Alameda Alliance for Health (Alliance) Dual Eligible Special Needs Plan (D-SNP) Town Hall

Wednesday, April 23, 2025 11:30 am – 3:00 pm





Welcome

- ▶ Check-In
- ▶ Grab Lunch
- ▶ Choose a Seat



Housekeeping



Today's Agenda







Agenda

- Welcome and Introductions
- Medi-Medi Plans in Alameda County
- Small Group Discussions
- MA D-SNP Product Lifecycle, Public Affairs, & Provider Lens
- Closing Remarks



Alliance

Our Mission:

Improving the health and well-being of our members by collaborating with our provider and community partners to deliver high quality and accessible services.

> Our Vision:

All residents of Alameda County will achieve optimal health and well-being at every stage of life.

Alameda Alliance for Health Introductions



Provider Network Team

Darryl Crowder, Director
Provider Services & Contracting





AAH Provider Services Team

- Darryl Crowder Director, Provider Services and Contracting
 - Annie Lam Manager, Provider Services Call Center
 - Malissa Vance Manager, Networks and Contracting
 - Cecilia Gomez Sr. Manager, Provider Services



What We Do

Provider Call Center

Inbound Provider Call Center for all provider questions/inquiries

Provider Contracting

New contracts and maintenance of existing contracts

Provider Relations

Dedicated Provider Relations
Representatives available to
meet with providers inperson or virtually

Joint Operation Meetings



Alliance Provider Resources

- General inquiries can be sent to: <u>providerservices@alamedaalliance.org</u>
- Contracting inquiries can be sent to:
 <u>DeptContractsInquiry@alamedaalliance.org</u>
- > Provider Call Center:
 - ▶ Available Monday-Friday from 7:30 am 5:00 pm
 - ▶ Telephone number 510.747.4510

Department of Health Care Services (DHCS)

Anastasia Dodson, Deputy Director,
DHCS Office of Medicare Innovation and Integration



Medi-Medi Plans in Alameda County

Presentation for Alameda Alliance for Health Townhall



Agenda

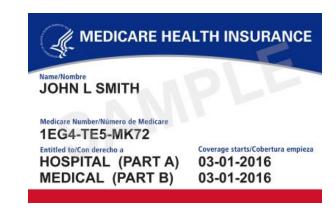
- » Overview: Dual Eligible Members
- » Medicare Medi-Cal Plans (Medi-Medi Plans)
- » Overview: 2026 State Medicaid Agency Contract (SMAC) and D-SNP Policy Guide
- » 2026 Look-Ahead

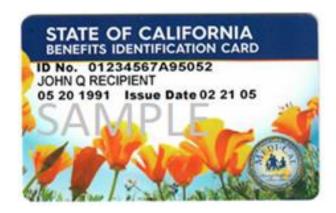
Overview: Dual Eligible Members



Medicare and Medi-Cal

- » Some people have both Medicare and Medi-Cal, known as dual eligibles (Medi-Medis).
- » Medicare covers doctor visits, hospital stays, labs, prescription drugs, and other benefits.
- » Medi-Cal covers Medicare Part B premiums, copays, adult day health care, skilled nursing facility care, dental, and In-Home Supportive Services (IHSS).





Dual Eligible Members

- » Nationally, dual eligible individuals are more likely than people with Medicare only to report being in poor health (13% vs. 4%).
 - Heart failure, hypertension, depression diagnoses among dual eligible individuals occur at significantly higher rates than in Medicare-only population.
- » Dual eligible individuals have high rates of chronic conditions, high utilization, and are a diverse group:
 - 25% under age 65
 - 33% limited English proficiency
 - About 18% prevalence of dementia
- Over 75% of In-Home Supportive Services (IHSS) recipients and 80% of longterm Medi-Cal Skilled Nursing Facility (SNF) residents are dually eligible.

