

# Medicare Advantage Prescription Drug Plan for Dually Eligible Consumers (“D-SNP”)

## 1. What is a D-SNP?

D-SNP stands for Dual Special Needs Plan. A D-SNP is a Medicare Advantage Prescription Drug (MAPD) plan for consumers who are entitled to both Medicare (Title XVIII) and Medical Assistance from a State Plan under Title XIX (Medicaid)\*.

D-SNPs are specialized Medicare plans for people who have both Medicare and Medicaid, also known as “dually eligible” consumers. Individuals qualify for Medicaid and Medicare separately. D-SNP eligible consumers can include low-income seniors ages 65 and older, and people with disabilities that are younger than age 65.

A D-SNP provides the same coverage consumers would normally receive under Original Medicare but comes with a prescription drug plan (PDP) and extra benefits. These extra benefits include, but are not limited to, dental, vision and hearing. Those extra benefits are services not covered under Original Medicare. D-SNPs offer these extra benefits at no additional cost to the consumer.

**D-SNPs have a \$0 premium, \$0 coinsurance and \$0 co-pay.**

\*source: <https://www.cms.gov/Medicare/Health-Plans/SpecialNeedsPlans/index.html>

## 2. Program Eligibility:

To be eligible for a D-SNP Medicare Advantage Prescription Drug plan, a consumer must:

- Be eligible for Medicare
- Be eligible for Kansas Medicaid coverage. Each D-SNP may have different Kansas Medicaid coverage requirements. You will need to call to determine if your coverage meets the requirements.
- Live in one of the counties served by one of the Medicare Advantage Organizations (MAOs) managing a D-SNP (see page 10)
- The counties served by the MAO (D-SNP) are also referred to as a “service area.” The benefit categories and service areas vary by each MAO offering D-SNPs. The MAOs offering D-SNPs in Kansas during 2020 are Aetna, Allwell from Sunflower Health Plan, and UnitedHealthcare. Please contact the MAO if you are interested in learning more about the D-SNPs offered in the county where you live, including information about whether you qualify for the D-SNP based on your level of Medicaid eligibility.

Phone numbers for the MAOs:

Aetna:	1-833-859-6031	Relay 711
Allwell from Sunflower:	1-833-402-6707	Relay 711
UnitedHealthcare:	1-855-277-4716	Relay 711

## 3. Is there a cost to receiving the Extra Benefits as a D-SNP member?

No. There are no premiums, co-pays or co-insurance.

## 4. What are some examples of D-SNP Extra Benefits?

Benefits like dental, hearing, vision, fitness, and access to over-the-counter catalog items are examples of the extra benefits for D-SNP members. These extra benefits may differ between D-SNPs offered in your county. Please see the comparison sheet, titled “D-SNP Extra Benefits.” (see the Extra Benefits page after page 6)

The extra benefits in a D-SNP, “are not designed to replace Medicaid benefits but rather to help bridge the gap between Medicare and Medicaid covered services.”\*

\*source: <https://www.cms.gov/Medicare/Health-Plans/SpecialNeedsPlans/index.html>

### 5. How do I apply for D-SNP coverage?

A consumer can check eligibility and enroll in a D-SNP one of these ways:

- With a licensed health insurance agent who helps you make the decision that best meets your personal needs, or
- Calling an enrollment representative with the D-SNP of your choice.
- Call 1-800-Medicare (1-800-633-2273)
- Fill out an application on-line at Medicare Plan Finder at [www.medicare.gov](http://www.medicare.gov)

The call centers are open 7 days a week from October - March, and from Monday through Friday from April – September. 8 a.m. to 8 p.m.

- **Aetna:**
  - 1-833-859-6031 Relay: 711
  - [www.aetnamedicare.com](http://www.aetnamedicare.com)
- **Allwell from Sunflower:**
  - 1-833-402-6707 Relay: 711
  - [allwell.sunflowerhealthplan.com/enroll.html](http://allwell.sunflowerhealthplan.com/enroll.html)
- **UnitedHealthcare:**
  - 1-855-277-4716 Relay: 711
  - [www.uhccommunityplan.com/enroll-in-plan.html/welcome](http://www.uhccommunityplan.com/enroll-in-plan.html/welcome)

If contacting a licensed insurance agent, the agent sets up an appointment for an in-person meeting to educate the consumer and make sure the consumer is eligible for the D-SNP. This includes making sure the consumer's doctors are in the D-SNP network of physicians and that the consumer's prescription drugs are covered under the prescription drug formulary. The agent also explains the extra benefits and guides the consumer through the enrollment application process.

