

## The Coordinated Care Initiative in Alameda County: How can Community-based Organizations Prepare to Help Seniors and People with Disabilities Navigate the CCI

Over 70,000 Alameda County seniors and people with disabilities will be affected by the CCI in some way. Some will navigate changes smoothly, many will need help with the process. This update covers some basics to help community-based service organizations prepare to guide and assist your clients.

### The CCI is now scheduled to launch in July 2014. What can you do now to prepare?

1. **Get training.** National Senior Citizens Law Center's "CCI Basics" webinars are clear, up-to-date and last an hour. Go to [www.dualsdemoadvocacy.org/California](http://www.dualsdemoadvocacy.org/California) to register for trainings and subscribe to NSCLC's email updates. NSCLC also will offer advanced training webinars.
2. **Get connected locally.** Subscribe to Senior Services Coalition's email updates to find out about new developments, consumer materials, and local Alameda County-specific trainings.
3. **Know your role.** Some organizations will inform and refer. Others have expertise with Medi-Cal and Medicare, and can help consumers make informed choices and address problems.
4. **Know your clients' coverage.** Who has Medi-Cal? Medicare? Who is a Dual (both Medi-Cal and Medicare)? This alone will help you get information about CCI to the right people.

**What will CCI change?** The CCI has three components that will launch in Alameda County and seven other counties in 2014 (IT IS LIKELY THAT THEY WILL LAUNCH AT DIFFERENT TIMES):

1. **Medi-Cal-covered long term care services will become the responsibility of Medi-Cal Managed Care Plans.** These LTSS services are skilled nursing home care, Multi-Purpose Senior Services Program case management, and In-Home Supportive Services. Today Medi-Cal coverage for those services is administered by the state on a fee-for-service basis.<sup>i</sup>
2. **Medi-Cal Managed Care will be mandatory for almost all people with Medi-Cal.** This includes Duals, as well as most Medi-Cal only beneficiaries who are currently receiving their benefits on a fee-for-service basis.

*The two Medi-Cal Managed Care Plans in Alameda County are Alameda Alliance for Health and Anthem Blue Cross.*

3. **Cal MediConnect** will be an option to most people who have both Medi-Cal and Medicare (the so-called "Duals"). Cal MediConnect Plans will combine Medicare and Medi-Cal in Managed Care Plans that coordinate health care and long term services and supports.

*The Cal MediConnect Plans in Alameda County are Alameda Alliance for Health and Anthem Blue Cross. PACE will be a third option for Duals who qualify. The two PACE programs in Alameda County are Center for Elders Independence and On Lok Lifeways.<sup>ii</sup>*

**More about Cal MediConnect.** Today, most consumers receive medical care from one set of providers, and supportive services from another. A doctor may never know that a patient receives meals-on-wheels or needs in-home care. This fragmentation often leads to confusion, delayed or

inappropriate care, and unnecessary costs. Cal MediConnect will integrate services, financing and care coordination in order to improve health and lower costs.

**The state will implement CCI using a “passive enrollment” process.** Consumers who are passively enrolled will be notified of their choices and their individual deadline, and will need to take action to make a choice or else they will be enrolled in a Plan. The state plans to use billing data to match an individual’s doctors with the Plans’ provider networks in order to identify the default Plan.

- **Who will be passively enrolled into Cal MediConnect?** Over 25,000 Duals in Alameda County will be subject to passive enrollment into Cal MediConnect. With some exceptions, this includes full Duals and Duals who meet their Medi-Cal Share-Of-Cost on a regular basis.

**Duals who choose to “opt out” of Cal MediConnect must still enroll in a Managed Care Plan for their Medi-Cal.**

- **Who will NOT be passively enrolled into Cal MediConnect?** Duals who are members of Kaiser, Medicare Advantage Plans, D-SNPs, PACE, and Duals who have been reassigned to a Medicare Part D plan for 2013 or 2014 will NOT be passively enrolled in 2014.<sup>iii</sup> These Duals are eligible for Cal MediConnect and could choose to enroll on their own.

Some Duals are not eligible for Cal MediConnect, including those who do not regularly meet their Medi-Cal Share-Of-Cost, those with a DDS waiver or receiving Regional Center services, those under age 21, and “partial Duals” who have only Medicare A or B.

