

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?
- CHC Enrollment
- Who Do I Call For Help?

Terminology

- **CHC** – Community HealthChoices
- **CHC Plan** – Community HealthChoices Managed Care Organization (a health insurance plan)
- **PAS** – Personal Assistance Services
- **Waiver Services** – Community-based services and supports that help people live and work in the community (e.g., personal assistance services, adult day health care, home modifications, non-medical transportation)

Terminology

- **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)?

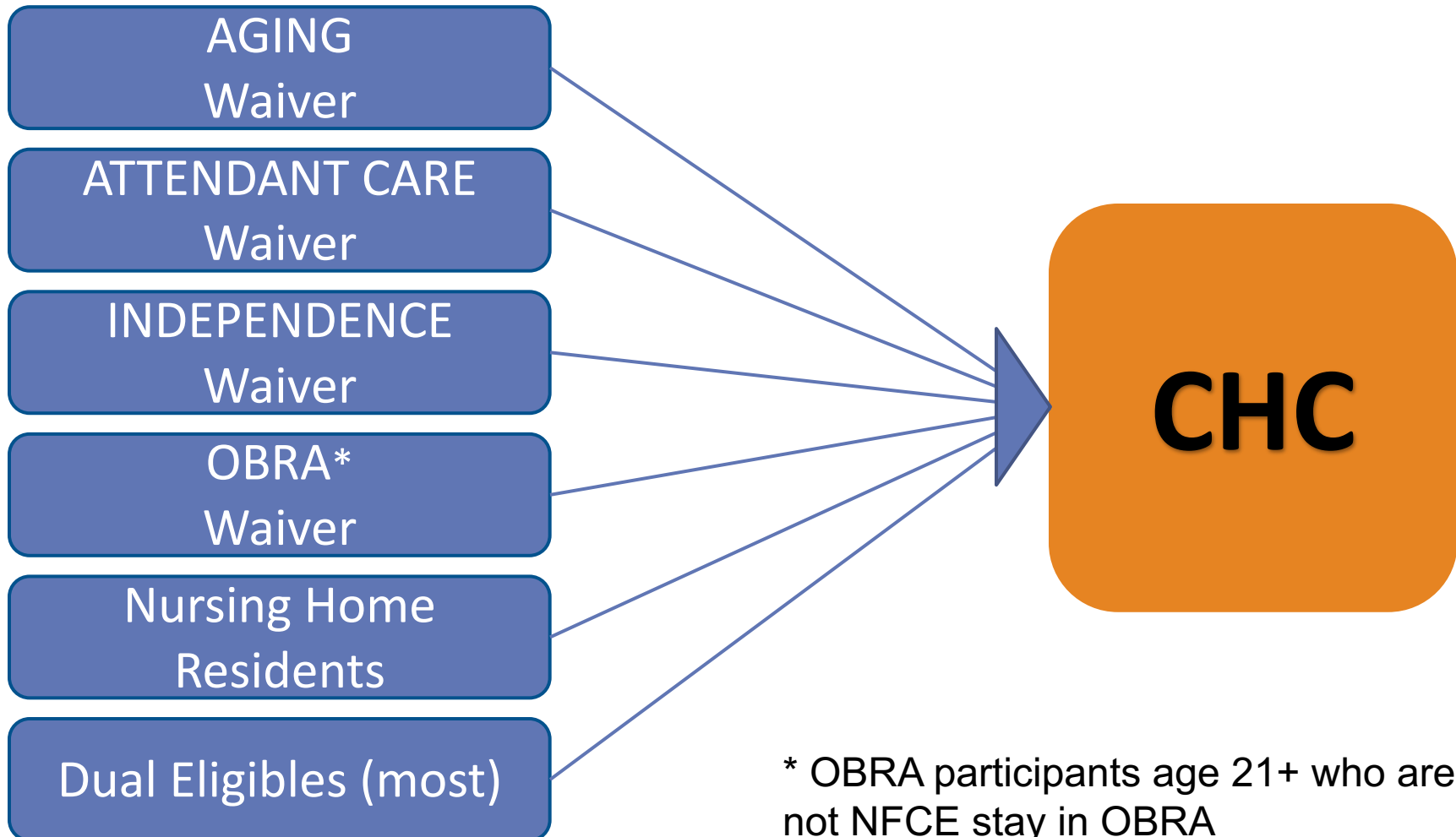
What is CHC?



