

# RIPIN

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## Self-Directed Support Program

Health Insurance for Duals

May 21, 2024



PERSONAL SUPPORT BUILT ON PERSONAL EXPERIENCE

# ABOUT RIPIN

- Independent 501(c)(3) nonprofit organization
- *Peer Professionals*
- Help Rhode Islanders of all ages, abilities, and backgrounds **access and navigate:**
  - Health Care
  - Education
  - Healthy Aging
  - Other services/supports/complex systems

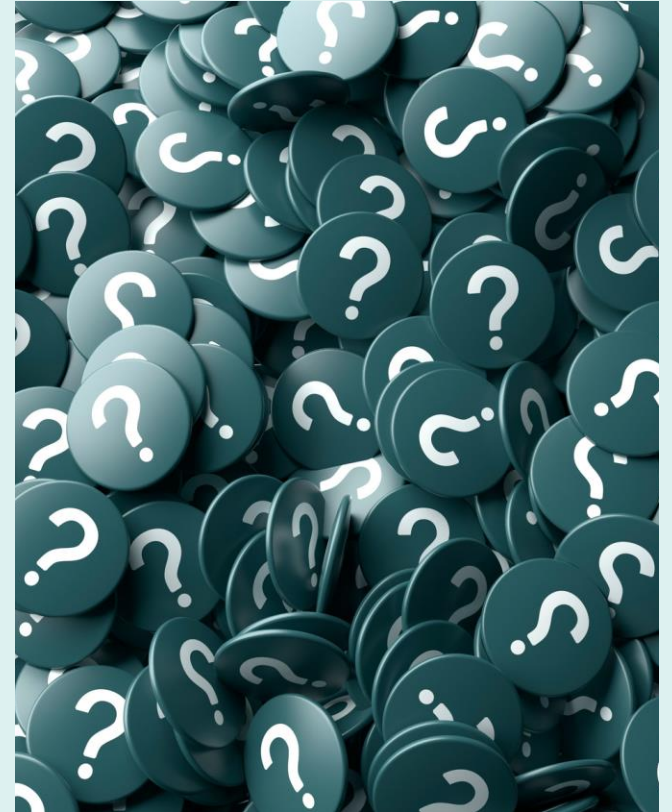


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# *What is Self-Direction?*

- A service model for adults with intellectual and developmental disabilities (I/DD)
- Must be found eligible for funding from Behavioral Healthcare, Developmental Disabilities, and Hospitals (BHDDH)
- Allows the person and their family or trusted allies to manage their own budgets, hire their staff, and set their priorities
- Based on the individual's unique support needs and goals



# ABOUT RIPIN'S SELF-DIRECTED SUPPORT PROGRAM (SDSP)

The goal of the Self-Directed Support Program at RIPIN is to guide and support families and individuals in navigating the systems and supports available to them when they choose self-direction.

**We do this through:**

- **Training and Education**
- **Sharing resources**
- **Peer Support**
- **Referrals**
- **Collaborations with other agencies and organizations**



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## Pathways to Coverage

*for people who self-direct their services*



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# Agenda

- Introduction: The RIPIN Call Center
- How adults with intellectual/ developmental disabilities access health insurance
  - Medicaid
  - Medicare
  - Commercial
- Having multiple forms of coverage
  - Medicare-Medicaid “duals”
  - Medicare plus commercial coverage
- Coverage options for “duals”
- Questions



# The RIPIN Call Center

- Free consumer assistance
- All types of insurance
- Assistance with:
  - Getting coverage
  - Understanding your insurance
  - Knowing your rights
  - Surprise bills, coverage denials, coverage terminations, appeals

**(401) 270-0101**



8:00 AM to 5:00 PM

Monday through Friday

**callcenter@ripin.org**





# Shamus Durac, J.D.



- Senior Attorney & Health Policy Analyst
- Supports the RIPIN Call Center



# How adults with intellectual and/or developmental disabilities (I/DD) access health insurance

*Medicaid, Medicare, and commercial insurance*

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# Medicaid

*What it is, what it covers*

Medicaid is health insurance for low-income Rhode Islanders, as well as some “protected” higher-income enrollees

Medicaid covers a comprehensive array of healthcare services

With Medicaid, you generally pay nothing for your health care

Unlike almost all other types of health insurance, Medicaid covers long-term care services, both at home or in the community (HCBS) and institutional care (like nursing homes)

# Medicaid – pathways to coverage

- *Many* eligibility pathways for Medicaid, but common ones include:
  - SSI – Individuals receiving SSI get automatic Medicaid coverage
  - SSI protected status – Individuals who previously received SSI but lost it in certain circumstances (like a Disabled Adult Child receiving a higher social security check because a parent retired) can keep their Medicaid
  - “MAGI” Medicaid – pathway for most people not yet eligible for Medicare
  - “EAD” Medicaid – pathway for most people who are eligible for Medicare
  - LTSS Medicaid – pathway for people with higher income but who need long-term care. Frequently includes a cost-of-care that the enrollee must pay out of their Social Security.



