

Medicaid for Anyone

Spring - Summer 2015

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1. CHANGES TO YOUR MLTC PLAN?

By Jack Lippmann

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Medicaid recipients 21 years old or older, who are dual eligible, have both Medicare and Medicaid, and receive either home care services or nursing home care through a Managed Long Term Care Agency (MLTCA) are eligible to join FIDA (Fully Integrated Dual Advantage) program.

Current MLTCA plan provides the following services: home care services, adult day care, dental, eyeglasses, transportation to your doctor, medical supplies, and hearing aids, but does not cover your regular primary medical care. Those in an MLTCA plan continue to use Medicare and their supplemental health insurance plans. Those covered by Medicare Advantage plans must use the plan's network for Medicare services and prescriptions.

Starting in 2015 FIDA (Fully Integrated Dual Advantage) plans came into existence.

2. WHAT IS FIDA PLAN?

FIDA plans will combine under *one managed care plan the following:*

- (1) Medicare Advantage plan,
- (2) Part D prescription drug plan, and
- (3) a Medicaid Managed Long Term Care (MLTC) plan & all Medicaid services.

Basically, FIDA members will "trade in" ALL of their insurance cards - and replace it with *one health plan* – a FIDA plan.

Presently everyone will receive the following choices:

"Basically, FIDA members will trade-in All of their insurance cards and replace them with *one health plan* - a FIDA plan"

3. OPT OUT or DISENROLL FROM FIDA

HOW DO I OPT OUT?

After December 1st, in NYC and Nassau County, you can call New York Medicaid Choice to OPT OUT. CALL **1-855-600-FIDA (1-855-600-3432)** Monday to Friday 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm.

"You can disenroll from FIDA during any month. The following month you will be back with your original Medicare..."

CAN I DISENROLL FROM FIDA, or SWITCH TO A DIFFERENT FIDA PLAN, AFTER I JOIN?

YES. You can disenroll from FIDA during any month. The following month, you will be back with your "Original Medicare" or your Medicare Advantage Plan. Or you can switch to a different FIDA plan. If you disenroll from FIDA, make sure you have enrolled in an MLTC plan and in a Part D plan for your prescription drugs.

4. NYS 2015 Medicaid Regional Rates

New York City \$11,843

Bronx, Kings (Brooklyn), New York (Manhattan), Queens, Richmond (Staten Island).

Central \$8,768

Broome, Cayuga, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence, Tioga and Tompkins.

North Metropolitan \$11,455

Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester.

Northeastern \$9,414

Albany, Clinton, Columbia, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington.

Long Island \$12,390

Nassau, and Suffolk

Western \$9,442

Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.

Rochester \$10,660

Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Wayne, and Yates.



Jack Lippmann, President of Elder Care Services, Inc., Medicaid Professional and Consultant with over 20 years of Medicaid eligibility experience.

5. 2015 Medicaid Income & Resource Levels

Basic numbers for applicable Medicaid recipients and their spouses:

Community Medicaid and

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|---------------------|-------------------------|----|-----------|
| Home Care Medicaid: | Allowed Resource level: | \$ | 14,850.00 |
| | Income: | \$ | 825.00 |

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|------------------------|-------------------------|----|-----------|
| Nursing Home Medicaid: | Allowed Resource level: | \$ | 14,850.00 |
| | Income: | \$ | 50.00 |

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| Supplemental Security Income (SSI), Resource level: | \$ | 2,000.00 |
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| Maximum federal Community spouse Resource Allowance: | \$ | 119,220.00 |
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| Community spouse minimum monthly maintenance needs allowance (MMMNA): | \$ | 2,980.50 |
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| Home Equity limit: | \$ | 828,000.00 |
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Income & Resources.

What is FIDA Plan continued from page 1

Choices Are:

1. **OPT OUT** of FIDA, or
2. Enroll in a FIDA plan, or
3. If you do nothing, you will automatically be assigned to a FIDA plan.

WHICH PLANS TO CHOOSE?

21 of the 25 companies in NYC that have MLTC and MAP plans will have FIDA plans. Present MLTC members will be assigned to the plan sponsored by their MLTC plan.

Dis-enrollment:

Presently, everyone has the option to dis-enroll from FIDA at any time, and go back to their Original Medicare or Medicare Advantage, and your former MLTC plan.

How to Choose which FIDA plan is best for you:

If you have special doctors that you need to see, make sure that they are members of your FIDA plan; otherwise, you'll have to choose doctors from the particular FIDA network plan you choose. Additionally, you will want to check if your prescription drugs are on the plans formulary.

"Presently, everyone has the option to disenroll from FIDA at any time, and go back to their original Medicare or Medicare Advantage or your former MLTC plan."

6. The Home or Primary Residence

The Home or Primary Residence is an exempt asset when applying for Medicaid medical assistance providing the equity in the home is less than \$828,000; however, if the home or primary residence is not protected properly Medicaid can reach out and secure their expenses from the proceeds of the home or primary residence at a later date.

However, there are several transfers of the home or primary residence which would not create a penalty period and are actually considered exempt transfers:

- 1) to a spouse;
- 2) to a child under 21, or disabled, or blind;
- 3) to a brother or sister who have an equity interest in the home and have lived in the home for at least one (1) year prior to applicant's nursing home admission; and
- 4) to a child who cared for his/her parent, and lived with the parent at their home for a period of at least two (2) years prior to parent institutionalization.

Doing nothing or neglecting to transfer the home of a Medicaid recipient, while they are alive, may have negative and unwelcomed results. Fundamentally, when a single person passes away their primary residence, home, condominium or cooperative apartment falls into their estate, and before the Executor of their estate transfers the property they will need to settle the lien with Medicaid as their creditor.

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One Alternative of many:

Many individuals wishing to keep their resources and receive home care services or nursing home care are encouraged to check Long Term Care Insurances. There are several insurance providers in NYS with several alternatives allowing applicants the ability to retain some or all of their assets and at the same time receive Medicaid home-care or nursing home medical assistance.

Overview:

Medicaid eligibility is possible for "Anyone" who is willing to comply with Medicaid's rules and regulations. With proper and professional assistance elderly and disabled applicants can achieve Medicaid eligibility and receive Medicaid medical assistance, while at the same time protect their income, life savings, and homes.

- Why miss out on some or full time assistance at your own home?
- Why miss out on Day Care Programs?
- Why miss out on the nursing home of your choice?
- Why miss out on what is owed to you?

We at Elder Care Services, Inc., strive to reach and achieve these goals, by offering the elderly and disabled the ability to tap into such programs which are available to everyone.

More importantly, with over 22 years of experience dealing with Medicaid, Elder Care Services, Inc., offers their client the ease of mind dealing with the bureaucratic system, 100% assistance with Medicaid eligibility, Medicaid acceptance, choosing an MLTC, and if need be assistance with either home-care or nursing home services.