

Dually eligible New Yorkers have the following long-term care coverage options:



- Medicaid Advantage Plus (MAP)
- Program of All-Inclusive Care for the Elderly (PACE)
- Original Medicare, Medicare Part D plan, fee-for-service Medicaid, and a Medicaid managed long-term care plan
- Or, Medicare Advantage, fee-for service Medicaid, and an MLTC plan

A **MAP plan** is a type of integrated Dual-eligible Special Needs Plan (D-SNP, a type of Medicare Advantage Plan) combined with a type of Medicaid managed long-term care plan. MAP plans are offered in certain New York counties and provide managed care to individuals who are eligible for (and enrolled in) Medicare and Medicaid (dually eligible) and in need of long-term care.

PACE is a program that provides integrated Medicare, Medicaid, and long-term care services under one plan. PACE is available in select New York counties. Enrollees receive their care at PACE centers, which are responsible for arranging all primary care, inpatient hospital care, and long-term care.

MLTC plans are available throughout New York for dually eligible individuals who require long-term care. Unlike MAP and PACE, having an MLTC plan does not affect Medicare coverage. This means that the enrollee's primary payer remains Original Medicare or their Medicare Advantage Plan.

Considering plan options

MAP and PACE may be good options individuals who want to receive all their services through a single plan. Both options offer the possibility of greater care coordination, and some beneficiaries may find these models preferable if they are accustomed to managed care and provider networks.

MLTC may be a good option for individuals who want greater flexibility in choosing a provider and would prefer not to be limited to a network. Keep in mind that if a beneficiary enrolls in MLTC, they will need to navigate multiple insurances—Original Medicare or Medicare Advantage, Part D, and their MLTC plan.

Individuals who need help navigating their long-term care coverage options in New York State should contact ICAN at 844-614-8800 or New York Medicaid Choice at 888-401-6582.