Each pathway has different income requirements, and most pathways also require the enrollee to have limited assets



Medicaid is Medicaid – each pathway entitles you to the same benefits

# Medicare

*What it is, what it covers*

Medicare is health insurance for older adults (>65) and adults with disabilities (who have received SSDI for >2 years)

Medicare covers a comprehensive array of health care services, but does not include long-term care

Medicare is not free – but programs exist to help with costs for low-income Medicare enrollees

# Medicare – pathways to coverage

Medicare is available to people with disabilities after they have received SSDI payments for more than 24 months (2 years)

For people with I/DD, this is frequently after a parent retires, making the child with I/DD eligible for SSDI payments on their parent's work record

# Commercial insurance



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People with I/DD can also frequently be covered on a parent's commercial health insurance offered through their work

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While non-disabled dependents frequently lose access to their parent's coverage when they turn 26, disabled dependents can frequently remain on their parent's plan indefinitely

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Commercial insurance plans vary greatly in what they cover, costs for accessing health insurance, provider networks, etc.

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Commercial insurance generally does not cover long-term care



# Overlapping Health Insurance

*What happens if I have more than one type of coverage?*

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# Medicare & Medicaid (“Dual” coverage)



Medicaid is *always* secondary insurance

No Medicaid managed care with other coverage



Must go to providers that accept your Medicare coverage

Options for Medicare coverage for duals discussed later



If provider accepts RI Medicaid, Medicaid will cover Medicare copays/other costs

Frequently, Medicaid enrollees protected from billing even if provider does not accept RI Medicaid

# Medicare & Medicaid (“Dual” coverage)



Prescriptions covered through Medicare Part D plan (or Medicare Advantage/D-SNP plan, or Neighborhood Integrity)

May have copays, but Medicaid enrollment means automatic Extra Help to keep copays low



Services not covered by Medicare are covered through Medicaid

Including long-term care, non-emergency medical transportation, dental (unless covered by Medicare plan)  
Must use Medicaid fee-for-service (or NHP Integrity) provider network

# Commercial & Medicaid

Medicaid is always secondary insurance

- No Medicaid managed care with other coverage

Must go to providers that accept your commercial plan AND accept RI Medicaid

- If you go to providers that only accept your commercial plan, you may be charged copays/other cost sharing

Services not covered by commercial plan are covered through Medicaid

- Including long-term care, non-emergency medical transportation, and dental (if no commercial dental plan)
- Sometimes includes other Medicaid-covered services not covered by the commercial plan (like certain DME)

# Commercial, Medicare, and Medicaid

- More coverage is not always better! Complicated coverage rules can create payment challenges
- Coverage rules for disabled enrollees depend on size of employer offering commercial plan
  - If employer has  $\geq 100$  employees, plan order is commercial -> Medicare -> Medicaid
  - If employer has  $< 100$  employees, plan order is Medicare -> commercial -> Medicaid
- Generally, you should ensure that the provider accepts all three forms of coverage to ensure full payment

# Coverage Transitions

*What happens now that I qualify for Medicare?*

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# What happens to my Medicaid?

- It depends on how you're currently receiving Medicaid!
- For people still receiving SSI (i.e. very low SSDI payments) – NO CHANGE
- For people who are classified by SSA as Disabled Adult Children (sometimes called “DACs”) – NO CHANGE
- For people who are on LTSS and paying a cost-of-care – potential change to cost-of-care, but NO CHANGE to eligibility

# What happens to my Medicaid?

- For people currently enrolled in MAGI Medicaid (no cost-of-care, no asset limit) – MUST CHANGE CATEGORY
  - Once you are eligible for Medicare, you cannot be enrolled in MAGI Medicaid
  - If you have <\$4,000 in assets and <\$1,255 in monthly income, you are likely eligible for EAD Medicaid
  - If you have <\$4,000 in assets but higher income, and you are receiving LTSS services, you are likely eligible for LTSS Medicaid but may newly have to pay a cost-of-care
  - If you have slightly higher income and assets, but you are working, you may be eligible for the Sherlock program
  - If you have higher assets and are not working, you will likely lose Medicaid and will have to spend down those assets before regaining Medicaid eligibility

