



DSNP: Dual Special Needs Plans

Apple Health Medicare Connect

What is DSNP?

DSNP = Apple Health Medicare Connect

Special Medicare Advantage plan for clients who have Medicare **and** Medicaid coverage.

Medicare is primary for physical health needs and Apple Health (Medicaid) is secondary.

Dual-Eligible clients also have behavioral health coverage through an Apple Health Managed Care Plan.

No cost to the person enrolling in the plan: No monthly premiums.

Offers Part D drug coverage at no additional cost.

Who is eligible?

Individuals with disabilities under age 65.

Enrollment open to all dual-eligible clients.

- *Clients do not have to wait for special enrollment period.*

Voluntary enrollment for Medicare Advantage Plans or Part C.

- Medicare Part C includes care coordination.

Benefits of Enrolling in a DSNP

Does not change what Medicare or Apple Health covers.

- Allows for and improves care coordination and makes finding a provider easier, since providers only have to accept one plan.

Allows for voluntary plan alignment to choose the same MCO plan to cover both physical and behavioral health needs. All benefits overseen under one Managed Care Organization.

Benefits of DSNP Continued

Makes it easier for providers to submit referrals and improve individualized plans of care.

Many of the DSNP plans have supplemental monthly and quarterly benefits included with no additional costs.

Most DSNP plans DO NOT have monthly premiums like other advantage plans have.

What about monthly premiums?



Some Medicare plans require monthly premiums for coverage.



Most Managed Care Organization (MCO) D-SNP plans require \$0 towards the monthly premiums.



Most MCO D-SNP plans come with \$0 copays and deductibles.

