different insurance companies for Medicare and Medicaid coverage with aligned coverage coordination of benefits happens internally within one system. Can lead to fewer delays, less administrative burden for providers and less confusion for clients.
- **Policy Alignment Goal:** CMS (federal) and state Medicaid agencies encourage aligned enrollment to reduce fragmentation, improve outcomes, and increase accountability for health plans serving dual-eligible members.

Medicare Advantage Plans in WA

Note: Five of the above carriers are "aligned" D-SNPs meaning they also operate an Apple Health Medicaid MCO, so members can align their Medicare and Medicaid coverage should they choose to.

Note: Humana is considered a "Coordination Only" DSNP as, Humana, does **not** currently operate an Apple Health (Medicaid) MCO in WA State.

Washington State D-SNPs (2025): Aligned vs Coordination-only



Humana: Coordination Only D-SNP in WA

- Humana offers Apple Health Medicare Connect (D-SNPs) in WA but does **not** operate an Apple Health Medicaid managed care plan in WA.

- This means enrollees who get their Medicare Connect (D-SNP) benefits through Humana, get their Apple Health Medicaid coverage through one of the other five Medicaid MCOs.

- As a Coordination only DSNP Humana is required to have **contractual coordination agreements** with the Apple Health Medicaid MCOs to share data and coordinate care, but true aligned enrollment is not currently possible with Humana's DSNP product in WA State.

Key Takeaways: Aligned Enrollment

- Aligned Enrollment is when a dually eligible person (eligible for both Medicare and Medicaid) receives their Medicare & Medicaid benefits from the same parent insurance company.
- There are 6 Medicare Connect D-SNPs in WA but only 5 Apple Health Medicaid MCOs
- Humana is the only “Coordination Only” D-NSP in WA.
- Humana offers Apple Health Medicare Connect (D-SNPs) in WA but does **not** operate an Apple Health (Medicaid) managed care plan in WA.
- Humana Medicare Connect (D-SNP) enrollees must get their Apple Health Medicaid coverage through one of the other five Apple Health Medicaid MCOs.
- Humana is required to have **contractual coordination agreements** with the Apple Health Medicaid MCOs to share data and coordinate care.
- DSNPs are specifically designed to meet the physical, behavioral and social healthcare needs of dually eligible clients.
- DSNPs offer enhanced care coordination.
- DSNPs have a monthly special enrollment period for members to align their Apple Health Medicare Connect (DSNP) and Apple Health (Medicaid) coverage. *Remember, the monthly special enrollment is allowed only if the intent is to align their Medicare and Medicaid coverage.*
- Medicare is the primary payor; Medicaid is the secondary payor.
- Medicare.gov Medicare Plan Finder, compare and/or enroll Part C both DSNP or non-DSNP Medicare Advantage plans and stand-alone Rx drug plans.
- 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
- For help with Medicare enrollment call SHIBA 1-800-562-6500
- Medicare 101 series visit: https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid

Thank You

Resources

- HCA Aligned Enrollment one pager: https://www.hca.wa.gov/assets/free-or-low-cost/apple-health-medicare-connect-aligned-enrollment.pdf
- 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
- 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
- DSHS Dual Medicaid-Medicaid (trainings & resources): https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid
- 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
- Medicare Enrollment Periods and related forms: https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start
- 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
- 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