Dual Eligible Members in California

- » In California, almost a quarter of Medicare beneficiaries also have Medi-Cal (**1.7 million Californians**).
 - About 52% of dual eligible members are enrolled in some type of Medicare Advantage (MA) plan, including integrated plans, and 48% are in Original (Fee-For-Service) Medicare.
 - As of February 2025, enrollment in Medi-Medi Plans (EAE D-SNP) is approximately 340,000.
- » All dual eligible members in California are enrolled in Medi-Cal managed care plans.

Medicare Delivery Systems for Dual Eligible Members

- » Original Medicare (Fee-for-Service): The original system where Medicare pays providers for each service rendered.
- » Regular Medicare Advantage (MA): Plans serve both dual eligible and Medicare-only members and are not required to have written agreements with DHCS for benefit and care coordination.
- Dual Eligible Special Needs Plans (D-SNPs): Medicare Advantage plans that provide specialized care and wrap around services to members that are dually eligible for both Medicaid and Medicare. D-SNPs must have a State Medicaid Agency Contract (SMAC) with the state Medicaid agency, DHCS, in California.
 - Medicare Medi-Cal Plans (Medi-Medi Plans aka EAE D-SNPs): These plans meet integrated D-SNP care coordination requirements with integrated member materials, integrated appeals & grievances, and membership is limited to dual eligible members who are also enrolled in the Medi-Cal MCP affiliated with the D-SNP.
 - **Non-EAE D-SNPs:** These plans either have an affiliated Medi-Cal MCP but are not in counties that offer Medi-Medi Plans yet or are do not have an affiliated Medi-Cal MCP.

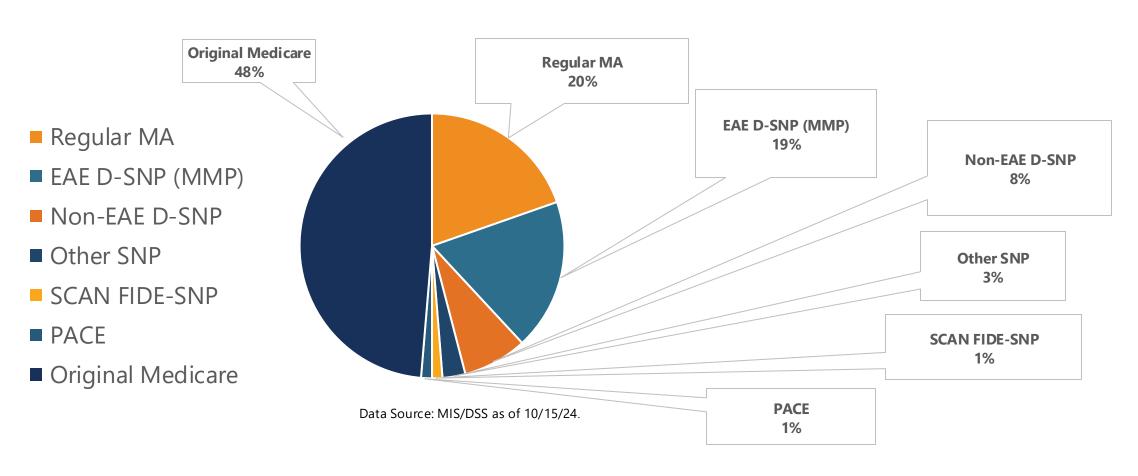
Medicare Delivery Systems for Dual Eligible Members (cont.)

Other Integrated Care Options

- Fully Integrated Dual Eligible Special Needs Plan (FIDE SNP): California has one FIDE SNP operated by SCAN that provides integrated Medicare and Medi-Cal benefits to dually eligible members.
- **Program of All-Inclusive Care for the Elderly (PACE):** PACE is an integrated care model that provides medical and long-term services and supports to individuals aged 55 and older who meet the criteria for a nursing facility level of care, most of whom are dually eligible. California has a number of PACE organizations.
- Other Special Needs Plans (SNPs): Examples include Chronic Conditions Special Needs Plans (C-SNPs) and Institutional Special Needs Plans (I-SNPs).

