



Department  
of Health

Office of  
Mental Health

# Unwinding the Public Health Emergency: Keeping Dually Eligible HARP Enrollees in HARP

July 2023

# Medicaid Recertification Resumption

- Beginning April 2023, NYS has 14 months to initiate and complete renewals for all Medicaid, Child Health Plus (CHP), and Essential Plan enrollees.
- Most Medicaid enrollees, including Health and Recovery Plan (HARP) enrollees, will be sent renewal notices describing the action needed, if any, to renew their coverage.
  - Some Medicaid enrollees, including some HARP enrollees, may have their Medicaid eligibility auto-renewed.
- Individuals who don't respond to recertification notifications may be disenrolled from their health insurance.
- Enrollees will maintain their regular renewal "cycles" so that approximately one-twelfth of the population will renew each month.
- Medicaid enrollees, including HARP enrollees dually eligible for Medicare and Medicaid, may also need to take additional action to remain enrolled in their managed care plan.

# Dual Eligible Individuals During the Unwind

## Background – Prior to the COVID-19 Federal Public Health Emergency

- Individuals dually eligible for Medicare and Medicaid were previously excluded from enrolling in HARP. This meant that when a HARP enrollee became Medicare eligible/enrolled they were transitioned from HARP to Medicaid fee-for-service (FFS).
- During the COVID-19 Federal Public Health Emergency, most members were not transitioned from HARP to FFS. HARP enrollees were allowed to remain in Managed Care after becoming eligible for Medicare which was not previously an option.
- During the COVID-19 Federal Public Health Emergency, DOH created a new program specific to the dual population not mandatory for managed long-term care (MLTC) enrollment, which is referred to as the Integrated Benefits for Dually Eligible Enrollees Program or “**IB-Dual**”.

# IB-Dual Program

The Integrated Benefits for Dually Eligible Enrollees Program (IB-Dual) coordinates care between the HARP and the Medicare D-SNP (Dual Eligible Special Needs Plan). This Program allows individuals in some HARPs to maintain HARP enrollment after becoming Medicare eligible.

- Only some HARPs participate in the IB-Dual Program.
- This program provides a more complete set of benefits and services for those dually eligible beneficiaries who do not require long term services and supports.
- IB-Dual provides Medicaid and Medicare covered services through the same health plan.
- IB-Dual allows members who are Medicare eligible to remain in their Medicaid HARP plan. Members receive both Medicaid services and Medicare benefits through their current health plan as a dually-eligible beneficiary.
- Upon becoming Medicare eligible, HARP enrollees whose HARP participates in the IB-Dual program in their county can be automatically enrolled in the HARP's IB-Dual approved Medicare D-SNP, unless they opt out or are in receipt of long-term services and supports.

# Staying Enrolled in HARP

**Prior to their Medicaid redetermination date, dually eligible HARP enrollees need to be enrolled in both a HARP participating in the IB-Dual program and its aligned Medicare D-SNP to avoid being disenrolled to FFS.**

- Enrollment in HARP and Medicare D-SNPs, including plans participating in the IB-Duals program, are all **VOLUNTARY** choices.
- There are several HARPs in NYS that participate in the IB-Duals program. Individuals enrolled in a HARP that participates in the IB-Duals program may be default enrolled into their HARP's aligned Medicare D-SNP when they become Medicare eligible, unless they opt out or are in receipt of long-term services and supports.

## **How can dually eligible HARP enrollees stay enrolled in HARP?**

1. Some are already in plans participating in the IB-Dual program.
2. Some may need to change their Medicare D-SNP plan.
3. Some may need to change their Medicaid (HARP) plan.
4. Some may need to change both their Medicaid (HARP) and their Medicare D-SNP plan.

**Providers can check an individual's current HARP and Medicare enrollment information and Medicaid recertification date in ePACES.**

# Staying Enrolled in HARP

**Scenario 1: Individual is enrolled in a HARP and its aligned Medicare D-SNP participating in the IB-Duals program.**

**Action Item:** No action needed.

# Staying Enrolled in HARP

**Scenario 2: Individual is enrolled in a HARP participating in the IB-Dual program, but their Medicare coverage is not aligned.**

**Action Item:** The individual must change their current Medicare enrollment. They must enroll in their HARP's aligned Medicare D-SNP to maintain HARP enrollment.

If no action is taken, the individual will be disenrolled from HARP to Medicaid FFS.

# Staying Enrolled in HARP

**Scenario 3: Individual is enrolled in a HARP plan not participating in the IB-Dual program and their Medicare plan is IB-Dual aligned with a different HARP.**

**Action Item:** The individual must change their current HARP plan. They must enroll in their Medicare D-SNP's aligned HARP to maintain HARP enrollment.

If no action is taken, the individual will be disenrolled from HARP to Medicaid FFS.