Enrollment in a D-SNP is typically done in a face-to-face meeting but can also be done over the phone or online.

If the consumer wants to meet with a licensed health insurance agent and does not know who to contact, consumers can call the D-SNP, Medicare Advantage Organization, or MAO and enroll over the phone **or** be referred to a licensed health insurance agent in the consumer's area.

Referral Cards - This is another way to be contacted by a licensed health insurance agent:

## General Information Fact Sheet



A consumer can fill out a CMS-approved referral lead card and send to the D-SNP. The D-SNP will then contact a licensed health insurance agent in the consumer's area who will then reach out to the consumer. The CMS-approved referral lead card is the compliant way a licensed sales agent can reach out to a consumer. The consumer lead cards are also available at consumer events or information sessions at locations across the service areas.

### 6. What happens once I'm approved for D-SNP coverage?

The D-SNP sends a letter to the member indicating he or she has been approved for enrollment into the D-SNP. The new member also receives a welcome packet and D-SNP Identification Card (ID) card.

The new member will also receive a welcome call from their new D-SNP. The welcome call is a time to begin talking about the member's care plan.

If the consumer hasn't received a letter from the D-SNP within 2-3 weeks after completing the enrollment application, the consumer should call the D-SNP's enrollment team:

Aetna:	1-833-570-6670	Relay: 711
Allwell from Sunflower:	1-833-402-6707	Relay: 711
UnitedHealthcare:	1-855-277-4716	Relay: 711

### 7. How do I maintain D-SNP coverage?

D-SNP coverage depends on Medicare coverage, Medicaid eligibility (determined by the State, specific to the MAO administering the D-SNP), and living in the service area covered by the MAO.

#### **Loss of D-SNP coverage can occur by:**

1. Moving outside the service area covered by your D-SNP
2. A change in Medicaid eligibility. For questions about this contact your D-SNP plan.

### 8. Other Frequently Asked Questions

**Question:** What do I do with my Original Medicare ID card (the red, white and blue ID card) that I received from the federal government after I became eligible for Medicare?

**Answer:** Put it away in a safe place, but do not throw it away! You will begin to use the D-SNP ID card as your medical ID card. The D-SNP coverage replaces what you had with Original Medicare *PLUS* adds extra benefits.

**Question:** Do I have to show both my Medicare (D-SNP) and Medicaid (KanCare) ID cards when I go to the doctor and pharmacy?

**Answer:** Yes. You need to present the D-SNP ID card at the doctor's office and pharmacy along with your Medicaid (KanCare) ID card. The D-SNP ID card is used by the provider to receive primary payment for Medicare-covered services, and your KanCare ID card pays secondarily for the remaining portion of those services. You must also present both your Medicare (D-SNP) and Medicaid (KanCare) ID cards at the pharmacy.

**Question:** Am I required to enroll with the same insurance company (D-SNP) that I have for my Medicaid (KanCare) coverage?

**Answer:** No. You may enroll in any one of the Medicare plans offered by Aetna, Allwell from Sunflower or UnitedHealthcare, regardless of who your Medicaid coverage is with. What matters is that your category of Medicaid eligibility meets the MAO-specific eligibility criteria.

**Question:** Will I lose any of my Medicaid benefits as a result of enrolling in D-SNP?

**Answer:** No. Your Medicaid benefits will not change as a result of you enrolling in D-SNP. If you are part of [Working Healthy](#) (WH) and/or WORK, please contact your WH benefits specialist.

## General Information Fact Sheet



**Question:** How do I enroll, dis-enroll or switch plans?

**Answer:** Medicare and Medicaid eligible members may enroll, dis-enroll or switch plans once, per calendar Quarter, during the first 9 months of the year. The calendar quarters are as follows:

- January through March
- April through June
- July through September

This enrollment opportunity follows the Centers for Medicare & Medicaid Services (CMS) regulatory requirements. To make these changes, you can contact the agent who helped enroll you into the D-SNP plan or you can call the Member Services number on the back of your D-SNP ID card. You can also call 1-800-Medicare (1-800-633-4227) to dis-enroll from the D-SNP.