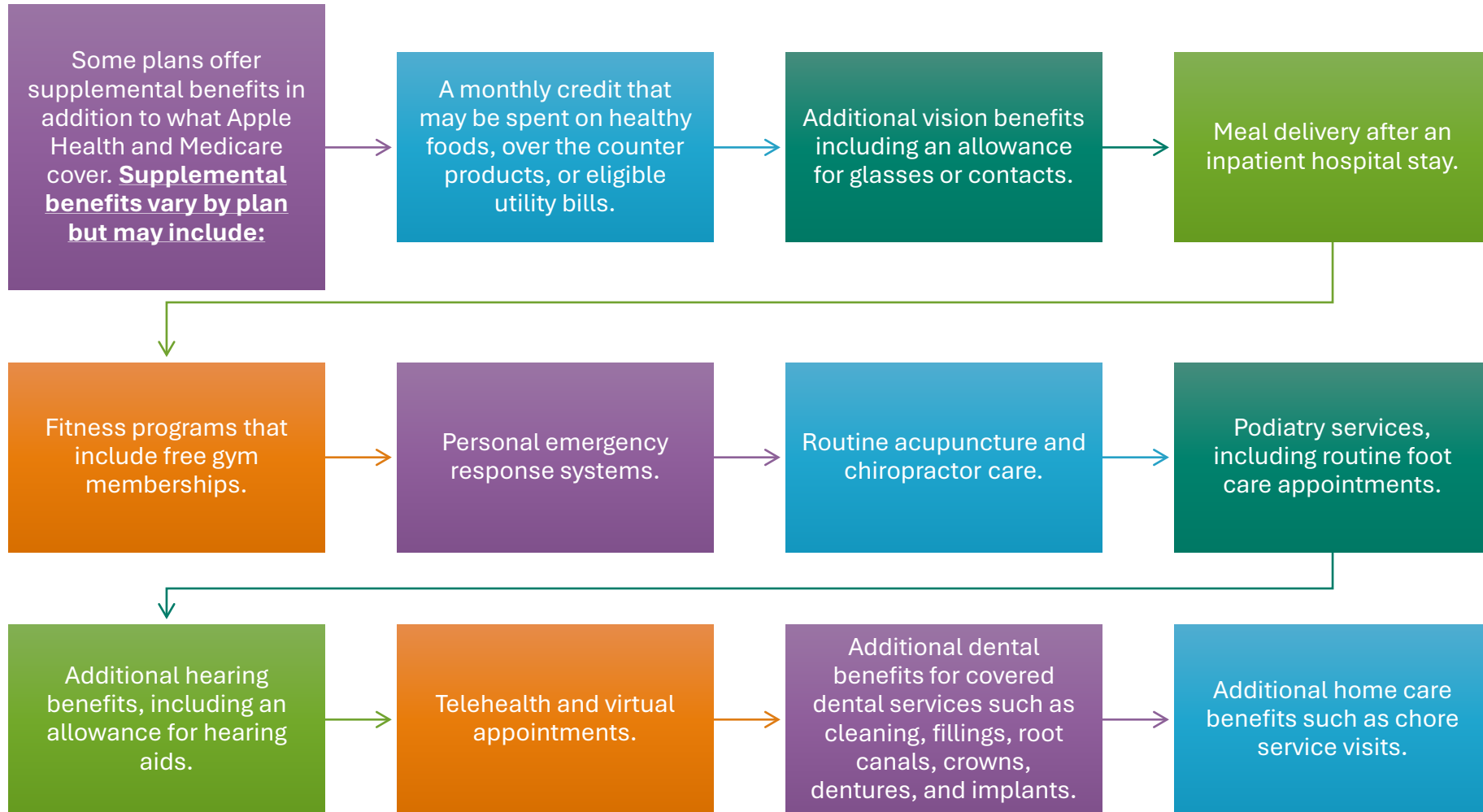


Many MCO D-SNP plans offer additional, supplemental monthly and quarterly benefits with no added costs/fees.



MCO D-SNP plans can help to mitigate the risk of fragmented or disjointed systems of care for dual-eligibles.

Monthly Supplemental Benefits





Choosing a Plan?

Resources to assist in choosing a plan:

- [Apple Health Medicare Connect- D-SNP](#) service guide map - shows counties where D-SNP and BHSO offer aligned enrollment.
- [Service area matrix](#) shows DSNP is in each county. In some counties, plans have only DSNP. In other counties, they have both DSNP and BHSO.
- Reach out to the managed care plans or review each plan online to meet the individual's specific needs.
- Connect with your DDA Case Resource Manager for assistance. A benefits review can be completed on your behalf. Recommendations for DSNP to be provided.

DSHS Considerations and Enrollment Support

Option of choosing the DSNP and BHSO coverage if living in a county that offers aligned enrollment.

Option to change MCO BHSO coverage to align with D-SNP available in county of residence. (Contact WA Apple Health if you wish to change your MCO BHSO plan).
Options for changing MCO:

- [Washington Apple Health \(Medicaid\)](#) or
- Wahealthplanfinder.org: <https://www.wahealthplanfinder.org/>

Or request a change online: <https://fortress.wa.gov/hca/p1contactus/home/client> and select the topic “Enroll/Change Health Plans.”

Call the Health Care Authority at 1-800-562-3022 (TRS 711) between business hours: Monday- Friday 7 a.m. to 5 p.m. (Pacific.)



Are you Tribal Affiliated?

If you or the individual you support are dual- eligible American Indian or Alaska Native, you can:

- Enroll in Apple Health BHSO or;
- Receive Apple Health Behavioral Health Coverage without a plan.

There are advantages and disadvantages to each, depending on individual circumstances. Tribal health clinics and urban Indian clinic staff are very familiar with these options and can help guide in decision making per individualized needs: [Coverage for American Indian/Alaska Natives.](#)

Resources

[Compare Medicare plans and find answers to common questions.](#)

Statewide Health Insurance Benefits Advisors (SHIBA): Helps with your Medicare questions. Call SHIBA at 1-800-562-6900 for free and unbiased help. <https://www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba>.

Connect with your current MCO Medicaid BHSO plan for specific D-SNP coverage and geographical information.

Request a review of benefits from your DDA Case Resource Manager.



DDA Specific Resources:

DDA Headquarters directly employs several Benefits Specialists that assist with proactive and requested reviewing of an individual's benefits:

- Social Security Program Manager.
- Medicare Benefits and Planning Program Manager: Also reviews SSI/SSA (DAC-Disabled Adult Children) eligibility in collaboration with SS Program Manager, Railroad, Veteran's Administration, Military- in an effort to get the client Medicare eligibility.
- Benefits Integration and Discharge Planning Program Manager: Liaisons directly with all five MCO entities and the Health Care Authority, reviews benefits for individuals discharging from community in-patient settings or experiencing a barrier to accessing services. Provides recommendations for benefits integration, mitigating or removing barriers to DDA individuals statewide and incorporating care coordination as wraparound supports to the person being served.
- Tribal Affairs Administrator: Tribal liaison and specialist for intersecting and collaborating on benefits for tribal members.

Resources

- **Apple Health Medicare Connect:**
<https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/apple-health-medicare-connect>
- **DSNP area service guide:**
<https://www.hca.wa.gov/assets/free-or-low-cost/d-snp-service-area-guide.pdf>



DSHS Plan Specific Information

- [Community Health Plan of WA.](#)
- [Molina.](#)
- [United Health Care.](#)
- [Wellpoint \(formerly Amerigroup\).](#)
- [Coordinated Care \(D-SNP referred to as Wellcare\).](#)



DSHS

WASHINGTON STATE
Department of Social
and Health Services

Thank you!

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