

Dual Eligible Program Options and Worksheet

For Idaho Medicaid Plus and the Medicare Medicaid Coordinated Plan.

Dual eligible programs support people enrolled in Medicare **and** Medicaid. This includes information to consider when choosing between Idaho Medicaid's dual eligible programs and available health plans.

Who are "duals?"

Duals are Idahoans that receive health insurance from Medicare and Medicaid. This means duals are:

- Over age 21;
- Enrolled in Medicare, parts A, B and D; and
- Enrolled in Idaho Medicaid's Enhanced benefits plan.

What programs are available for duals?

Idaho Medicaid offers two programs for duals: Idaho Medicaid Plus (IMPlus) and the Medicare Medicaid Coordinated Plan (MMCP).

- Idaho Medicaid Plus supports duals' Medicaid benefits.
- The Medicare Medicaid Coordinated Plan supports duals' Medicare **and** Medicaid benefits.

Idaho Medicaid contracts with health insurance companies (also called health plans) to provide benefits for duals. The health plans support members and provide a health insurance card. They also support providers and pay them for services they deliver to duals. Idaho duals currently have two health plan options for their benefits:

- Molina Healthcare of Idaho offers IMPlus and the MMCP
- UnitedHealthcare Community Plan of Idaho offers IMPlus (*MMCP will be available January 1, 2026*)

What is the difference between the MMCP and Idaho Medicaid Plus?

	MMCP	Idaho Medicaid Plus
Medicare Included	Yes	No
Mandatory Enrollment	No	Yes, based on county.
Premium	No	No
Participant Choice	Yes	Yes
Care Coordination	Yes	Yes
Supplemental Benefits	Yes	No

What benefits do these programs cover?

Idaho Medicaid Plus covers all medically necessary **Medicaid** benefits including:

- Hospital costs after Medicare payment
- Medical costs after Medicare payment
- Behavioral Health, including Community-Based Rehabilitation Services
- Nursing facility after Medicare payment
- Aged & Disabled (A&D) Waiver Services
- Personal Care Services
- Care Specialist

The **MMCP** covers all medically necessary and preventive services covered under **Medicare parts A, B, and D** (prescription drug coverage), as well as additional services covered by **Medicaid**, including:

- Hospital visits
- Medical costs
- Prescription drugs
- Behavioral Health, including Community-Based Rehabilitation Services
- Nursing facility
- Aged & Disabled (A&D) Waiver Services
- Personal Care Services
- Care Coordination

Some Medicaid services are “carved-out”, which means they will stay as they are today.

- Developmental Disability (DD) Waiver benefits will still be managed by Idaho Medicaid
- Non-emergency medical transportation services will still be provided by MTM
- Dental benefits (Idaho Smiles) will still be managed by MCNA

Do I have a choice in where I enroll?

Yes. Idaho dual eligible members can choose their program (IMPlus or MMCP) and may choose their health plan (Molina or UnitedHealthcare*). **UnitedHealthcare cannot offer MMCP until January 1, 2026.*

Can I enroll in the MMCP today, or do I have to wait to be enrolled in Idaho Medicaid Plus?

You can enroll in the MMCP today. Enrollment and disenrollment in the MMCP is allowed one time per month. Call the health plan and they can take your application over the phone. It's that easy!

Molina Healthcare of Idaho 866-403-8293

If you are a member of the MMCP you will not be required to enroll in the Idaho Medicaid Plus.

Can I enroll in Idaho Medicaid Plus today?

You can enroll in Idaho Medicaid Plus if you live in one of the eligible counties. You will be notified by a letter from the Idaho Department of Health and Welfare and will have an opportunity to choose IMPlus and the health plan. After the initial election period, you can change plans one time per year during Open Enrollment (in October).

Who can I talk to at the Department of Health and Welfare about programs for dual eligible members?

Please email IdahoDuals@dhw.idaho.gov and we are happy to answer your questions, or you can stay up to date by visiting our website at www.mmcp.dhw.idaho.gov. You can also call 833-814-8568 for more information.

How do I decide which program and which plan to choose?

It is important that you ask the right questions to make sure you select the right program for your needs. We suggest that you ask the following questions of each of your options:

1. Are my providers in your network?
2. Are my medications on your Medicare Part D formulary?
3. What are your Medicare supplemental benefits?

Remember! Your dental, medical transportation, and developmental disability services providers won't be in the health plans' networks because these services will continue to be paid for by Medicaid.

For your convenience, the next several pages can be used as a worksheet to help you decide which program and which participating health plan is right for you.

If you have questions about Medicare plans and benefits, a plan look-up and comparison tool is available at <https://www.medicare.gov/>. The tool provides Medicare plan options available in your area. Medicare Counselors with the Senior Health Insurance Benefits Advisors (SHIBA) at Idaho's Department of Insurance are also available to help. Visit their website at <https://doi.idaho.gov/shiba/>.

Dual Eligible Program Options Making My Choice Worksheet

1. Are my providers in your network?

List your providers below and then put a check mark if they are in the health plan’s network.

PROVIDER NAME	Molina Healthcare of Idaho	UnitedHealthcare Community Plan of Idaho

Molina Healthcare of Idaho Phone: 866-403-8293

[Provider Directory](#)

UnitedHealthcare Community Plan of Idaho Phone: 866-785-1628

Provider directory coming soon!

2. Are my medications on your formulary?

List your medications below and put a check mark if they are on the health plan’s formulary.

MEDICATION NAME	Molina Healthcare of Idaho	UnitedHealthcare Community Plan of Idaho

3. What are your supplemental benefits?

When you speak to the health plans, take notes comparing each health plan’s extra services.

Molina Healthcare of Idaho	UnitedHealthcare Community Plan of Idaho

Questions/Notes

It is important that the health plans answer all your questions. Write them down and then record the response for your reference.

My Question:	
Molina Healthcare of Idaho 866-403-8293	Response:
UnitedHealthcare Community Plan of Idaho 866-785-1628	Response:

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