

# Introduction to Community HealthChoices (CHC)



Presented by:

Amy Lowenstein, Supervising Attorney

Pamela Putnam, Staff Attorney

Inglis House

October 25, 2018

# 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)
- **LTSS** – Long-Term Services and Supports
- **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 provide Medicaid for certain groups, **including Nursing Home residents**
- Starting January 1, 2019, people in CHC 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?**

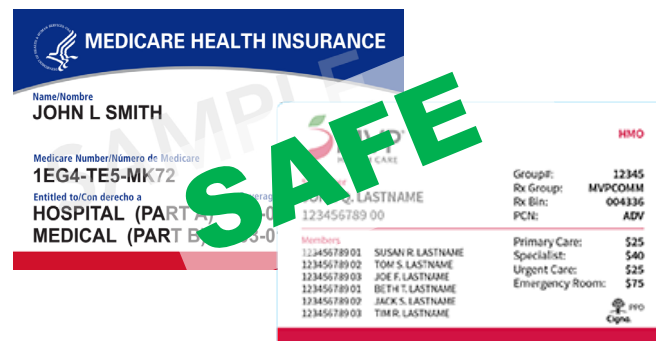
# Your Nursing Home is NOT Changing!

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



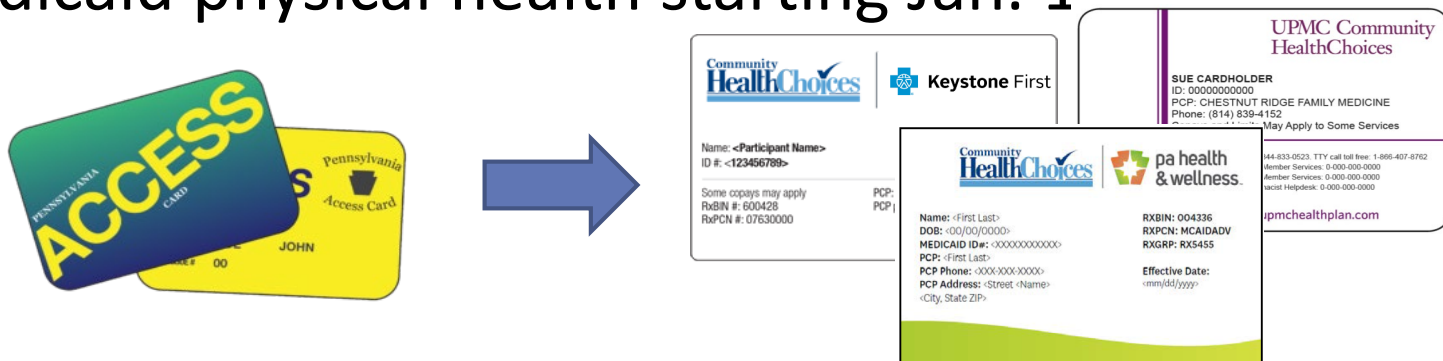
# MEDICARE is not changing!

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



# CHC: What's Changing?

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



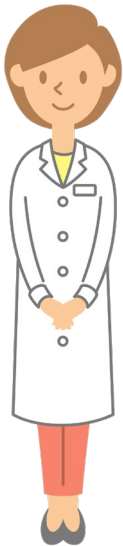
# What's Changing?: Dual-Eligibles

- **Doctors:** Can continue seeing Medicare doctors you have now, whether in CHC Plan or not
  - CHC Plan pays Medicaid part of bill
- For services Medicare **DOES NOT** cover (vision, dental), provider must be in CHC Plan you choose
- **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 be in CHC Plan network
- **Prescription Drugs:** Coverage will be through CHC Plan
  - Make sure your drugs are on plan formulary
  - Still no costs for prescriptions





# What About My Doctors Who Come to Inglis House?

- These doctors are paid by your insurance, not Inglis
- **Dual Eligibles** (Medicare+Medicaid recipients): Continue seeing providers, even if not in CHC Plan network
- **Medicaid-Only:** Doctors must be in CHC Plan network
  - Inglis working to make sure ALL providers who come to Inglis accept all 3 CHC Plans
  - Check with Inglis to see if your doctors are in your CHC Plan