Medicare Delivery System Enrollment for Dual Eligibles in California (July 2024)

Percentage of Medicare Enrollment by Delivery System



Dual Eligible Members in Alameda County

- » As of August 2024, there were about 65,000 dual eligible members in Alameda County.
 - As of July 2024, 24,200 of these members were in Medicare Advantage (MA), including regular MA, Dual Eligible Special Needs Plans (D-SNPs), and the Program of All Inclusive Care for the Elderly (PACE).
- » For more information, see the <u>DHCS Medicare</u> <u>Advantage Options for Dual Eligible Beneficiaries</u> <u>website</u>.

Medicare Medi-Cal Plans (Medi-Medi Plans)



The Need for Coordinated Care

- For most dual eligible members, Medicare and Medi-Cal operate separately, with different funding streams.
- >> This fragmented system can be confusing and hard to navigate. It may not provide person-centered services.
- » CalAIM Approach: Health plan to coordinate care across Medicare and Medi-Cal, known as Medicare Medi-Cal Plans (or Medi-Medi Plans)
 - Available in twelve counties in 2025: Fresno, Kings, Los Angeles, Madera, Orange, Riverside, Sacramento, San Bernardino, San Diego, San Mateo, Santa Clara, and Tulare.
 - Medi-Medi Plans will launch in additional counties by January 1, 2026.

Medi-Medi Plans

- » Medicare Medi-Cal Plans (Medi-Medi Plans) are a type of Medicare Advantage plan in California that are only available to dual eligible members.
- Members enrolled in a Medi-Medi Plan receive their Medicare benefits through a Dual Eligible Special Needs Plan (D-SNP) and their Medi-Cal benefits through a Medi-Cal Managed Care Plan (MCP).

D-SNP + MCP Medi-Medi Plan





D-SNPs provide Medicare services, such as:

- Hospitals
- Providers
- Prescription drugs

MCPs provide wraparound services, such as:

- Medicare costsharing
- Long-Term Services and Supports (LTSS)
- Transportation

Medi-Medi Plans: The Role of CMS, DHCS, and DMHC

- » CMS Medicare holds the primary contracts with D-SNPs, for Medicare benefits and care coordination. CMS also sets Medicare provider network requirements, makes capitation payments to plans, provides oversight, determines enrollment rules, establishes quality measure requirements, and much more.
- » DMHC requires D-SNPs to meet certain limited state licensure requirements, although DMHC does not provide oversight on Medicare network access, consumer complaints, or other activities where CMS has authority.
- » DHCS has a limited contract with D-SNPs, called a SMAC, primarily for care coordination. DHCS does not provide capitation payments to D-SNPs, only to Medi-Cal managed care plans. DHCS collaborates with CMS on oversight of D-SNPs.

Medi-Medi Plans in California

- The program name "Medicare Medi-Cal Plans" is used by DHCS, Health Care Options (HCO), and in member notices.
 - Health plans may use their own marketing name, such as in plan-specific member materials.
- » Medi-Medi Plans are described as a single plan in member-facing materials, as members will receive one card, one welcome packet, and have one phone number to call for member services.
- Fact sheets for members and providers as well as other resources are posted on the <u>DHCS Medi-Medi Plan website</u>.
- A list of 2025 Medi-Medi Plans by county is also available on the <u>DHCS website</u>.

