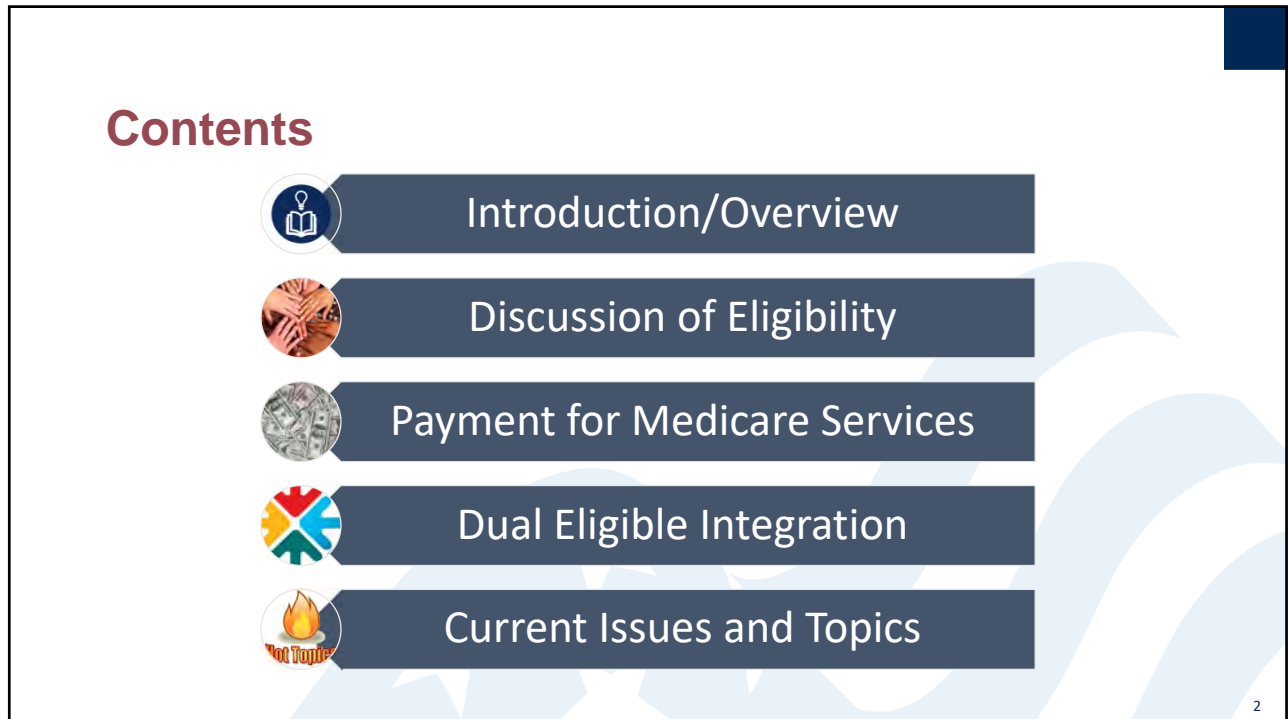
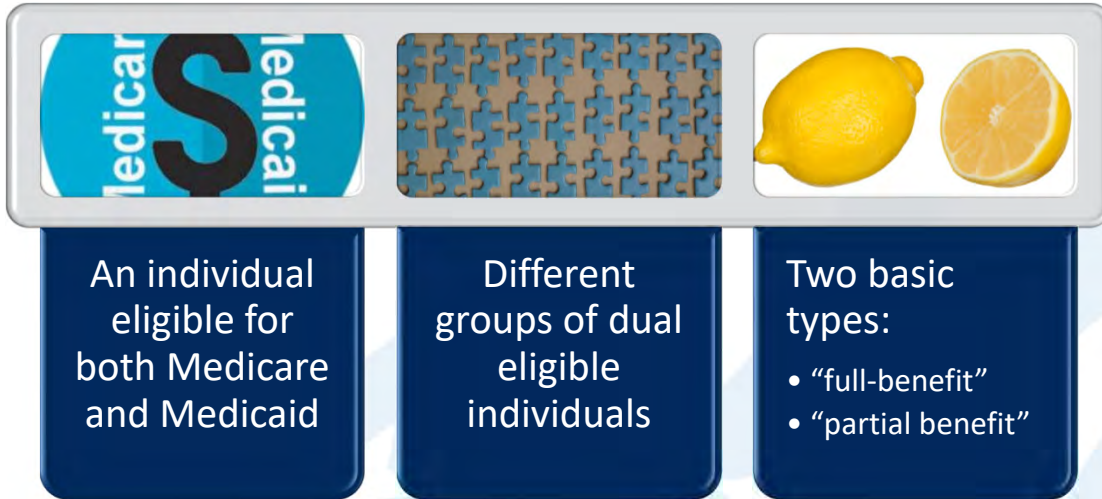