Aetna:	1-833-570-6670	Relay: 711
Allwell from Sunflower:	1-833-402-6707	Relay: 711
UnitedHealthcare:	1-866-262-9947	Relay: 711

**Question:** As a D-SNP member, who do I contact when I have questions?

**Answer:** For existing D-SNP members, contact Member Services at the number printed on the back of your D-SNP ID Card.

Aetna:	1-833-570-6670	Relay: 711
Allwell from Sunflower:	1-833-402-6707	Relay: 711
UnitedHealthcare:	1-866-262-9947	Relay: 711

*This information represents a collaborative effort between the KanCare Ombudsman Office, SCHICK (Senior Health Insurance Counselors of Kansas), with plan information reviewed by Aetna, Allwell, and UnitedHealthcare.*

# Medicare Advantage Prescription Drug / Dual Special Needs Plan

## 3 DSNPs in Kansas – Not Offered in All KS Counties

(See County Listing-page 4)

### 2020 Extra Benefits - \$0 Copay

Services below are not comprehensive. See each plan's **Summary of Benefits** for a full list of services they provide.

	 Aetna Better Health® of Kansas <b>1-833-859-6031</b>	  <b>1-833-402-6707</b>	 <b>1-855-277-4716</b>
Dental	\$3,000 every calendar year towards preventive and comprehensive dental services. Includes exams, cleanings, fluoride treatments and x-rays. Also includes dental care for fillings, crowns, dentures, extractions and more.	\$2,000 every calendar year for dental services. Includes 2 cleanings, 1 X-ray. Also, includes dentures, bridges, extractions, fillings restorative services, periodontal services, root canals and more.	\$3,500 every calendar year toward dental services. Includes regular exams and cleaning every 6 months. Also includes restorative services like fillings, crowns, periodontal services, extractions, bridgework, root canals, dentures and more.
OTC	Over-the-Counter (OTC) items include up to \$360 every three months (each quarter) for purchase of over-the-counter medications and supplies. Products will be mailed directly to you at no extra cost.	Over-the-Counter (OTC) - \$325 every three months (each quarter) for Health Products used for Oral care, Eye Care, First Aid, Cold Remedies, Vitamins, Foot Care and more. Products will be mailed directly to you at no extra cost.	Over-the-Counter (OTC) credit of \$300 every 3 months (each quarter) for Health Products used for Oral care, Eye Care, First Aid, Cold Remedies, Vitamins, Foot Care and more. Products mailed directly to you at no extra cost. Also includes ability to purchase items from participating retailers and online through Walmart.com.
Chiro / Acu	Acupuncture coverage up to 12 visits every year with \$0 copay. Chiropractic services cover manual manipulation of the spine to correct subluxation.	Chiropractic services: 12 visits per year with \$0 copay.	Chiropractic coverage. Up to 20 visits per year with \$0 copay.

	 Aetna Better Health® of Kansas <b>1-833-859-6031</b>	 FROM  sunflower health plan. <b>1-833-402-6707</b>	 UnitedHealthcare® Community Plan <b>1-855-277-4716</b>
Hearing	Hearing services includes up to \$5000 hearing aid benefit (\$2500 per ear each year); one routine hearing exam and hearing aid fitting evaluation every year.	Hearing services includes 1 hearing and fitting exam and 2 hearing aids per calendar year. Includes a 3-year warranty, 60-day evaluation period, 2-year supply of batteries and routine in-office service visits for 1 year.	"Hearing coverage includes routine annual hearing exam and \$2,000 hearing aid benefit".
Vision	Vision coverage includes one routine eye exam and a \$500 maximum benefit towards eyewear every year.	Vision care includes 1 routine eye exam per year. Included is up to \$550 toward the purchase of lenses, frames and contact lenses.	Vision coverage. Included routine vision care and may include a \$300 credit toward contact lenses or eyeglasses.
Fitness	Silver Sneakers Fitness Program. Covers a basic membership to any participating Silver Sneakers fitness facility. At home fitness kits are also available for members who do not reside near a participating club or prefer to exercise at home.	Silver & Fit membership includes access to over 12,000 fitness locations, a home-based fitness program, classes taught by certified instructors and a program for fitness guidance and assistance.	Renew Active® is a fitness program that gives gym membership, a personalized fitness plan, 1 Fitbit® activity tracker and access to an online brain health program from AARP® Staying Sharp.
Personal Safety	Personal Emergency Response System (PERS) provided through LifeStation, to provide 24/7 access to help in the event of an emergency. This benefit includes the equipment (in-home or mobile with GPS).	Personal Emergency Response System (PERS), designed to be used in all situations 24/7, including emergencies, assistance with prescription refills, arranging transportation, scheduling a doctor's appointment and more. Device can be home-based or mobile.	Personal Emergency Response System (PERS). Gives you an in-home monitoring device. Quickly get in contact with a trained operator who can help in an emergency situation. Operator available 24-hours a day at no additional cost to you.
Foot Care	Foot Care Services includes 12 visits every year for routine non-Medicare covered Foot Care.	Foot Care Services includes unlimited visits for routine non-Medicare covered Foot Care.	Foot Care Services includes 6 visits every year for routine non-Medicare covered Foot Care.