- New way of getting **Medicaid**
- Private insurance companies (CHC Plans) will provide Medicaid and waiver services for certain groups, **including Waiver participants**
- Starting January 1, 2019, people in CHC will get Medicaid through a CHC Plan
 - Applies to Dual-Eligibles and Medicaid-only

CHC is Mandatory for Target Populations

Age 21+ **and** in one of the following groups



* OBRA participants age 21+ who are not NFCE stay in OBRA

How Does My Health Insurance Work Now?

If You Have BOTH Medicare and Medicaid . . .

- Waiver Services → Medicaid pays
- Prescription Drugs → Medicare pays
- Medicare and Medicaid work together to pay for most of your healthcare
 - PCP
 - Specialists
 - Mental Health Services
 - Hospital
- Medicaid covers other things Medicare doesn't (ex: dental, vision, non-emergency medical transportation, over-the-counter medicine)

If You Have Medicaid Only

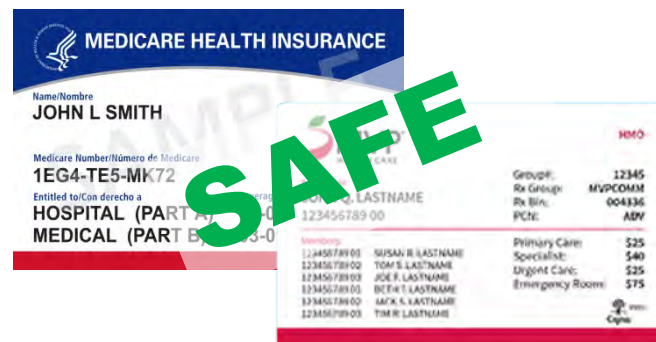
- Medicaid is only insurance for everything
 - Wavier services
 - PCP
 - Specialists
 - Prescription drugs
 - Mental health services
 - Hospitals
 - Dental/Vision
 - Non-Emergency Medical Transportation
 - And more . . .

How Will CHC Affect Me?

What is Changing?

MEDICARE is not changing!

- You keep the same Original Medicare or Medicare Advantage Plan (unless you want to 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 Waiver services & 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
- **Waiver Services** → Authorized and provided through CHC Plan. Waiver providers must be in CHC Plan network



What's Changing? Medicaid-Only

If you have **MEDICAID ONLY**, CHC takes over coverage and payment for: doctors, prescriptions, waiver services

- **Doctors:** Must be in CHC Plan network
- **Prescription Drugs:** Coverage through CHC Plan
 - Make sure your drugs are on plan formulary
- **Waiver Services** → Authorized and provided through CHC Plan. Waiver providers must be in CHC Plan network



What's Changing? Mental Health

- Starting Jan. 1, **Aging Waiver** Recipients have a new Mental/Behavioral Health Plan:

	NOW	UNDER CHC
Dual Eligible	Medicare + ACCESS	Medicare + Community Behavioral Health*
Medicaid Only	ACCESS	Community Behavioral Health*

- Other Waiver Recipients already get mental health services this way.
- Contact Community Behavioral Health to get:
 - Mental health counselors, therapists, psychiatrists;
 - Psychiatric hospitalization; Alcohol and Drug Treatment

* Community Behavioral Health is the behavioral health plan in Philadelphia

What's Changing: EXAMPLES

GENE



- 73 years old
- Dual-Eligible:
Gets Medicare Advantage through Gateway Assured
- On Aging Waiver.
Gets adult day health, meals on wheels

NOW

- Waiver Services → Aging Waiver
- Physical Health → Gateway Assured Medicare + ACCESS Card
- Prescriptions → Gateway Assured
- Behavioral Health → Gateway + ACCESS

UNDER CHC

- Waiver Services → CHC Plan
- Physical Health → Gateway Assured + CHC Plan
 - Should be able to see same doctors
- Prescriptions → Gateway Assured
- Behavioral Health → Gateway Assured + Community Behavioral Health

What's Changing: EXAMPLES

PATRICIA



- 38 years old
- Dual-eligible:
Original Medicare
& Humana
Prescription
Drug Plan
- On Attendant Care
waiver. Gets PAS

NOW

- Waiver Services → Attendant Care
Waiver
- Physical Health → Original Medicare +
ACCESS Card
- Prescriptions → Humana Part D Plan
- Behavioral Health → Original Medicare +
Community Behavioral Health Plan