Medi-Medi Plans in California Counties

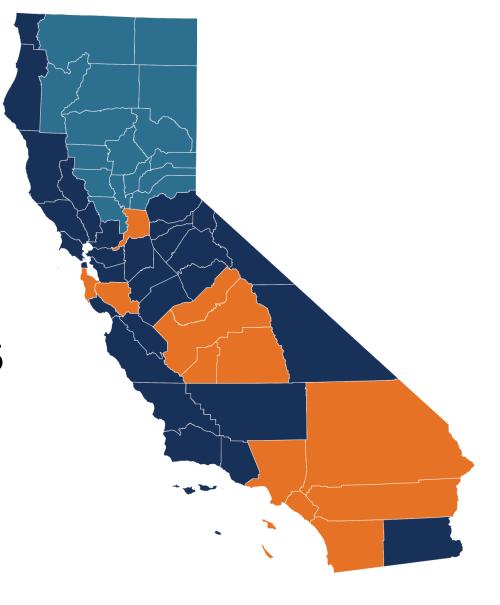
Plans are currently available



Plans will be available starting 2026



Plans phased in after 2026



Care Coordination in Medi-Medi Plans

Medi-Medi Plans help members with all their health care needs and coordinate benefits and care, including carved-out benefits, medical and home and community-based services, durable medical equipment, and prescriptions.



Coordination with Related Medi-Cal Benefits

- » Medi-Medi Plans are required to coordinate all Medicare and Medi-Cal benefits, including "carved-out" benefits such as:
 - In-Home Supportive Services (IHSS)
 - Multipurpose Senior Services Program (MSSP)
 - Specialty Mental Health and Substance Use Disorder Services provided by the county
 - Medi-Cal Dental (including Dental Managed Care Plans)
- » Joining a Medi-Medi Plan will not impact a member's IHSS benefits.
 - Members can keep their IHSS providers and hours.
 - Members still retain the right to hire, fire, and manage their IHSS providers.

Community Supports for Members in Medi-Medi Plans

- » Dual eligible members in Medi-Medi Plans are eligible for Community Supports.
 - Community Supports are provided by a member's Medi-Cal MCP.
 - The Medi-Medi Plan is responsible for coordinating Community Supports, as with other Medi-Cal benefits.

Medi-Medi Plans Support Access to Providers



Provider Network

- » Members will have access to a provider network through their Medi-Medi Plan.
- If a member's provider is not in network, a provider can join the Medi-Medi Plan's network or the Medi-Medi Plan will help the member find a new doctor they like.
- To join a Medi-Medi Plan network, a provider should contact the plan's provider relations department directly.



Continuity of Care

- » If a provider is not currently in network, there is a continuity of care period, when the member can continue to see their provider for up to 12 months (in most cases).
- The member must have a prior relationship with the provider, and the provider and health plan must agree to terms, including payment terms.

Medicare Network Adequacy Requirements

- » Medicare Advantage (MA) plans, including Medi-Medi Plans, must maintain a network of appropriate providers that is sufficient to provide adequate access to covered services to meet the needs of the population served.
- » CMS reviews and monitors Medicare provider networks and Medicare network adequacy.
- » CMS network adequacy requirements are at the contract level, not the sub-network (e.g., delegation) level.
- » Medicare Advantage Network Guidance is available on the <u>CMS website</u>.
- If any concerns come up about Medicare network access and adequacy for a particular Medi-Medi Plan, please contact the plan first.
 - For further escalation, please contact the CMS Regional Office at ROSFOORA@cms.hhs.gov.
 - Stakeholders can also contact 1-800-Medicare with the member to file a complaint.

Crossover Billing in Medi-Medi Plans

» Crossover Billing Process

- In a Medi-Medi Plan, a member's D-SNP and Medi-Cal plan are operated by the same organization.
- When a provider bills the D-SNP for primary Medicare payment, the same organization should process the secondary (Medi-Cal) claim.

» Crossover Billing Resource

• If you have questions about how to bill for dual eligible members enrolled in Medi-Cal managed care, please see the DHCS <u>Crossover Billing Toolkit</u>.

» Balance Billing

 Medicare providers cannot bill dual eligible members for Medicare Part A and B cost sharing. This is known as balance billing, or "improper billing," and is illegal under both federal and state law. Dual eligible members may still have a small copay for prescription drugs. Additional information is available on the <u>DHCS website</u>.