# What do I need to do?



If you need to change Medicaid categories, keep an eye out for communications from DHS and prepare a new DHS-2 application



Make sure to update your providers with your new Medicare enrollment information, including your Medicare ID #

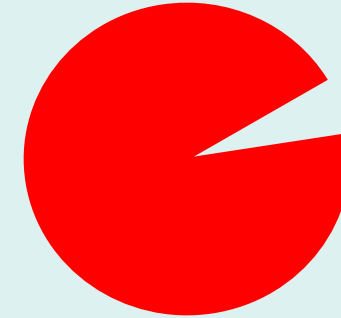


Determine what type of Medicare & Medicaid coverage is right for you

# Options for Medicare- Medicaid “duals”

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# Original Medicare – Biggest Advantage



What percentage  
of doctors accept  
original  
Medicare?



About 90% of  
doctors in the U.S.  
accept original  
Medicare!

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# Medicare Advantage

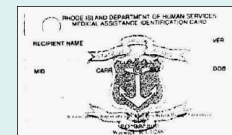
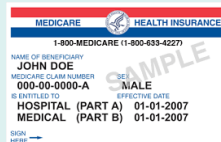
- Unlike Original Medicare, Medicare Advantage enrollees must get their care from in-network doctors and hospitals
  - Most Medicare Advantage plans have local or regional networks, unlike the nationwide Medicare network
- Medicare Advantage plans can have some additional benefits, like dental benefits, over-the-counter drug and product discounts, etc.
- There are several Medicare Advantage plans specifically designed for “duals” called D-SNPs



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# Who Pays for What for Duals?

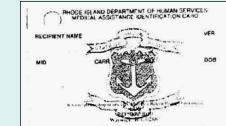
## Original Medicare + FFS Medicaid



Service	Medicare	Medicaid
Hospitals	Part A covers hospitals \$1,556 deductible per stay	Pays secondary, covers deductible
Doctors Visits	Part B covers 80% of cost Can see any Medicare doc	Pays secondary for Medicaid providers <i>(If QMB enrollee, QMB blocks balance billing from Medicare providers)</i>
Drugs	Part D (and Extra Help) covers (with relatively small copays)	No coverage, but guarantees Extra Help for Part D
Nursing Home	Part A covers SNF after hosp. 20 days full / 80 days partial	Fully covers long-term nursing (with LTSS enrollment)
Home Care	Mostly only covers “skilled” nursing care, some PT/OT/etc.	Also covers personal care and homemaker services through LTSS

# Who Pays for What for Duals?

## BCBSRI/UHC/other D-SNP & Medicaid



Service	BCBSRI/UHC/other D-SNP	Medicaid
Hospitals	Covers, no cost-sharing Limited to plan network	Pays secondary, covers deductible
Doctors Visits	Covers, no cost-sharing Limited to plan network	Pays secondary if relevant
Drugs	Covered, under plan formulary Some plans have \$0 copays for drugs	Medicaid ensures Extra Help enrollment
Nursing Home	Full coverage for 100 days	Covers beyond 100 days (including long-term nursing with LTSS enrollment)
Home Care	Some only cover “skilled” care or PT/OT Some have limited homemaker benefits	Also covers personal care and homemaker services through LTSS

**Some added benefits, including dental, over-the-counter products – different by plan**

# Who Pays for What for Duals?

**NHP Integrity**



Service	NHP Integrity
Hospitals	Covered (limited to NHP network)
Doctors Visits	Covered (limited to NHP network)
Drugs	Covered under NHP formulary (with no copays)
Nursing Home	Covered (including long-term nursing with LTSS enrollment)
Home Care	Covered (including homemaker and personal care services with LTSS/HCBS enrollment)

