

Coverage options for people with Medicare and Medicaid in New York

| Options for people with Medicare and Medicaid defined | | Enrollment criteria | MLTSS* | BH* |
|---|--|--|--------|--------|
| Original Medicare or Medicare Advantage & Fee-for-service (FFS) Medicaid | | | | |
| +stand-alone Managed long-term care (MLTC) plan | Medicaid plan that covers variety of long-term care (LTC) services and supports | Full duals in need of LTC | Y | N/A |
| Program of All-Inclusive Care for the Elderly | | | | |
| PACE | Program that provides Medicare, Medicaid, and long-term care services under one plan | Full duals in need of LTC | Y | Y |
| Medicare Advantage Special Needs Plans | | | | |
| Dual-eligible Special Needs Plan (D-SNP) | Type of Medicare Advantage Plan for dually eligible individuals | Varies (plans may allow partial duals) | N | N |
| D-SNP + MLTC | D-SNP and a separate plan to covered long-term care services and supports | Full duals in need of LTC | Y | N |
| D-SNP + MMC or HARP** (IB-Dual)*** | D-SNP that provides Medicare benefits paired with a private plan (same company as D-SNP) that provides Medicaid benefits | Full duals | N | Varies |
| Medicaid Advantage Plus (MAP) | One plan that provides Medicare, Medicaid, and long-term care services | Full duals in need of LTC | Y | Y |
| Financial Alignment Initiatives | | | | |
| FIDA-IDD**** | Medicare and Medicaid program for adults with intellectual and developmental disabilities | Full duals in need of LTC | Y | Y |

*Managed long-term services and supports (MLTSS); Behavioral health (BH)

**Medicaid Managed Care (MMC) or Health and Recovery Plan (HARP)

***Integrated Benefits for Dually Eligible Enrollees Program (IB-Dual)

****Fully Integrated Duals Advantage for people with Intellectual or Developmental Disabilities (FIDA-IDD)

Plans approved for default enrollment

Currently, default enrollment may apply to individuals enrolled in an MMC or a Health and Recovery Plan (HARP) who become eligible for Medicare due to age or disability. Below is a list of plans approved by CMS for use of default enrollment (as of March, 2023):

- **MetroPlus:** Individuals enrolled in the MetroPlus MMC or HARP can be default enrolled into an aligned D-SNP (meaning they keep their MMC or HARP coverage).
- **United Healthcare:** Individuals enrolled in the United Healthcare MMC or HARP can be default enrolled into an aligned D-SNP (keep MMC or HARP coverage).
- **Healthfirst:** Individuals enrolled in the Healthfirst MMC or HARP and receiving long-term services and supports (LTSS) can be enrolled into the Healthfirst Medicaid Advantage Plus (MAP) plan. (However, they will lose their MMC or HARP coverage.)
- **Empire/HealthPlus:** Individuals enrolled in the HealthPlus MMC or HARP can be default enrolled into an aligned D-SNP (keep MMC or HARP coverage). If the individual is receiving LTSS, they can be enrolled into the HealthPlus MAP plan (lose MMC or HARP coverage).
- **Fidelis:** Individuals enrolled in the Fidelis MMC or HARP can be default enrolled into an aligned D-SNP (keep their MMC or HARP coverage). If the individual is receiving LTSS, they can be enrolled into the Fidelis MAP plan (lose MMC or HARP coverage).

What is default enrollment?

Default enrollment is a process that allows eligible insurers to move **newly Medicare-eligible** Medicaid Managed Care enrollees into a qualifying Medicare D-SNP.

The Centers for Medicare & Medicaid Services (CMS) and the New York State Department of Health (NYSDOH) may approve MMC insurers that also offer a D-SNP (or certain D-SNP products, like Medicaid Advantage Plus) for default enrollment on a rolling basis.