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Dual Eligibility: The Basics



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Dual Eligibles: Statistics



12.3 million as of 2019

- Over half of eligible individuals are not enrolled



Majority of dual eligible individuals are under 65

- Over 50% of Medicare beneficiaries with a disability are dual eligible

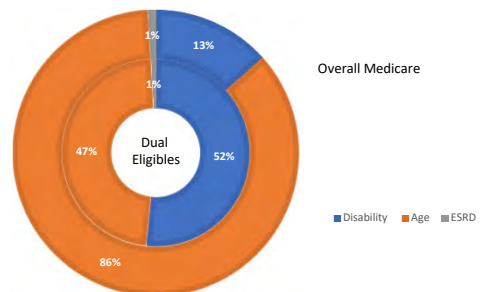


More than half are enrolled in Medicaid managed care

DISTRIBUTION OF DUAL ELIGIBLES



BASIS OF ENTITLEMENT

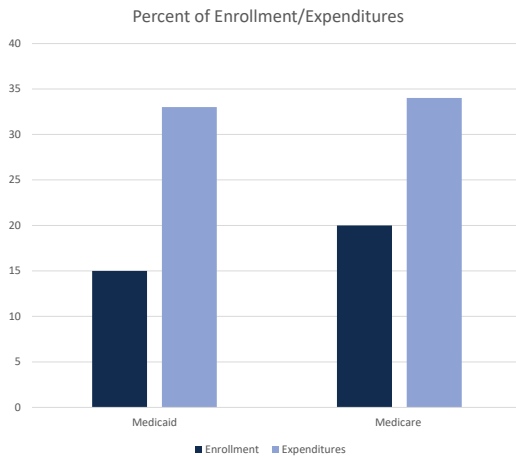


Source: https://www.cms.gov/medicare-medicare-coordination/medicare-and-medicare-coordination/medicare-medicare-coordination-office/downloads/mmco_factsheet.pdf

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Dual Eligibles: Statistics




- Mental Health Diagnosis:**
 - 41%
- Receive LTSS:**
 - 49%
- Have multiple chronic conditions:**
 - 60%

QMB/QMB PLUS	
Benefits & Qualifications	Description
Benefits	<ul style="list-style-type: none"> • Medicaid pays Part A (if any) and Part B premiums. • Medicaid is liable for Medicare deductibles, coinsurance, and copayments for Medicare-covered items and services. <ul style="list-style-type: none"> • Even if Medicaid doesn't fully cover these charges, the QMB+ isn't liable for them. • QMB+: Get full Medicaid coverage plus Medicare premiums and cost-sharing coverage.
Qualifications	<ul style="list-style-type: none"> • Income can be up to 100% of the FPL • Resources limit: 3 times the SSI resource limit, increased annually by the Consumer Price Index (CPI). <ul style="list-style-type: none"> • 2023: \$9,090 for an individual, \$13,630.00 for a couple • QMB qualifications include enrollment in Part A (or if uninsured for Part A, have filed for premium Part A on a conditional basis). <ul style="list-style-type: none"> • Social Security Administration Program Operations Manual System section HI 00801.140 has more information.

Source: https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Medicare_Beneficiaries_Dual_Eligibles_At_a_Glance.pdf

Specified Low-Income Medicare Beneficiary (SLMB)/SLMB PLUS	
Benefits & Qualifications	Description
Benefits	<ul style="list-style-type: none"> • Medicaid pays Part B premium. • SLMB+: Get full Medicaid coverage plus Medicare Part B premium coverage
Qualifications	<ul style="list-style-type: none"> • Income between 100%–120% of FPL. • Resource limit: 3 times the SSI resource limit, increased annually by the CPI. <ul style="list-style-type: none"> • 2023: \$9,090 for an individual, \$13,630.00 for a couple. • Enrolled in Part A. • SLMB+: Also meet state-specific Medicaid eligibility


Source: https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Medicare_Beneficiaries_Dual_Eligibles_At_a_Glance.pdf



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Qualifying Individual (QI)	
Benefits & Qualifications	Description
Benefits	<ul style="list-style-type: none"> • Medicaid pays Part B premium. • Benefits limited to first-come, first-served <ul style="list-style-type: none"> • Annual funding allotment.
Qualifications	<ul style="list-style-type: none"> • Income between 120%–135% of FPL. • Resources can't be more than 3 times the SSI resource limit, increased annually by the CPI. <ul style="list-style-type: none"> • 2023: \$9,090 for an individual, \$13,630.00 for a couple • Enrolled in Part A. • QI beneficiaries aren't eligible for any other Medicaid coverage.