	 Aetna Better Health® of Kansas <b>1-833-859-6031</b>	 FROM  sunflower health plan. <b>1-833-402-6707</b>	 <b>UnitedHealthcare®</b> Community Plan <b>1-855-277-4716</b>
Transportation	Transportation Services includes up to 120 one-way trips every year to plan approved locations.	Transportation includes up to 24 one-way trips each year to doctor visits and other plan-approved locations.	Transportation Assistance. You can get up to 48 one-way rides every year to a doctor's office or pharmacy. This includes rides to dental, hearing, vision and chiropractic visits.
Nurse Line 24/7	Nurse Line: Talk to a registered nurse 24-hours a day, 7 days a week.	Nurse Line: Talk to a registered nurse 24-hours a day, 7 days a week.	Nurse Line: Talk to a registered nurse 24-hours a day, 7 days a week.
Meals	Meals benefit through partnership with GA Foods. After discharge from an inpatient hospital you may be eligible to receive up to 28 nutritious, precooked frozen meals delivered to your home.	Meals benefit through partnership with GA Foods (up to 2 meals per day for 14 days) following discharge from an inpatient facility or skilled nursing facility.	Meal Program through Mom's Meals. After discharge from a hospital, get up to 42 meals for 21 days following hospital discharge, 2 times per year, delivered to your home.
Caregiver	Resources for Living helps connect you to resources in your community such as senior housing, adult daycare, meal subsidies, community activities and more.	-	Support for Caregivers. Caregivers can speak to an experienced care manager on behalf of a loved one. Services are available 24-hours a day.
Virtual Doc	-	Virtual doctor visits: Teladoc offers 24 hours a day/7days a week/365 days a year virtual visit access to board certified doctors to help address a wide variety of health concerns.	Virtual Doctor visits through American Well and Virtual Behavioral Health visits through Optum"
Cessation	Smoking and tobacco use cessation (counseling to stop smoking or tobacco use).	Smoking and tobacco use cessation (counseling to stop smoking or tobacco use).	Smoking and tobacco use cessation (counseling to stop smoking or tobacco use).

To be eligible for a D-SNP Medicare Advantage Prescription Drug (MA-PD) plan, a consumer must:

- Be eligible for Medicare,
- Be eligible for Kansas Medicaid coverage. Each DSNP may have different Kansas Medicaid coverage requirements. You will need to call to determine if your coverage meets the requirements.
- Live in a county served by one of the Medicare Advantage Organizations (MAOs) managing a D-SNP.

**2020** Service Areas for each Dual Special Needs Plan (DSNP) in Kansas.

<b>Aetna</b>	<b>Allwell</b>	<b>United</b>
<b>(H5325-001/002)</b>	<b>(H6550-004)</b>	<b>(H5322-029 &amp; H0169-004)</b>
	Allen	
		Atchison
Bourbon	Bourbon	Bourbon
Butler	Butler	Butler
	Cherokee	Cherokee
Cowley		Cowley
Crawford	Crawford	Crawford
Douglas	Douglas	Douglas
Franklin		Franklin
Harvey	Harvey	Harvey
		Jackson
		Jefferson
Johnson	Johnson	Johnson
		Labette
Leavenworth	Leavenworth	Leavenworth
Linn	Linn	
Miami	Miami	Miami
		Osage
Sedgwick	Sedgwick	Sedgwick
Shawnee		
Sumner	Sumner	Sumner
	Woodson	
Wyandotte	Wyandotte	Wyandotte