# The RIPIN Call Center

- Free consumer assistance
- All types of insurance
- Assistance with:
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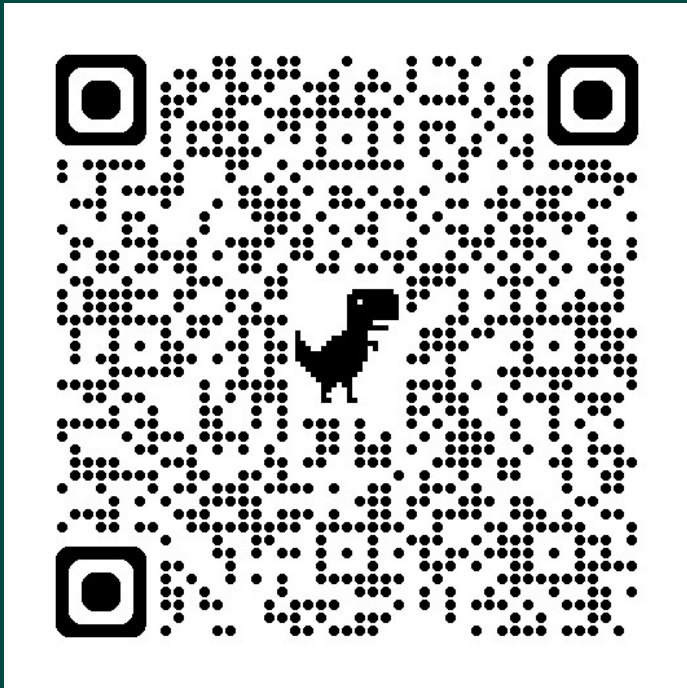
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**Your feedback is important to us!**  
**Please participate in our survey.**



[https://www.tfaforms.com/forms/view/4813003?tfa\\_9=701Qk00000CdEtw&tfa\\_23=05.21.24%20SDSP%20Health%20Insurance%20%20for%20Duals](https://www.tfaforms.com/forms/view/4813003?tfa_9=701Qk00000CdEtw&tfa_23=05.21.24%20SDSP%20Health%20Insurance%20%20for%20Duals)

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# Contact Us



**401-270-0101**

Monday through Friday

8:00 AM – 5:00 PM



**info@ripin.org**



**Website:** [ripin.org](http://ripin.org)

**Facebook:** [@RIPIN.ORG](https://www.facebook.com/RIPIN.ORG)

**Twitter/Instagram:** [@RIPIN\\_RI](https://www.instagram.com/RIPIN_RI)

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# Our Current Calendar



## SELF-DIRECTED SUPPORT PROGRAM



### EVENTS

SUMMER 2024

MAY 21	Health Insurance for Duals Learn about health insurance options for individuals eligible for both Medicaid and Medicare
JUNE 18	Self-Direction Connection In-Person: Conversation & Connection Meet with other parents and caregivers who support individuals who self-direct with food & games that foster connection
JUNE 25	Self-Direction Connection In-Person: Mocktail Premiere Party Mingle, make fun drinks, and snack on appetizers with your peers who self-direct as we share our new activity guide!
JULY Ongoing	RIPIN Self-Directed Support Team brings you: "The Best of" Take the time to view our on-demand webinars from 2023/2024 by clicking <a href="#">here</a> .
AUG 13	Employment Services for Individuals Who Self-Direct (2024) Updates and information on available resources for individuals interested in pursuing meaningful employment



[selfdirectedsupport@ripin.org](mailto:selfdirectedsupport@ripin.org)



[ripin.org/selfdirectedsupport](https://ripin.org/selfdirectedsupport)



# Join us for our June In-Person Events!



**You are invited to attend:  
THE SELF-DIRECTION  
CONNECTION  
IN-PERSON!**



**June 18, 2024 5:30-7PM**  
**Conversation & Connection**  
**For Parents/Caregivers**  
Meet your peers who support individuals who self-direct with food, games, and other fun activities that foster connection.

**June 25, 2024 4-6 PM**  
**Mocktail Premiere Party**  
**For Individuals who Self-Direct & Their Supporters**  
Mingle, make fun drinks, and snack on appetizers with your peers who self-direct as we share our new online activity resource guide! DSPs/staff and other supporters are encouraged to attend!



**Both Events will be held at:**  
RIPIN, 300 Jefferson Blvd.  
3rd Floor  
Warwick, RI 02888 

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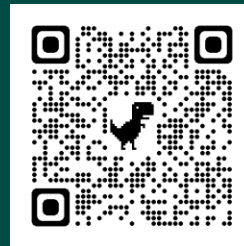
# *Missed something?*

**View our content on the web!**

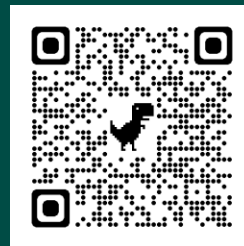
Our live webinars are recorded and posted within a few days to our website for you to view at any time.

**They can be reviewed here:**

Our Self-Directed Support Program's page:  
**[ripin.org/selfdirectedsupport](http://ripin.org/selfdirectedsupport)**



RIPIN's webinar page:  
**[ripin.org/webinars](http://ripin.org/webinars)**  
(Click on "Self-Directed Support")



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