

Introduction to Community HealthChoices (CHC)



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About PHLP

- Statewide non-profit legal organization dedicated to ensuring access to public health coverage and services
- What we do:
 - Helpline for clients and advocates
 - FREE legal services
 - Community education/trainings
 - Monthly email newsletter
 - Policy Advocacy



Agenda

- What is CHC?
- How Does My Insurance Work Now?
- How Will CHC Affect Me?
- What if I Want to Leave the Nursing Home?
- CHC Enrollment
- Who Do I Call For Help?

Definitions

- **CHC** – Community HealthChoices
- **CHC Plan** – Community HealthChoices Managed Care Organization (a health insurance plan)
- **NH** – Nursing Home

Definitions (continued)

- **MediCAID** – public health insurance for low-income people
- **MediCARE** – public health insurance for seniors and people with disabilities (regardless of income)
- **Dual-Eligible** – Person with both Medicare and Medicaid

What is Community HealthChoices (CHC)?

What is CHC?



- New way of getting Medicaid
- Private insurance companies (CHC Plans) will administer Medicaid for certain groups, **including Nursing Home residents**
- Starting January 1, 2020, people in CHC population will get Medicaid through a CHC Plan
 - Applies to Dual-Eligibles as well as Medicaid-only

How Does My Health Insurance Work Now?

If You Have BOTH Medicare and Medicaid . . .

- Nursing Home → Medicaid pays
- Prescription Drugs → Medicare pays
- Medicare and Medicaid work together to pay for your doctors
 - PCP
 - Specialists
 - Physical/Occupational/Other Therapy
 - Mental Health Services
 - Hospital
- Medicaid covers other things Medicare doesn't (ex: dental, vision, medical transportation, OTC medicine)

If You Have Medicaid Only

- Medicaid is only insurance for everything
 - Nursing Home
 - Doctors
 - Prescription drug coverage
 - Mental health services
 - Hospitals
 - Dental/Vision
 - Medical Transportation
 - And more . . .

How Will CHC Affect Me?

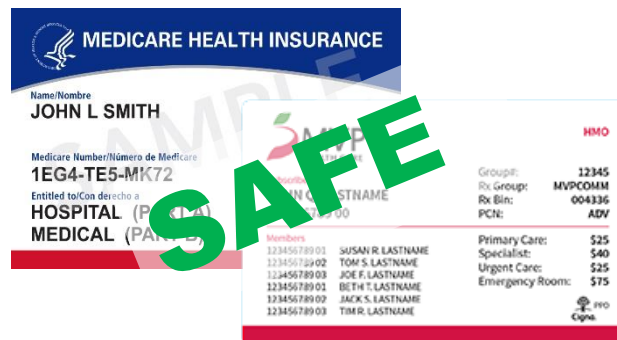
What is Changing?

Your Nursing Home is NOT Changing!

- If you are a Good Shepherd resident as of Jan. 1, you can stay as long as:
 - You want to stay
 - You continue to need NH care
- Does not matter which CHC Plan you choose
- Does not matter if you have Medicare or not
- Good Shepherd will bill CHC Plan instead of State

MEDICARE is not changing!

- You keep the same Original Medicare or Medicare Advantage Plan (unless you change it)
- Can still see Medicare providers you see now
 - CHC Plan will pick up what ACCESS does now
- Prescription drug coverage does not change



CHC: What's Changing?

- Your **MEDICAID** is changing
- 3 CHC Plans to choose from:
 - AmeriHealth Caritas Pennsylvania
 - PA Health & Wellness
 - UPMC
- Use CHC Plan card instead of ACCESS card for Medicaid physical health starting Jan. 1



What's Changing?: Dual-Eligibles

- **Doctors:** Medicare doctors/ outside providers can continue seeing you and continue getting paid
 - CHC Plan will pick up what ACCESS does now, even if provider is not in CHC Plan network
- For services Medicare **DOES NOT** cover (vision, dental), provider must be in CHC Plan you choose
 - This includes home and community-based services!



Prescriptions: NO CHANGE → Still through Medicare Part D or Medicare Advantage plan

- Still no costs for prescriptions

What's Changing?: Medicaid-Only

- If you have **MEDICAID ONLY**, CHC changes how Medicaid pays for your NH, doctors and prescriptions
- **Doctors:** Must see providers in CHC Plan network
 - Your case manager can help you check this
- **Prescription Drugs:** Coverage will be through CHC Plan



What About My Doctors Who Come to Good Shepherd Home?