Joining a Medi-Medi Plan







Members can join a Medi-Medi Plan if they:

- ✓ Have both Medicare Part A
 and B and Medi-Cal
- ✓ Are 21 years or older
- ✓ Live in one of the counties that offers Medi-Medi Plans

Enrollment in Medi-Medi Plans is **voluntary**.

To enroll, a member can contact their Medi-Cal plan or 1-800-MEDICARE.

Overview: 2026 SMAC and Policy Guide



State Medicaid Agency Contract

- The State Medicaid Agency Contract (SMAC) outlines how D-SNPs (including Medi-Medi Plans) will integrate Medicare and Medicaid benefits for dual eligible members to ensure coordinated and comprehensive care.
- » All D-SNPs in California must have a SMAC with DHCS.
- » The 2025 SMAC boilerplates are available on the <u>DHCS website</u>.
 - The 2026 SMAC boilerplates will be published to the DHCS website in July 2025.
 - The EAE D-SNP SMAC Boilerplate applies to Medi-Medi Plans.

States Contracting with D-SNPs

- State contracts with the D-SNPs must incorporate eight minimum federal elements, including coordinating the delivery of Medicaid and Medicare benefits and services.
- States may include additional requirements to improve administrative, clinical, and financial integration for members.
 - DHCS has outlined several state-specific requirements in the SMAC to strengthen care coordination for members.

Federal Minimum Requirements for a SMAC

- » On the Medicare side, SMACs must incorporate eight minimum elements (42 CFR §422.107(c)), which are listed in a D-SNP's SMAC:
 - Coordinating delivery of Medicaid and Medicare benefits and services
 - Categories of dually eligible individuals who are eligible to enroll in the D-SNP
 - Medicaid benefits covered by the D-SNP
 - Cost-sharing protections
 - State identification and sharing of information on Medicaid provider participation
 - Verification of member eligibility for Medicaid
 - D-SNP service area
 - Contract period

For more information, see the federal regulation regarding D-SNP requirements, available at: https://www.ecfr.gov/current/title-42/chapter-IV/subchapter-B/part-422/subpart-C/section-422.107

California's State-Specific Requirements for a SMAC

- » In addition to the federal SMAC requirements, DHCS has included statespecific requirements in the SMAC, including, but not limited to:
 - Care Coordination
 - Information Sharing
 - Integrated Materials*
 - Integrated Appeals and Grievances*
 - State-Specific Supplemental Benefits*
 - Quality and Data Reporting
 - Consumer Participation in Governance Boards
 - Network Overlap Guidance*
 - Medicare Continuity of Care

^{*}These state-specific requirements are only for Medi-Medi Plans.

Overview: SMAC and D-SNP Policy Guide

- The D-SNP Policy Guide includes additional requirements and guidance for D-SNPs based on the SMAC.
 - The D-SNP Policy Guide is used by D-SNPs as a supplement to the corresponding year's SMAC.
 - DHCS annually updates the D-SNP Policy Guide.
- » Together, the California SMAC and D-SNP Policy Guide provide state-specific guidance for D-SNPs.
 - D-SNPs are required to follow the guidance in both documents.

2026 D-SNP Policy Guide

- The 2026 Policy Guide will contain multiple chapters with detailed operational requirements and instructions for D-SNPs.
 - It is available on the <u>DHCS website</u>.
- » DHCS intends to release the following D-SNP Policy Guide chapters on a rolling basis throughout 2025:
 - Care Coordination Requirements (Released December 2024)
 - Integrated Materials and Marketing for EAE D-SNPs
 - Coordination with Dental Benefits
 - Network Guidance for D-SNPs
 - Medicare Continuity of Care
 - Eligibility Verification
 - Quality and Reporting Requirements