UNDER CHC

- Waiver Services → CHC Plan
- Physical Health → Original Medicare +
CHC Plan
- Prescriptions → Humana Part D Plan
- Behavioral Health → Original Medicare +
Community Behavioral Health Plan

What's Changing: EXAMPLES

MARIA



- 52 years old
- **Medicaid-only** enrolled in Health Partners Plan
- Independence Waiver. Gets PAS, non-medical transportation, supported employment

NOW

- Waiver Services → Independence Waiver
- Physical Health → Health Partners
- Prescriptions → Health Partners
- Behavioral Health → Community Behavioral Health Plan

UNDER CHC

- Waiver Services → CHC Plan
- Physical Health → CHC Plan
- Prescriptions → CHC Plan
- Behavioral Health → Community Behavioral Health Plan

What's Changing: Examples

DARRYL

- 42 years old
- **Medicaid-only** enrolled in Keystone HealthChoices plan
- OBRA Waiver. Gets in-home nursing, adult day health



NOW

- Waiver Services → OBRA Waiver
- Physical Health → Keystone HealthChoices
- Prescriptions → Keystone HealthChoices
- Behavioral Health → Community Behavioral Health Plan

UNDER CHC

- Waiver Services → CHC Plan
- Physical Health → CHC Plan
- Prescriptions → CHC Plan
- Behavioral Health → Community Behavioral Health Plan

Continuity of Care Protections

Waiver Services

- January through June 2019 (**180 days**)
 - CHC Plan **CANNOT** reduce, terminate or change Waiver services
 - **Continue same services with same providers**
 - **Includes service coordination entity**
- Beginning July 1, 2019
 - Provider, service coordinator and/or waiver services may change

Continuity of Care Protections

Medical and Prescription Services

- Up to **60 Days** for prior authorized services or ongoing course of treatment
- (Medicare covers most services for duals → that is unchanged)



TIP

Pick a CHC Plan that has your current providers in-network, ESPECIALLY if you don't have Medicare!

CHC Waiver Services Package

- Adult Daily Living
- Assistive Technology
- Benefits Counseling
- Career Assessment
- Community Integration
- Community Transition Services
- **Employment Skills Development**
- Exceptional DME
- Financial Management Services
- **Home Adaptations**
- Home Delivered Meals
- Home Health Services
- Job Coaching
- Job Finding
- **Non-Medical Transportation**
- Participant-Directed Community Supports
- **Participant-Directed Goods and Services**
- **Personal Assistance Services**
- Personal Emergency Response System
- **Pest Eradication**
- Residential Habilitation
- Respite
- Specialized Medical Equipment and Supplies
- Structured Day Habilitation
- TeleCare
- Therapeutic and Counseling Services
- Vehicle Modifications

What Happens Next?
CHC ENROLLMENT
There Is Still Time!

CHC Enrollment

- Choose one of 3 plans:



Keystone First



pa health
& wellness.

UPMC Community
HealthChoices

- **December 21** → Deadline to change plan for January 1 start
- Can change plans at any time – no lock in!

Why Does My Choice Matter?

Your choice...

- May affect who your service coordinator and waiver providers will be
 - After continuity of care period ends
- 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**

Plus CHC Plans offer different “added benefits”

How Do I Choose a CHC Plan?

- **Medicaid-only:**
 - Make sure all your medical providers are in your CHC Plan
 - Check if key prescriptions are on CHC Plan formulary
- **Dual Eligibles:** Less important if medical providers are in CHC Plan
- **Everybody:**
 - Try to find a plan that your waiver providers are in
 - Consider Extra Benefits offered by plans

How Do I Enroll?

- Through **Independent Enrollment Broker**
 - Call 844-824-3655
 - 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 enrolling**
 - Call us at 800-274-3258 or Email us at staff@phlp.org

RECAP

- You have to pick a new CHC Plan for your Medicaid
 - If you didn't pick one, the state has chosen one for you. **You can still make a change!**
- Your Waiver Services will be through the CHC Plan
- If you have Medicare and Medicaid
 - Your Medicare is not changing
 - You shouldn't have to change doctors

RECAP

- If you have **only Medicaid**, CHC changes how your doctors get paid
 - Make sure your doctors are in your CHC Plan network
 - Make sure your prescriptions are on your CHC Plan formulary

Who Do I Call for Help?

- **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 accessing prescription drugs



Any Questions?



Thank You!

PHLP Helpline:

800-274-3258 or
Staff@PHLP.org

Open for call-ins MWF 8am to 8pm



www.phlp.org