- These doctors are paid through your insurance, not Good Shepherd
- **Dual Eligibles** (Medicare+Medicaid recipients):
 - Should be able to continue seeing Medicare providers, even if not in-network
 - Make sure non-Medicare providers are in CHC Plan network
- **Medicaid-Only:** Providers must be in CHC Plan network
 - Check with your case manager to make sure your doctors take your CHC plan



What About Physical, Occupational and Speech Therapy?

NO CHANGE!

- These services are provided by GS staff
- Will continue to be covered as part of NH rate your CHC Plan pays Good Shepherd



What About Transportation?

- **Ambulance Transportation:**
 - Paid by CHC Plan
 - Coordinated by NH
- **Non-Emergency Medical Transportation:**
 - Paid by CHC Plan, unless otherwise agreed with NH
 - Coordinated by NH

NEW!

Non-Medical Transportation

- Paid by CHC Plan
- Rides must be included in service plan
- Coordinated by NH. NHs can coordinate through their own contractors or can use CHC Plan's broker



What's Changing?: Mental Health

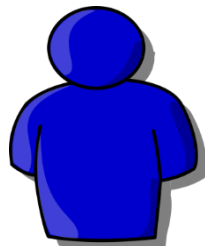
- Starting Jan. 1, NH Residents also have a new Mental/Behavioral Health Plan:

	NOW	UNDER CHC
Dual Eligible	Medicare + ACCESS	Medicare + Magellan
Medicaid Only	ACCESS	Magellan

- Contact Magellan to get:
 - Mental Health providers (counselors, therapists, psychiatrists)
 - Psychiatric hospitalization
 - Alcohol and Drug Treatment

What's Changing?: EXAMPLES

GENE



- 73 years old
- Dual-Eligible: Gets Medicare Advantage through Gateway Assured
- Alzheimer's Disease, severe arthritis
- Doctors:
 - PCP
 - Nursing Home PT
 - Lehigh Valley neurologist

NOW

- Nursing Home → ACCESS Card
- Physical Health → Gateway Assured Medicare + ACCESS Card
- Prescriptions → Gateway Assured
- Behavioral Health → Gateway + ACCESS

UNDER CHC

- Nursing Home → CHC Plan
- Physical Health → Gateway Assured + CHC Plan
 - Can continue seeing same doctors
- Prescriptions → Gateway Assured
- Behavioral Health → Gateway Assured + Magellan

What's Changing? EXAMPLES

PATRICIA



- 38 years old
- Dual-eligible: Original Medicare and Humana Prescription Drug Plan
- Spinal cord injury, uses wheelchair
- Depression
- Doctors:
 - PCP
 - Nursing Home PT
 - Psychiatrist

NOW

- Nursing Home → ACCESS Card
- Physical Health → Original Medicare + ACCESS Card
- Prescriptions → Humana Part D Plan
- Behavioral Health → Original Medicare + ACCESS Card

UNDER CHC

- Nursing Home → CHC Plan
- Physical Health → Original Medicare + CHC Plan
- Prescriptions → Humana Part D Plan
- Behavioral Health → Original Medicare + Magellan

What's Changing? EXAMPLES

MARIA



- 52 years old
- **Medicaid-only**
- Multiple Sclerosis, uses walker or wheelchair
- **Interested in living more independently**
- Doctors:
 - PCP
 - Nursing Home PT
 - Specialists at local MS center

NOW

- Nursing Home → ACCESS Card
- Physical Health → ACCESS Card
- Prescriptions → ACCESS Card
- Behavioral Health → ACCESS Card

UNDER CHC

- Nursing Home → **CHC Plan**
 - Talk to NH and CHC Plan about NH Transition services
- Physical Health → **CHC Plan**
 - Make sure specialists are in CHC Plan
- Prescriptions → **CHC Plan**
- Behavioral Health → **Magellan**

What's Changing: Examples

DARRYL



- 36 years old
- Medicaid-only
- Cerebral Palsy w/epilepsy and intellectual disabilities, wheelchair user
- Sister has guardianship
- Doctors:
 - PCP
 - Multiple specialists

NOW

- Nursing Home → ACCESS Card
- Physical Health → ACCESS Card
- Prescriptions → ACCESS Card
- Behavioral Health → ACCESS Card

UNDER CHC

- Nursing Home → CHC Plan
- Physical Health → CHC Plan
 - Make sure specialists are in CHC Plan
- Prescriptions → CHC Plan
 - Check that key meds on CHC Plan formulary
- Behavioral Health → Magellan

What If I Want to Leave the Nursing Home?