**With some exceptions, Duals who are not part of passive enrollment in Cal MediConnect must still enroll in a Managed Care Plan for their Medi-Cal.**

Individuals who have Medicare coverage only are NOT included in the CCI.

- **Who will be passively enrolled into Medi-Cal Managed Care?** Most Duals, and most seniors and people with disabilities who have Medi-Cal only and are not already enrolled in a Medi-Cal Managed Care Plan will be subject to passive enrollment. This includes residents of skilled nursing facilities and people who continuously meet their Medi-Cal Share-of-Cost.

**What will happen at launch?** Right now the CCI is set to launch in July 2014. That will be the first month of a 12-month enrollment process in Alameda County. Most people’s individual enrollment dates will be the first day of their birthday month.

Duals who are eligible for Cal MediConnect under passive enrollment will receive a notice by mail 90 days in advance, and a packet 60 days in advance of their individual enrollment date. The packets will include information about their enrollment options and how to enroll, and will include the Cal MediConnect Plan that they will be enrolled in if they take no action.

Most seniors and people with disabilities who have Medi-Cal only and are not in a Medi-Cal Managed Care Plan will also be subject to passive enrollment on a similar schedule. They will receive a notice 90 days in advance, and a packet 60 days in advance of their individual enrollment date. The packets will include information about their enrollment options, how to enroll and their default Plan.

**Consumer protections.** Consumers have different continuity of care rights, depending on whether they are enrolled in a Cal MediConnect Plan or a Medi-Cal Managed Care Plan. NSCLC and Disability Rights Education & Defense Fund have created an Advocate's Guide to California CCI that spells out these rights. Go to <http://www.nsclc.org/wp-content/uploads/2013/09/CCI-Advocates-Guide-Sept.-20132.pdf>

**What to tell consumers.** While we are still putting together consumer information about the practical details of navigating this change, here are some basics messages:

- Be alert for mail from California's Department of Health Care Services, and keep these notices as they may contain important information about your coverage.
- If you have Medicare and you don't have Medi-Cal, then Medicare's Open Enrollment period (from October 15 through December 7, 2014) will be the time for you to assess your coverage and make choices about your Medicare and Prescription Drug coverage for 2015.
- If you have concerns about your health care coverage or want to know about your Medicare and Medi-Cal choices in 2014 or 2015, contact the Health Insurance Counseling & Advocacy Program (HICAP) in Alameda County at 510-839-0393. They offer free, neutral assistance.
- Be reassured. If you enroll in a Cal MediConnect Plan you can opt out at any time (you would still have to choose a Managed Care Plan for your Medi-Cal). You may change your Medi-Cal Managed Care Plan at any time during the year by contacting Health Care Options.

### **What resources will be available to help you help your community?**

**Direct Assistance for Consumers:** HICAP at 510-839-0393 (all Alameda County) and Fremont Senior Help Line at 510-574-2041 (Fremont, Hayward, Newark and Union City)

**Technical Assistance for Organizations:** HICAP at [www.lashicap.org](http://www.lashicap.org). Contact Kelly Harp at [kharp@lashicap.org](mailto:kharp@lashicap.org) if you would like to schedule presentations for consumers or staff.

**For a comprehensive list** of who will be passively enrolled, who is eligible and who is exempt, check out the CCI Eligibility Chart in DRDF/NSCLC's Advocate's Guide to California's CCI at <http://www.nsclc.org/wp-content/uploads/2013/09/CCI-Advocates-Guide-Sept.-20132.pdf>

**Individual Advocacy and Problem-Solving:** CMS and DHCS are developing a Cal MediConnect Ombudsman program that will be empowered with the information and access to help consumers. They expect a local office of this Ombudsman to be in place in time for the CCI launch.

Questions? Contact [wendy@seniorservicescoalition.org](mailto:wendy@seniorservicescoalition.org).

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<sup>i</sup> Adult Day Health Care already is available through Medi-Cal Managed Care Plans in Alameda County, as a Medi-Cal benefit known as CBAS (Community Based Adult Services).

<sup>ii</sup> PACE stands for Program of All-Inclusive Care for the Elderly. PACE eligibility is based on health status and level of need for assistance with activities of daily living.

<sup>iii</sup> D-SNPs are Medicare Advantage Duals-Special Needs Plans. The state hasn't clarified its plans regarding Medicare Advantage Plans and D-SNPs in 2015.