2026 Look-Ahead



DHCS Medi-Medi Plan Outreach Support

- » DHCS is supporting Medi-Cal plans in their outreach to inform providers and stakeholders about the launch of Medi-Medi Plans throughout California in 2026.
- » Providers should direct specific questions to their contracted Medi-Cal plan. Providers and stakeholders can also submit general questions to DHCS at info@calduals.org.
 - To learn more about Medi-Medi Plans, stakeholders can:
 - Visit the <u>DHCS Medi-Medi Plan Webpage</u>
 - View the <u>Medi-Medi Plans: Information for Providers Fact Sheet</u>
- » DHCS is encouraging Medi-Cal plans to partner with local Health Insurance Counseling and Advocacy Programs (HICAPs) and the Medicare Medi-Cal Ombudsman Program (MMOP) in their outreach efforts.

2026 Options for Dual Eligible Members in Alameda County

- » A dual eligible member could have the following choices in 2026 in Alameda County:
 - Original Medicare and a Medi-Cal plan
 - A Medi-Medi Plan
 - A Medicare Advantage plan and a Medi-Cal plan
 - PACE
- » Note: Medi-Cal managed care is provided by Alameda Alliance for Health and Kaiser Permanente in Alameda County.
- » **Reminder:** 2025 Medicare Open Enrollment is October 15 December 7, 2025.

Talking to Members about Medi-Medi Plans

- » As trusted sources of information, members may come to their providers with questions about Medi-Medi Plans.
- » When talking to members, consider sharing the following messages:
 - A Medi-Medi Plan has care coordination, one health plan card, and one number to call for both Medicare and Medi-Cal benefits.
 - Medi-Medi Plans have care coordinators who can help a member find doctors and make appointments, understand prescription drugs, set up transportation to doctor's visits, get follow-up services after leaving a hospital or facility, and support connections with home and community-based services.
 - Enrollment in a Medi-Medi Plan is voluntary.

Resources for Members

- » Dual eligible members can learn more about Medi-Medi Plans by viewing the Medi-Medi Plan Fact Sheet on the DHCS Medi-Medi Plan Webpage.
 - The fact sheet is available in English, Spanish, Hmong, Vietnamese, Traditional Chinese/Cantonese, Russian, Khmer/Cambodian, Arabic, Farsi, American Sign Language, and Mexican Sign Language.
- To change Medicare plans, a member can contact the health plan of their choice directly or call 1-800-Medicare.
- For support, members can contact:
 - HICAP for free counseling on health care options: 1-800-434-0222
 - MMOP for help resolving issues with providers or health plans: 1-855-501-3077

Additional Resources

- » For more information about coordinated care for dual eligibles, visit the <u>DHCS Integrated Care for Dual Eligible Beneficiaries</u>
 Website.
- » To learn more about D-SNPs, visit the <u>DHCS D-SNPs in</u> <u>California Website</u>.
- » Join the next <u>MLTSS and Duals Integration Stakeholder</u> <u>Workgroup</u>.
- » If you have any questions, contact us at info@calduals.org.

Questions and Discussion







Break 12:55 – 1:15 pm

Breakout Small Group Discussions





Breakout Session Topics



Stars/Quality and Model of Care (MOC)

Marketing, Enrollment, and Member Engagement

Medicare and Medi-Cal Integration



Instructions

- In groups of 10-12 people, you will remain at your assigned tables while facilitators rotate between breakout stations. Each rotation will last approximately 10 minutes.
- ▶ At each station, a facilitator will guide you through a focused discussion based on the questions on the handout.
- ▶ We encourage you to share your key takeaways during the full group report-out session at the end.

Note: If you have questions, thoughts or suggestions around the discussion topic or for AAH to consider, feel free to jot them down on a post-it note and adhere it to the appropriate easel.