Nursing Home Transition

- CHC Plans must provide NH Transition services for people who qualify
 - Services vary by plan
 - May include things like money to help with move
- CHC Plan will cover services to support you living in the community
 - Personal assistance services
 - Medical and Non-medical Transportation
 - Home modifications (ramps, hand rails, lifts)
 - Meals on Wheels
 - And more . . .

Nursing Home Transition

- Talk to CHC Plan Service Coordinator, doctors, family, and NH case manager if interested in moving
- Call Independent Enrollment Broker (Maximus) to start evaluation process for services outside NH
- Work with your Service Coordinator to develop a Person-Centered Service Plan (PCSP) for community living and set up necessary services

Nursing Home Transition

- **This is a NEW process**, so be prepared for some bumps in the road



- **PHLP is here to help!**
 - Call us at 800-274-3258
 - Email us at staff@phlp.org



What Happens Next?

CHC ENROLLMENT

Next Step: CHC Enrollment

- Choose one of 3 plans:



- November 13 → Deadline to chose plan before auto-assignment
- December 20 → Deadline to change plan for January 1 start
- **You can change plans at any time!**

Why Does My Choice Matter?

Your choice DOES NOT impact your Nursing Home coverage, BUT . . .

- May affect what doctors you see, **especially if you are Medicaid-only**
- May affect what hospitals you can go to **if you are Medicaid-only**
- Will affect what providers you can see for **home and community-based services** if you transition to community
- CHC Plans offer different “perks”

How Do I Choose a CHC Plan?

- **Medicaid-only:**
 - Make sure all your providers are in your CHC Plan
 - Case manager can help you find this out
 - IEB, Providers, or CHC Plans should be able to tell you which plans your providers plan to accept
 - Check if key prescriptions are on CHC Plan formulary
- **Dual Eligibles:**
 - Consider whether providers are in-network, especially non-Medicare providers
- **Everybody:** Consider any extra perks offered by plans
 - Eyeglass allowance, Extra dental allowance, Scope of NH Transition Services

How Do I Enroll?

- Through the **Independent Enrollment Broker (IEB)**
 - **Call 844-824-3655 (TTY: 833-254-0690)**
 - **Online at www.enrollchc.com**
 - **Mail enrollment form**
- **ACCESSIBILITY:** Plans and Maximus must make materials available in alternative formats (braille, large print, etc.) for people with disabilities
- **PHLP wants to hear if you have any problems with Maximus!**
 - **Call us at 800-274-3258 or Email us at staff@phlp.org**

What if My Loved One Isn't Able to Pick a Plan On Their Own?

- CHC Participants who don't choose a plan will be auto-assigned
- Others may be able to pick or change plans on resident's behalf, if they have authority
 - Guardians
 - Powers of Attorney
 - Authorized Representative
- Participant can designate an "additional addressee" to receive copies of any information, notices, etc.

RECAP

- You have to pick a new CHC Plan for your Medicaid
 - Follow instructions in Enrollment Packet to contact Maximus
- CHC changes how your NH is paid, but **you don't have to change nursing homes**
- Your Medicare is not changing
- If you have Medicare, you shouldn't have to change doctors

RECAP

- If you have **only Medicaid**, CHC changes how your doctors get paid
 - Make sure all your doctors are in your CHC Plan network
 - Make sure your prescriptions are on your CHC Plan formulary
- If you want to leave the Nursing Home, your CHC Plan can help with **Nursing Home Transition**
- You can change your CHC Plan any time

Who Do I Call for Help?

- **Good Shepherd Home Staff**
 - For help connecting with other resources
- **Maximus (Independent Enrollment Broker) – (844) 824-3655**
 - CHC plan options, whether providers are in network and to enroll
- **Community HealthChoices Participant Call Center - (833) 735-4416**
 - CHC information and how you will be affected
- **APPRISE - (800) 783-7067**
 - Questions about Medicare coverage and options

Who Do I Call for Help?

- **PHLP Helpline** - (800) 274-3258
 - Understanding CHC
 - Problems enrolling in CHC plan
 - Problems with CHC
 - Denied a service or item by CHC plan
 - Problems seeing doctors
 - Problems with Nursing Home Transition



Any Questions?



Thank You!

PHLP Helpline:

800-274-3258 or
Staff@PHLP.org

Open for call-ins MWF 8am to 8pm



www.phlp.org