Source: https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Medicare_Beneficiaries_Dual_Eligibles_At_a_Glance.pdf



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Qualified Disabled Working Individual (QDWI)	
Benefits & Qualifications	Description
Benefits	<ul style="list-style-type: none"> • Medicaid <u>pays Part A</u> premium.
Qualifications	<ul style="list-style-type: none"> • Income up to 200% of FPL. • Resources up to 2 times the SSI resource limit. • Individuals under 65 with a qualifying disability who lost premium-free Part A coverage after returning to work and now must pay a premium to enroll in Part A. • QDWI beneficiaries aren't eligible for any other Medicaid coverage.


Source: https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Medicare_Beneficiaries_Dual_Eligibles_At_a_Glance.pdf



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Other Full-Benefit Dual Eligibles	
Benefits & Qualifications	Description
Benefits	<ul style="list-style-type: none"> • Medicaid provides full Medicaid benefits • Will only pay for services also covered by Medicare if the Medicaid payment rate is higher than the amount paid by Medicare, and, within this limit, will only pay to the extent necessary to pay the beneficiary's Medicare cost-sharing liability. • Payment by Medicaid of Medicare Part B premiums is a state option
Qualifications	<ul style="list-style-type: none"> • Entitled to Medicare Part A and/or Part B and are eligible for full Medicaid benefits. • Not eligible for QMB, SLMB, QDWI, or QI. • Usually in Medicaid spend down or a Medicaid eligibility group that exceeds the MSP income requirements.

Source: https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Medicare_Beneficiaries_Dual_Eligibles_At_a_Glance.pdf



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Types of Dual Eligibles: Summary

Qualified Medicare Beneficiary (QMB):

- Helps pay premiums, deductibles, coinsurance, and copayments for Part A, Part B, or both programs
- 1.7 million QMB-only
- 6.2 million QMB-plus

Specified Low-Income Medicare Beneficiary (SLMB):

- Pays Part B premiums
- 1.1 million SLMB
- 327 thousand SLMB+

Qualifying Individual (QI) Program:

- Pays Part B premiums
- 679 thousand QI

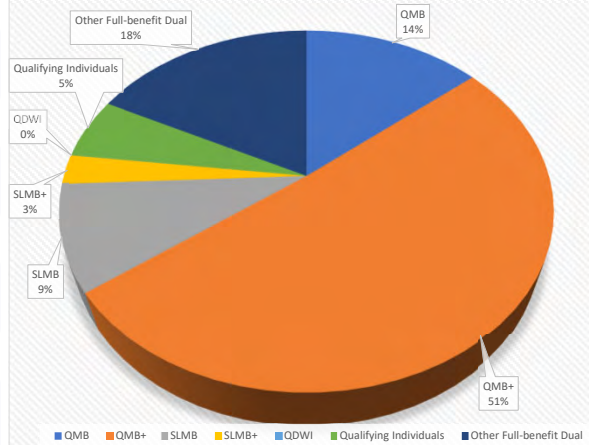
Qualified Disabled Working Individual (QDWI) Program:

- Pays the Part A premium for certain disabled and working beneficiaries
- 1,733 QDWI

Other Full-Benefit Dual Eligibles

- State option to pay Part B premiums
- State pays co-payments if the Medicaid payment exceeds Medicare amounts
- 2.1 million others

Distribution of Dual Eligibles



Basic Overview of Dual Eligibility Payment

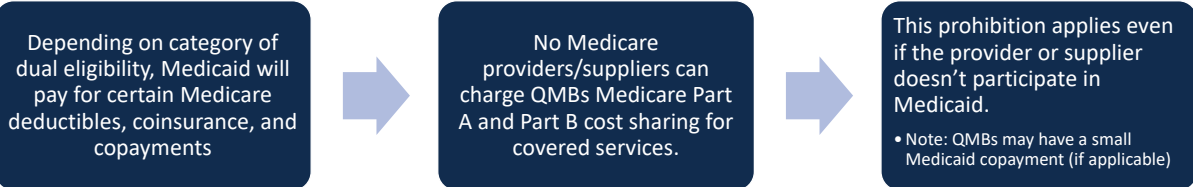
Medicare

- Primary coverage for Dual Eligibles
 - Medicare is first source of payment
- Medicare coverage/authorization/payment rules apply

Medicaid




- Covers premiums and co-insurance
- Covers “non-Medicare” services*:
 - Long-term care
 - Dental
 - Hearing/Vision
 - Certain behavioral health

