

Dual-eligible Special Needs Plans (D-SNPs) In New York State

Dual-eligible Special Needs Plans (D-SNPs) are a type of Medicare Advantage Plan for individuals enrolled in Medicare and Medicaid (dually eligible individuals). D-SNPs cover Medicare Part A and Part B benefits and include Part D prescription drug coverage. These plans also aim to provide additional benefits to better serve their dually eligible enrollees.

Integration: refers to the coordination of Medicare and Medicaid benefits for dually eligible individuals. Integrated care options are intended to make it easier for dually eligible individuals to access quality care.

Coordination between Medicare and Medicaid plans through integrated care can also save individuals money by helping them avoid duplicative or unnecessary services.

There are many different types of D-SNPs. Each offers a different experience for beneficiaries depending on the level of integration. In New York, the following types of D-SNPs are available, listed in order of increasing integration:

Standard Medicare D-SNP

**Integrated Benefits for Dually Eligible
Enrollees (IB-Duals program)**

Medicaid Advantage Plus (MAP)

Increasing
integration

Keep in mind that there are other integrated care options available for dually eligible individuals in New York state, including PACE and FIDA-IDD.

To learn more about these programs and their eligibility requirements, visit <https://www.medicareinteractive.org/resources/toolkits/coverage-options-dually-eligible-new-yorkers>.

Standard D-SNPs

Like other Medicare Advantage Plans, standard D-SNPs typically require use of an in-network provider for Medicare services, rather than being able to see any provider who takes Medicare. Plans should also be able to inform beneficiaries about which of their in-network providers accept Medicaid. Cost-sharing varies from plan to plan, with some plans offering zero dollar cost-sharing for enrollees. Be sure to check with the plan directly to learn more about its coverage rules.

Standard D-SNP integration is minimal. Enrolling in a standard D-SNP means continuing to have two different entities administering Medicare and Medicaid benefits. Depending on the plan, the beneficiary experience may not feel much different from being in Original Medicare with fee-for-service Medicaid.

IB-Duals program

The IB-Duals in New York state allows dually eligible individuals who do not have long-term care needs to enroll in a D-SNP product combined with a Medicaid Managed Care (MMC) plan or a Health & Recovery Plan (HARP). Importantly, the Medicare plan (D-SNP) and the Medicaid plan (MMC or HARP) are aligned, meaning they are offered by the same health care organization. Health care organizations offering an IB-Duals product must receive approval from the Centers for Medicare & Medicaid Services (CMS) and the New York State Department of Health.

Medicaid Managed Care (MMC): private plan that provides Medicaid benefits. Enrollees usually must use in-network providers or receive prior authorization from their plan before getting certain kinds of care. MMC plans may offer care coordination.

Health & Recovery Plan (HARP): type of MMC plan that provides Medicaid benefits and also offers comprehensive behavioral health coverage.

The goal of the IB-Duals alignment is to help ensure that beneficiaries have a more seamless experience accessing health care. Receiving all services through one entity may mean that beneficiaries experience fewer issues, such as receiving duplicative care. Enrollees may also find more in-network providers who accept Medicaid. Plans also offer zero dollar cost-sharing for enrollees.

MAP

MAP is a type of D-SNP for individuals who need long-term care. Under MAP, one private plan administers Medicare, Medicaid, long-term care benefits, behavioral health, and drug coverage. All in-network providers must accept both Medicare and Medicaid.

MAP plans are the most integrated type of D-SNP in New York state. There is zero dollar cost-sharing for enrollees. It is a good option for those who want to receive all of their care through a single plan, and it offers the possibility of greater care coordination. However, as with standard D-SNPs and the IB-Duals program, the beneficiary experience may vary.