

Idaho Medicaid Plus (IMPlus) FAQs

What is Idaho Medicaid Plus?

Idaho Medicaid Plus is a plan for dual eligible beneficiaries that coordinates most of their Medicaid benefits through a health plan.

Why does Idaho have the Idaho Medicaid Plus?

Medicaid had legislative direction to find a solution for the high cost of Duals' healthcare. Dual eligible individuals make up 10% of Idaho's Medicaid population but require over one third (1/3) of the Medicaid budget. In addition, the typical dual eligible individual has more than four times the expenditures than Medicare-only beneficiaries. Idaho is joining most states across the US implementing innovative solutions to coordinate benefits and manage costs.

Who Are "Duals?"

Dual eligible individuals are 21 years of age or older and receive both Medicare (Parts A, B and D) *and* Enhanced Medicaid coverage. There are approximately 28,000 Duals individuals in the state of Idaho.

What programs are available for Idaho Duals?

Idaho Duals that live in the assigned counties have two choices for Medicaid programs:

-  **Medicare Medicaid Coordinated Plan (MMCP)** – this is a voluntary program in which a health plan manages both your Medicare and Medicaid benefits into a single integrated plan. There are supplemental benefits available such as vision, gym memberships, meals and more. You also have access to a Care Coordinator that lives in your community and is available to help you navigate your health care needs.
-  **Idaho Medicaid Plus (IMPlus)** – this is a mandatory program in which a health plan manages only your Medicaid benefits, unless you live in a passive county and then you may choose to 'opt out'. The program also offers a Care Specialist that is available by telephone to help you navigate your health care needs.

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

Plan Choices	Blue Cross of Idaho <i>or</i> Molina Healthcare of Idaho	Blue Cross of Idaho <i>or</i> Molina Healthcare of Idaho
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What benefits do these programs cover?

Medicare Medicaid Coordinated Plan	Idaho Medicaid Plus
The MMCP covers all medically-necessary and preventive services covered under Medicare Part A, Part B, and Part D prescription drug coverage as well as additional services covered by Medicaid, including: Hospital, Medical, Prescription drugs, Behavioral Health, Nursing Home, Aged & Disabled (A&D) Waiver, Personal Care Services, Community Based Rehabilitation Service as well as Care Coordination *Developmental Disability Services, Medical Transportation and Dental are all available through Idaho Medicaid	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 Home after Medicare payment ▪ Aged & Disabled (A&D) Waiver ▪ Personal Care Services ▪ Care Specialist

Who administers the MMCP and Idaho Medicaid Plus?

Idaho has two health plans that administer the MMCP and Idaho Medicaid Plus;

Blue Cross of Idaho and **Molina Healthcare of Idaho**

What Medicaid services does Idaho Medicaid Plus 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 Home after Medicare payment
- Aged & Disabled (A&D) Waiver
- Personal Care Services

PLUS, all members have access to Care Coordination

What is Care Coordination?

Idaho Medicaid Plus will offer Care Coordination as a supplemental benefit. That means that members will have a single point of contact to serve as their advocate to help them navigate their Medicaid services. The Care Specialists will be available by telephone to the member and their family, physicians, or anyone that works directly with the member.

Is enrollment into Idaho Medicaid Plus mandatory?

In counties where there are two participating Health Plans, participation in Idaho Medicaid Plus is mandatory for Idaho Duals that have not enrolled in the Medicare Medicaid Coordinated Plan (MMCP). There are some groups of people who are excluded from mandatory enrollment, including Tribal members, pregnant women, and individuals on the Adult Developmental Disabilities Waiver program. Mandatory enrollment means that a dual eligible participant cannot opt out of participating in Idaho Medicaid Plus unless the participant is in an excluded population.

What does Passive Enrollment mean?

Passive enrollment will occur in counties where there is only one participating Health Plan. This means that dual eligible participants that reside in these counties will be enrolled into Idaho Medicaid Plus with the participating Health Plan unless the participant chooses to 'opt out.' If a participant opts out of Idaho Medicaid Plus, their Medicaid services are administered by the Division of Medicaid rather than the Health Plan.

Coverage for counties where passive enrollment is launching will be **effective starting April 1, 2020**.

Which counties are mandatory, and which are passive?

The tables below outline which counties have mandatory enrollment and which counties have passive enrollment:

Beginning January 1, 2025 Blue Cross of Idaho and Molina Healthcare will be operating in the following MANDATORY counties				
Ada	Bonner	Elmore	Latah	Power
Adams	Bonneville	Freemont	Lincoln	Shoshone
Bannock	Boundary	Gem	Madison	Twin Falls
Benewah	Canyon	Gooding	Minidoka	Valley
Bingham	Cassia	Jefferson	Nez Perce	Washington
Blaine	Clark	Jerome	Owyhee	
Boise	Clearwater	Kootenai	Payette	
Beginning January 1, 2025 Molina Healthcare will be operating in the following PASSIVE County				
Idaho County				

Do I get to choose which Health Plan I want to enroll with?

YES! Idaho Duals will have the opportunity to select either **Molina Healthcare of Idaho** or **Blue Cross of Idaho** for their Idaho Medicaid Plus plan. Duals have ninety (90) days before the program effective date to select a health plan and an additional ninety (90) days after the effective date of their program to change their health plan. After the initial enrollment period there will be an Annual Open Enrollment (October 15 through December 7) in which Duals can change plans if they would like to.

IMPlus Enrollment Timeline

Day 1-90 – Newly eligible

Members have 90 days to select an Idaho Medicaid Plus health plan with Blue Cross of Idaho or Molina Health Care of Idaho.

Day 91-180 – IMPlus coverage begins, members have 90 days to make a change to their enrollment.

Open Enrollment is October 15th- December 7th. Enrollment changes will go into effect January 1st.



Remember!

- Newly Eligible Duals may request to start their IMPlus program sooner than 90 days. If requested the effective date would be for the first of the come up month.

Does this mean I am losing Idaho Medicaid?

Absolutely not! What this means is that as a Dual your Medicaid services will be managed by a health insurance company (**Blue Cross of Idaho** or **Molina Healthcare of Idaho**.) You will receive an insurance card from the health plan as well as all other enrollee materials. Some Medicaid services will remain “carved-out,” meaning they will still be covered the way they are today. Your medical transportation services will still be administered by MTM and your dental benefits will be administered by MCNA.

What if I don’t want to choose a Health Plan for Idaho Medicaid Plus?

If you don’t want to select a plan, it’s no problem. Idaho Medicaid will automatically assign you to one of the plans.

I am a Provider, who do I bill for services?

Providers should bill Medicare for all Medicare primary services and bill either Blue Cross of Idaho or Molina Healthcare of Idaho (depending on who the member is enrolled with) for any Medicaid services. Basically, the health plans will be the payers instead of Idaho Medicaid.

How do I enroll in Idaho Medicaid Plus?

Duals will receive an enrollment letter with a form in the mail. There are two ways in which to enroll:

1. Mail the enrollment form in the pre-addressed envelope.
2. Call Idaho Department of Health & Welfare @ (833) 814-8568 and our benefit specialists will be happy to enroll you in the plan of your choice.

Can I call the health plan to enroll in Idaho Medicaid Plus?

No, you must enroll with IDHW. You can call (833) 814-8568.

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 at any time! Simply call the health plan of your choice and they can take your application over the phone, it's that easy!

Blue Cross of Idaho 888-495-2583

Molina Healthcare of Idaho 844-861-9324

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

Who can I talk to about Idaho Medicaid Plus?

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 @ www.mmcp.dhw.idaho.gov. You can also call our Beneficiary Specialist @ 1-833-814-8568.