Breakout Discussion Report-Outs



Medicare Advantage D-SNP Product Lifecycle, Public Affairs, & Provider Lens



Medicare Advantage D-SNP Product Lifecycle

Tome Meyers, Executive Director,
Medicare Programs



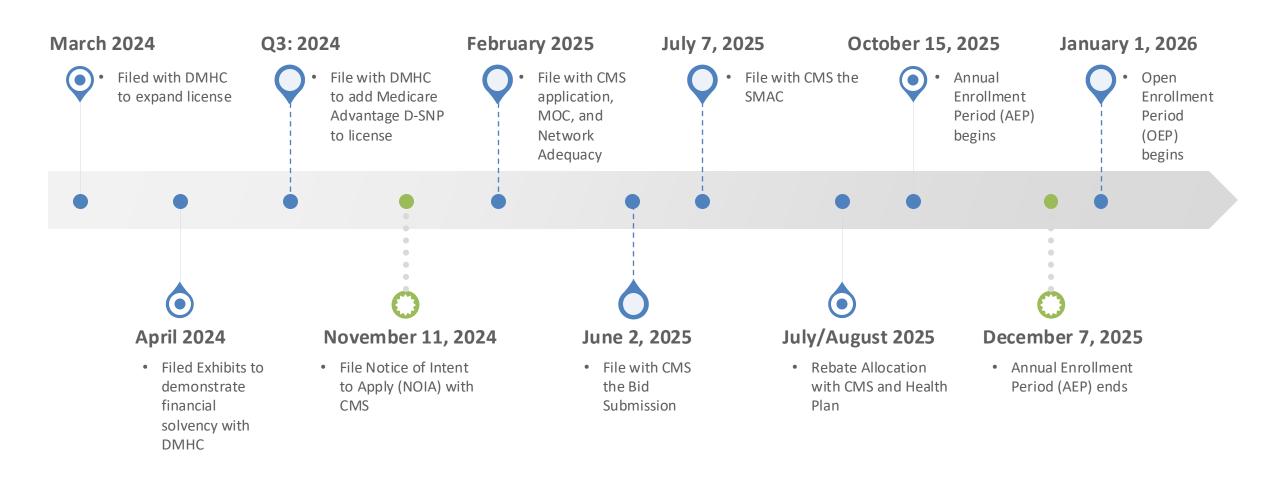


Medicare Advantage Satisfaction Rates

- > 90% of MA enrollees are satisfied with their coverage, preventative services, and prescription drug coverage.
- > 94% say they would recommend MA to family and friends.
- ► MA enrollees have better health outcomes when compared to fee-forservice (FFS) Medicare.
 - ▶ 70% fewer hospital readmissions.
 - ▶ 25% fewer preventable inpatient admissions.
- ▶ MA enrollees save more than 55% on premiums and out-of-pocket costs compared to FFS Medicare.
 - ▶ Savings of >\$2,400.



MA D-SNP Product Lifecycle





Dual Eligible Enrollment in Alameda County



Current Medicare Enrollment in Alameda County (December 2024)	
Medicare Plans	Enrollment
Original Medicare	129,534 (48%)
Medicare Advantage and other health plan	139,900 (52%)
Medicare and full Medicaid benefits (Full Duals)	67,079
Medicare and full Medicaid benefits (Partial Duals)	860
Total	269,434

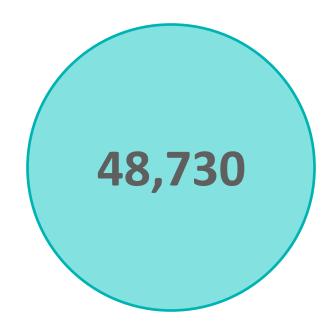
Source: Medicare Monthly Enrollment, Data CMS (December 2024)



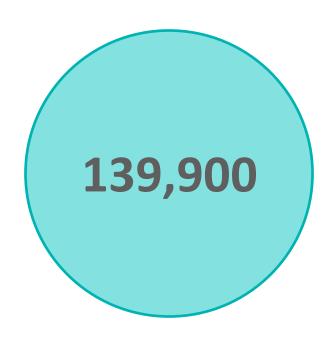
Dual Eligibility & Enrollment in Alameda County



