



Plan options for clients with SLMB

Materials

- This PowerPoint presentation.
- Workbook.

Housekeeping

There will be specific question times.

- Mute your microphone.
- Use the "raise your hand" function for questions.
- Limit your questions to the material we are covering.

Learning outcomes

By the end of this training, you (counselors) will feel more confident using the Plan Finder tool to compare Medicare Advantage options when counseling clients with SLMB.

A glimpse of what's to come

Section 1: May CE Review

Section 2: Tools & rules

Section 3: Counseling session prep

Section 4: Counseling session

Section 5: Counseling session & STARS

Section 6: Conclusion

Section 1: May CE review & reminders

May counseling session reminders

Laura is 67 years old and lives in Pierce County. She is currently enrolled in Aetna Medicare Advantage plan and as of April 1st, she is also enrolled in SLMB and LIS.

Laura's preferences for her healthcare coverage include:

- Continuity of care with current doctor.
- Access to mental health benefits.
- Maintaining such benefits as vision coverage and gym membership.

D-SNP vs. Standard MA plan benefits

All D-SNPs offer care coordination

D-SNPs **may** also offer:

- Lower or no co-pays/co-insurance for medical care covered by parts A & B
- Lower or no co-pays for Part D Prescription drugs

ALWAYS refer clients to plans to verify the co-pay or co-insurance rates they will pay

D-SNP vs. Standard MA plan benefits

D-SNPs **may** also offer (cont.):

- Enhanced supplemental benefits
 - More robust supplemental benefits especially dental, vision, hearing
 - Additional benefits
Ex: transportation, over-the-counter allowance

Section 2: Tools & rules D-SNPs & Plan Finder

HCA expectation for D-SNP benefits

“...the expectation of the State is that regardless of the plan, the DSNP will be sure to apply necessary cost protections to eligible Beneficiaries.”

Some DSNPs will pay cost sharing for partial dual eligible beneficiaries to access benefits.

Plan Finder: D-SNPs for partial dual eligibles

Plans generally indicate range of costs for Parts A & B:

- “Select” plans are generally offered to MSP or partial dual-eligibles.
- “Complete” plans are generally offered to full dual eligibles.

D-SNP vs. Standard MA plan benefits

<p>Aetna Medicare SmartFit Plan (PPO)</p> <p>\$0.00</p> <p>Medicare Advantage and drug monthly premium</p> <p>Enroll Plan Details</p>	<p>Molina Medicare Complete Care Select (HMO D-SNP)</p> <p>\$0.00</p> <p>Medicare Advantage and drug monthly premium</p> <p>Enroll Plan Details</p>	<p>UHC Dual Complete WA-D001 (PPO D-SNP)</p> <p>\$0.00</p> <p>Medicare Advantage and drug monthly premium</p> <p>Enroll Plan Details</p>
<ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✗ Transportation ✓ Fitness benefits ✓ Worldwide emergency ✓ Over the counter drug benefits ✗ In-home support services ✓ Routine chiropractic service ✗ Home and bathroom safety devices ✗ Meals for short duration ✓ Annual physical exams ✓ Telehealth ✓ Endodontics ✓ Periodontics ✓ Extractions <p>View additional benefits</p>	<ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✓ Transportation ✓ Fitness benefits ✓ Worldwide emergency ✓ Over the counter drug benefits ✗ In-home support services ✗ Home and bathroom safety devices ✓ Meals for short duration ✓ Annual physical exams ✓ Telehealth ✓ Endodontics ✓ Periodontics ✓ Extractions <p>View additional benefits</p>	<ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✓ Transportation ✓ Fitness benefits ✓ Worldwide emergency ✓ Over the counter drug benefits ✗ In-home support services ✓ Routine chiropractic service ✓ Home and bathroom safety devices ✓ Meals for short duration ✓ Annual physical exams ✓ Telehealth ✓ Endodontics ✓ Periodontics ✓ Extractions <p>View additional benefits</p>

D-SNP vs. Standard MA plan benefits

	Aetna Medicare SmartFit Plan (PPO) × \$0.00 Medicare Advantage and drug monthly premium Enroll Plan Details	Molina Medicare Complete Care Select (HMO D-SNP) × \$0.00 Medicare Advantage and drug monthly premium Enroll Plan Details	UHC Dual Complete WA-D001 (PPO D-SNP) × \$0.00 Medicare Advantage and drug monthly premium Enroll Plan Details
Specialist visit	In-network: \$45 copay per visit Out-of-network: 50% coinsurance per visit	\$0 or \$30 copay per visit	In-network: 0% or 0-20% coinsurance per visit Out-of-network: 30% coinsurance per visit
Diagnostic tests & procedures	In-network: \$0-20 copay Out-of-network: 50% coinsurance	0% or 0-20% coinsurance	In-network: 0% or 20% coinsurance Out-of-network: 30% coinsurance
Lab services	In-network: \$0 copay Out-of-network: 50% coinsurance	0% or 0-20% coinsurance	In-network: \$0 copay Out-of-network: \$0 copay
Diagnostic radiology services (like MRI)	In-network: \$0-225 copay Out-of-network: 50% coinsurance	0% or 0-20% coinsurance	In-network: 0% or 0-20% coinsurance Out-of-network: 30% coinsurance
Outpatient x-rays	In-network: \$0 copay Out-of-network: 50% coinsurance	\$0 copay	In-network: 0% or 20% coinsurance Out-of-network: 30% coinsurance

Section 3: Counseling session prep

Counseling case prep

Laura's preparation:

- Checked with her provider what plans they take
- Checked with her gym what plans they work with
- Prepared her medication list

Brian will assist Laura's by guiding her through her options using the Plan Finder.

Preparing for a counseling session with Laura

You are a counselor preparing to assist Laura with a plan selection using the Plan Finder.

Consider these questions:

- What do you do to prepare for this session?
- What information do you need to convey?
- What is within your scope as a counselor for this session?

Section 4: Counseling session

Counseling session

Video Recording

Session feedback using the checklist

Workbook p. 18

Section 5: Counseling session & STARS

Beneficiary Contact Form (BCF)

Workbook p. 26

Section 6: Conclusion

Learning outcomes

After completing the training, do you feel more confident in your ability to use the Plan Finder to help a beneficiary with SLMB?

Do you believe you can effectively guide a beneficiary with SLMB through their healthcare coverage options?

Tell us what you think about:

- Today's topic.
- New training format (more hands-on).
- Workbook usefulness.
- Case suggestions.
- Training topic suggestions.
- Counseling checklist.

OICMedicareTrainingFeedback@oic.wa.gov

Announcements & resources

First Thursday Lunch and Learn

1st Thursdays - 11:00 to Noon

Register through monthly training calendar

July & August – No Lunch & Learn

Thursday, September 5th

Medicaid to Medicare

Vanessa Sherrill, DSHS



Have questions? Send in advance to:

Noreen.Brisson@oic.wa.gov

Resources

- [How to use Medicare Plan Finder, step-by-step](#)
- [My SHIBA Resources to help with counseling clients](#)
- [New name for Dual-Eligible Special Needs Plans](#)
- [STARS Beneficiary Contact Data Entry Basics](#)
- [Understanding Medicare Advantage Plans](#)