# Staying Enrolled in HARP

## Scenario 4: Individual is not enrolled in a HARP or Medicare D-SNP participating in the IB-Dual program.

**Action Item:** The individual must change their current HARP plan and Medicare enrollment. They must select a HARP and its aligned Medicare D-SNP participating in the IB-Dual program to maintain HARP enrollment, and they must change their Medicare D-SNP first. These changes can only be made if the individual resides in a service area with an available HARP and Medicare D-SNP that offer IB-Dual.

If no action is taken, the individual will be disenrolled from HARP to Medicaid FFS.

# IB-Dual Program- Participating HARP Information

These HARPs and aligned Medicare D-SNPs participate in the IB-Dual program:

Medicaid HARP Name	Medicare D-SNP Name	Medicare Contract (H) Number	Medicare Plan Benefit Package (PBP) Number
Fidelis Care	Wellcare Fidelis Dual Access	H5599	001
MetroPlus Enhanced	MetroPlus Advantage Plan	H0423	001
HealthPlus	Empire MediBlue HealthPlus, HealthPlus Dual Connect (Anthem HealthPlus Full Dual Advantage (HMO D-SNP))	H1732	003
Wellness4Me	UnitedHealthcare Dual Complete Plan 1	H3387	014

1. Existing EmblemHealth IB-Dual Program will end on 12/31/23. New IB-Dual offering expected in Quarter 1 of 2024.
2. NYS expects additional HARPs with aligned Medicare D-SNPs to participate in the IB-Dual Program beginning January 2024.
3. To ensure coverage in the member's county, check [Dual Eligible New Yorkers \(ny.gov\)](https://www.ny.gov/dual-eligible-new-yorkers).

# Staying Enrolled in HARP- First Steps

1. Verify the new HARP and/or Medicare D-SNP enrolls people in the county where you live. You can check this in two places.
  - a. The [Integrated Care Plans for Dual Eligible New Yorkers](#) webpage
    - Click the + in the IB-Dual- (Integrated Benefits for Dually Eligible Enrollees) section.
    - See which plans with the MMC/HARP in the Product Type column have the county you live in listed in the Service Area column.
  - b. The [MCTAC MCO Plan Matrix](#)
    - The MCTAC MCO Plan Matrix is a free resource which requires you to create a login to access information.
    - Select a Mainstream MMC Plan. Check the General Information section to confirm the Plan has a “Yes” in the “Integrated Benefits for Dually Eligible Enrollees (IB-Dual)” row.
2. Verify your current providers will accept the new HARP and/or Medicare D-SNP insurance.

# Changing Your Medicare Plan

- Dually eligible individuals may change their Medicare plan enrollment (D-SNP) one time during each of the following periods:
  - Jan – Mar, Apr – Jun, Jul – Sep
  - Enrollment is effective the 1<sup>st</sup> of the next month.
- Additionally, members can use the open enrollment period, Oct 15<sup>th</sup> – Dec 7<sup>th</sup>.
  - Enrollment is effective January 1<sup>st</sup>.
- ***For Medicare, the best way to join a plan is to call the plan you are seeking to join.***
  - You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
  - For more information, visit: <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods>.
- Confirm the Medicare Contract Number and Plan Benefit Package Number on slide #10 when enrolling in a Medicare D-SNP to ensure it is aligned with the HARP participating in the IB-Dual Program.

For assistance with Medicare please contact:

1. Medicare Rights Center at (800) 333-4114.
2. Independent Consumer Adequacy Network (ICAN) at (844) 614-8800 or [ican@cssny.org](mailto:ican@cssny.org).

# Changing Your HARP Plan

When changing HARPs, individuals should check whether the new HARP covers their current providers. This can be checked in the HARP's online provider directory.

1. Individuals enrolled in Medicaid through the New York State of Health (NYSOH) can change their HARP by:
  - calling NYSOH at 1-855-355-5777, or
  - logging into their [NYSOH](#) account, or
  - contacting an [enrollment assistor](#).
2. Individuals enrolled in Medicaid through their county's Medicaid office or New York City's Human Resources Administration can change their HARP by:
  - calling [New York Medicaid Choice \(NYMC\)](#) at 1-800-505-5678.

Please contact the Independent Consumer Adequacy Network (ICAN) for further assistance at (844) 614-8800 or [ican@cssny.org](mailto:ican@cssny.org).

# Resources

# Resources

1. [Independent Consumer Advocacy Network \(ICAN\) • ICANNYS.org](#)
2. [Health Insurance Information Counseling and Assistance Program \(HIICAP\) | Office for the Aging \(ny.gov\)](#)
3. [Getting Medicare right. - Medicare Rights Center](#)
4. [Maximus NYMC | \(nymedicaidchoice.com\)](#)
5. [CTACNY](#)