Count of **ALL** Dual Eligible Individuals in Alameda County*



Count of **CURRENT**Medi-Cal Dual members
that the Alliance
manages (March 2025)



Total MA and Other Health Plan Enrollment in Alameda County*

Source: *Medicare Monthly Enrollment, Data CMS (December 2024)



Key Goals for the Alliance D-SNP

- ▶ Coordinate benefits and services across both Medicare and Medi-Cal, including all Medicare and Medi-Cal covered services and additional supplemental benefits.
- Improve member experience with continuity and transitions of care.
- Reduce administrative burden and increased understanding through integrated materials.
- Strive for high quality performance:
 - Four or more Medicare Stars.
 - Consumer Assessment of Healthcare Providers and Systems (CAHPS).
 - ▶ Healthcare Effectiveness Data and Information Set (HEDIS).
 - ▶ Health Outcomes Survey (HOS).

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Provider Engagement

- Provider Relations
 - Newsletters, Provider Alerts, Website Announcements, Trainings, etc.
- Provider Roadshows
 - August-September
 - Provider Portal, Referral Process, Benefits Overview, Authorization Process, Quick Reference Guide, Provider Manual, Provider Forms, etc.
- Provider Tool-Kits
 - December 2025
 - ▶ Handouts and Materials about the Plan and Operations
- Provider MOC Training

Medicare Advantage Public Affairs/Legislative Updates

Karina Rivera, Sr. Manager, Public Affairs and Media Relations



CMS 2026 Medicare Advantage & Part D Final Rule



- CMS regulations establish or modify the way CMS administers its programs and may impact providers or suppliers of services, or the individuals enrolled in programs.
 - The CMS rulemaking process = Proposed rule → Public comment period → Final Rule → Implementation.
- ▶ The CMS CY 2026 MA and Part D Final Rule was released on April 4th.
 - ▶ This final rule will institute changes to the MA and the Medicare Prescription Drug (Part D) Programs for plan year 2026.
- MA Growth Percentage:
 - ▶ The 2026 MA Growth Percentage is 10.72%, compared to 7.7% in the advanced noticed & 2.31% in 2025.

CMS 2026 Medicare Advantage & Part D Final Rule Cont.



- > Sets a \$35 maximum for copays on 30-day insulin supplies.
- CMS declined to finalize several policies from the previous administration proposed rule, including:
 - A proposal that would expand coverage of anti-obesity medications (such as Ozempic and Wegovy).
 - Annual health equity analysis of utilization management policies and procedures.
 - Guardrails around the use of artificial intelligence in prior authorization decisions.



On the Hill Updates

- ▶ Robert F. Kennedy Jr. was sworn in as Health and Human Services (HHS) Secretary in February 2025.
 - ▶ HHS oversees the CDC, the National Institutes of Health (NIH), CMS and the Food and Drug Administration (FDA).
 - HHS under RFK Jr.
- ▶ Dr. Mehmet Oz was sworn in as the 17th CMS administrator earlier this month.
 - Dr. Oz's Vision for CMS
- Proposed cuts to federal spending

A Special Message from Dr. Donna Carey, Chief Medical Officer





Medicare Advantage through the Lens of the Providers

Dr. Daphne Lo, Medical Director Long Term Support Services





Opportunities in D-SNP

- Opportunities to facilitate more comprehensive and integrated care.
 - ▶ Health plan records.
 - Integrated case management and care coordination across sites of care.
 - Integrated network for care coordination and care transitions.

Q&A





Closing Remarks

Ruth Watson, Chief Operating Officer





Post-Meeting Evaluation

Please take a few minutes to provide your feedback on today's Town Hall.

Town Hall Evaluation





Thanks! Questions?

You can contact us at:

roxanne@chapmanconsult.com