Payment for Medicare Services

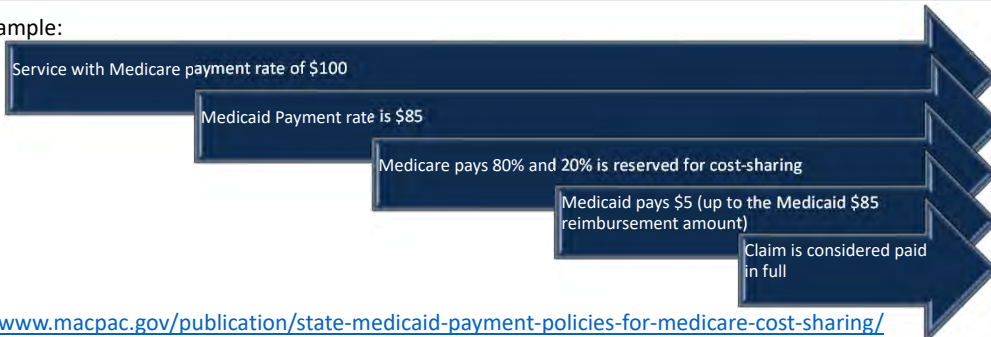


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Medicaid Coverage of Co-insurance

-  Section 1902 of the Social Security Act allows a state to limit the co-insurance payment to the amount Medicaid would have paid for the same service
-  Providers can claim unpaid amount as Medicare “bad debt”
-  Called “Lesser of” policy

Example:



<https://www.macpac.gov/publication/state-medicare-payment-policies-for-medicare-cost-sharing/>

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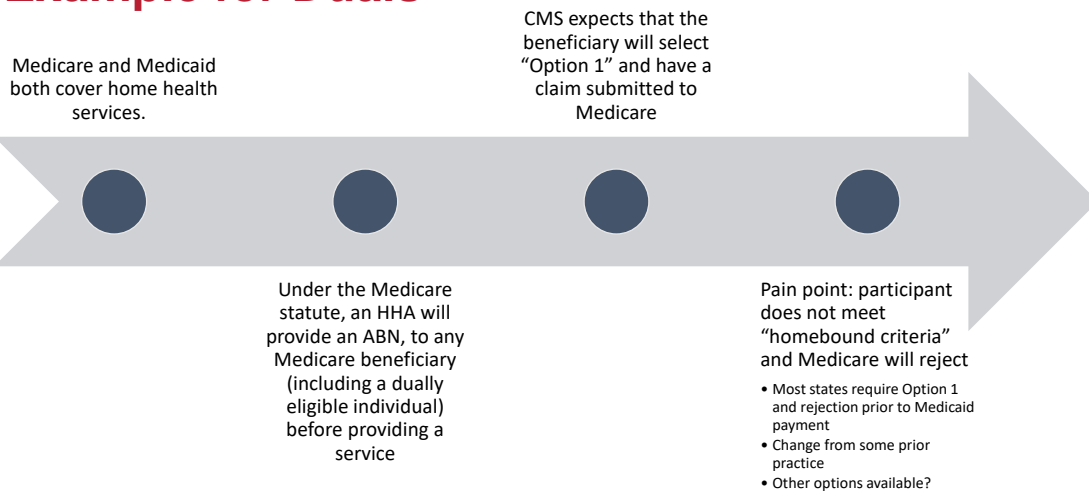
States' Duals Payment Policy

Policy Type	Hospital inpatient	Hospital outpatient	Nursing facilities	Physician services
Lesser of	34	33	35	38
Full Payment	7	7	6	5
Other	2	4	0	1

<https://www.macpac.gov/publication/state-medicaid-payment-policies-for-medicare-cost-sharing/>



Advance Beneficiary Notice: Home Health Example for Duals



Duals Integration

- Due to challenges with appeals, benefits, and payments, policy has focused on improving “integration” and “coordination” of benefits for dual eligibles



- Most of these policies emphasize managed care as the path to integration:
 - Plan of All-Inclusive Care for Elderly (PACE)
 - Financial Alignment Demonstration
 - D-SNP Enrollment

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Dual Eligible Special Needs Plans

Specialized Medicare Advantage plans for dual eligible individuals

As of February 2022, D-SNPs were operating in 45 states and the District of Columbia