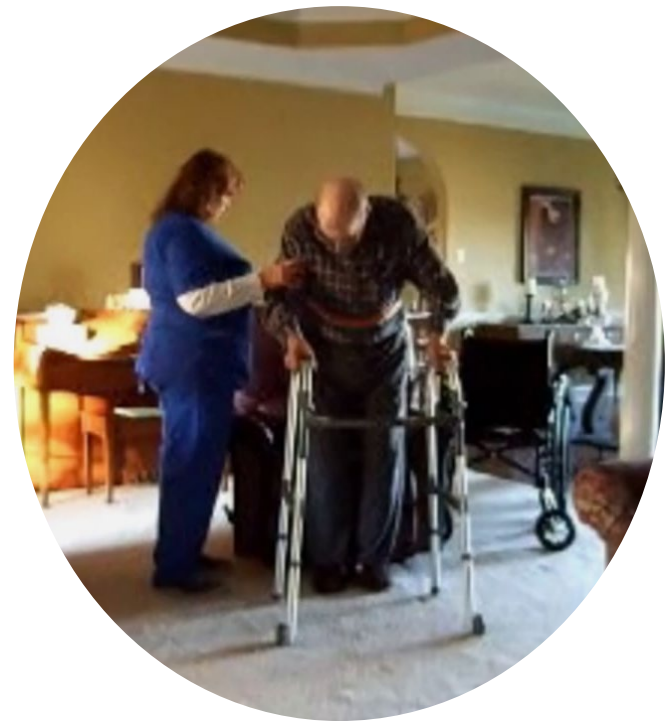


# What About Physical, Occupational and Speech Therapy?

## **NO CHANGE!**

Doesn't matter which CHC Plan you are in

- For Medicaid-Only → Included in what CHC Plan pays Inglis
- For Dual Eligibles → Medicare pays first, CHC Plan pays second



# 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 + Community Behavioral Health
Medicaid Only	ACCESS	Community Behavioral Health

- Contact Community Behavioral Health 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
  - Inglis Physical Therapist
  - Penn 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 + Community Behavioral Health (CBH)

# 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
  - Inglis PT
  - Psychiatrist

### NOW

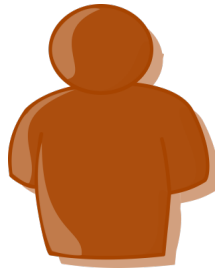
- Nursing Home → ACCESS Card
- Physical Health → Original Medicare + ACCESS Card
- Prescriptions → Humana Part D Plan
- Behavioral Health → Original Medicare + ACCESS Card

### UNDER CHC

- Nursing Home → CHC Plan
- Physical Health → Original Medicare + CHC Plan
- Prescriptions → Humana Part D Plan
- Behavioral Health → Original Medicare + Community Behavioral Health (CBH)

# What's Changing? EXAMPLES

## MARIA



- 52 years old
- **Medicaid-only**
- Multiple Sclerosis, uses walker or wheelchair
- **Interested in living more independently**
- Doctors:
  - PCP
  - Inglis PT
  - Specialists at Jefferson 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 Inglis and CHC Plan about NH Transition services
- Physical Health → CHC Plan
  - Make sure PCP & MS Specialists are in CHC Plan network
- Prescriptions → CHC Plan
- Behavioral Health → CBH

# 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 doctors and specialists are in CHC Plan network
- Prescriptions → CHC Plan
  - Check that key meds on CHC Plan formulary
- Behavioral Health → CBH

# 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, doctor, family, and Inglis case worker 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](mailto:staff@phlp.org)



# What Happens Next?

## CHC ENROLLMENT

# CHC Enrollment

- Choose one of 3 plans:



- November 14 → Deadline to chose plan or auto-assigned
- December 21 → Deadline to change plan for January 1 start
- 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, **if you are Medicaid-only**
- May affect drug coverage **if you are Medicaid-only**
- May affect what hospitals you can go to **if you are Medicaid-only**
- CHC Plans offer different “perks”

# How Do I Choose a CHC Plan?

- **Medicaid-only:**
  - Make sure all your providers are in your CHC Plan
  - Check if key prescriptions are on CHC Plan formulary
- **Dual Eligibles:** Less important if providers are in CHC Plan
- **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](http://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](mailto: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**

# Who Do I Call for Help?

- **Inglis House 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](mailto:Staff@PHLP.org)

Open for call-ins MWF 8am to 8pm



[www.phlp.org](http://www.phlp.org)