

QUESTIONS & ANSWERS POSED BY RESIDENTS AND FAMILIES DURING PA HEALTH LAW PROJECT SESSIONS

Q: Resident did not get anything about CHC in the mail.

A: Paperwork may still be forthcoming, or he can get the info online or from PHLP or Social Workers at Inglis.

Q: I am a disability retiree from the federal govt. I presently have Federal BCBS and Medicaid, and do not have Medicare because I never paid into it. I won't qualify for Medicare for foreseeable future.

A: This is a somewhat unique situation. You will not lose your federal insurance. Only thing CHC changes is Medicaid. It is not changing the services you receive from Medicaid, just changes who pays. If anyone asks you to change your federal benefits call PHLP. PHLP recommended that resident talks to them 1:1 after the session.

Q: I don't know which insurance my loved-one has. I don't know which MCO the providers he sees at external locations will be under.

A: Inglis should be able to help you look that up.

Q: What are the differences between the MCO plans? How's the best way to decide which to pick?

A: It's a bit hard to tell with dual-eligibles. There is a sheet with a plan comparison that doesn't show a lot of difference. On the back, it lists some additional benefits/perks, so I would focus on those. If the resident is interested in leaving the nursing home, some of the MCOs offer more money to help with that transition. There are also slight differences with dental benefits.

Q: What if I can't find the paper with the plan comparisons?

A: It is available online, will be at the enrollment workshops. Jackie/Jenna also printed and handed out during sessions.

Q: Do we have to do 2 separate enrollments... one for CHC and one for behavioral health?

A: No. Just one enrollment for CHC. There is only one behavioral health option in Philadelphia County - Community Behavioral Health – so you don't have to enroll for behavioral health.

Q: Transportation for non-medical outings. Currently my resident has to travel with someone when going on leisure outings. Will that change?

A: That is an Inglis House decision. The non-medical transport piece of CHC is primarily for those living in the community and most likely will not change that much for those in long-term care.

Q: What if I lost my enrollment form?

A: Enroll online or by phone or call Maximus and ask them to send a new enrollment form.

Q: Is this program state-wide?

A: Yes but CHC is rolling out in different parts of the state at different times.

Q: Are there any approved providers for UPMC in Philadelphia?

A: Yes. Use the provider search tool.

Q: Will I have to change plans every year?

A: No, but you can change monthly if you wish. There is no open-enrollment period for CHC.

Q: If I have to go to the hospital for an emergency, how will I know if that hospital is covered by my MCO?

A: You will want to check provider coverage. Chances are that Inglis is checking with the area hospitals.

Q: Dental coverage under CHC; will it cover dentures, plates?

A: Basic dental services are covered, you will need to read details on the comparison chart to find out more about services like dentures.

Q: In the event my doctor is not covered, am I responsible for the cost?

A: Depends on your specific situation and other insurance you may have. Generally, yes, if your doctor is not covered and you don't have another insurance, you would be responsible for the co-pay.

Q: I currently see a psychologist from the outside. Would I be required to pick from this network of CHC behavioral health therapists?

A: You should ask your external psychologist if she intends to continue accepting Medicare. If not, ask which MCO she plans to contract with, if any.

Q: If I should transition out of Inglis and decide I'd like to return, would that be possible under CHC?

A: Yes, assuming the NH is covered under your MCO. We do not yet know if MCOs will make it difficult or increase the nursing facility clinically eligibility criteria for those who wish to go into a NURSING FACILITY. Generally, it is thought that NURSING FACILITY care is more expensive than living in the community so there is the potential that an MCO may deny for you to go into a NURSING FACILITY. If that happens, PHLP would definitely want to know.

Q: If I go on a trip to a different state and need my doctor to call in a prescription because I've run out of meds will that be covered?

A: Needs to be addressed on a case-by-case basis.