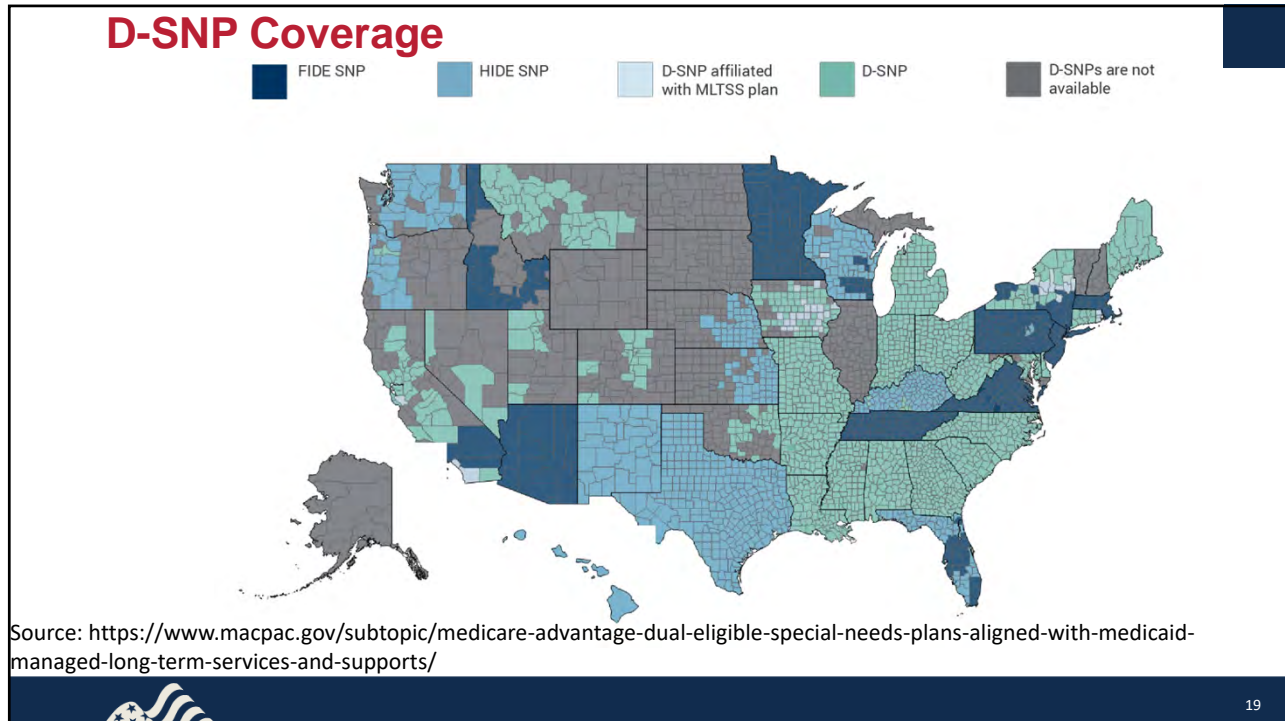
Approximately 3.8 million enrollees nationwide

Different types:

- Fully-integrated
- Highly-integrated
- Affiliated with state-MLTSS
- D-SNP

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Financial Alignment Demos

- Allows for shared savings of Medicare dollars

 - Addresses a longstanding tension regarding Medicaid investments leading to Medicare savings

- Capitated Utilizes three-way contracts between CMS, state, and plans

 - Enrollment decreased from 429,073 to 307,748 between 2022-2023 due to phase-out
 - All capitated MMPs transitioned to integrated D-SNPs by end of 2025

- Managed Fee For Service

 - WA state demonstrated savings through their Health Homes-based model
 - CO did not have the same success

PACE Programs

PACE:

- Covers all Medicare Parts A, B, D benefits, all Medicaid-covered benefits, and certain other services and supports
- 153 PACE organizations operating in 32 states and the District of Columbia
- Over 300 PACE centers
- Nearly 70,000 participants

Eligibility:

- Age 55 and older
- Meet Medicaid nursing home level of care criteria
- Usually (but not always) dual eligible

PACE model:

- Built around an adult day center
- Must have care-team to manage the services

Limited in size



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Current Issues

November 2022: Bi-partisan group of Senators (Cassidy, Carper, Cornyn, Menendez, Scott, and Warner) issued request for information on improving coverage and integration

2022-2023 various draft legislation has included

- Creating new program (ie: Title XXII or Medicare "Part E")
- Mandating that states develop an integration strategy
- Providing additional funding for dual eligible integration
- Expanding PACE

Summary of 2022 legislation: <https://www.healthaffairs.org/content/forefront/congress-considers-strategies-improve-medicare-and-medicare-integration-dual-eligible>

Cassidy 2023 legislation: <https://sachspolicy.com/wp-content/uploads/2023/05/Dual-Eligible-Legislation-Discussion-Draft.pdf>



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Questions?




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Thank you!

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