
Q and A on the proposal in New Jersey's Comprehensive Medicaid Waiver for mandatory enrollment into a Medicare FIDE SNP managed care plan

What is a Medicare FIDE SNP?

A Medicare FIDE SNP is a “fully integrated dual eligible special needs plan.” In other words, this is a managed care program specifically for persons who have both Medicare and Medicaid. This proposal pertains to everyone in New Jersey who has both Medicare and Medicaid, including dual eligibles with intellectual and developmental disabilities (I/DD).

What are some possible concerns regarding a Medicare FIDE SNP managed care plan?

The biggest concern is that some dual eligibles would lose access to their current Medicare providers because some physicians who accept Original Medicare will not want to affiliate with another managed care system. Currently, with Original Medicare, dual eligibles can be treated by any provider who accepts Original Medicare. However, with the new Medicare FIDE SNP program, dual eligibles would be limited to seeing only the physicians who are affiliated with that specific Medicare managed care plan.

What are some possible advantages regarding a Medicare FIDE SNP managed care plan?

Dual eligibles would have access to a new care manager who would coordinate their Medicare and Medicaid benefits. In addition, there would not be any out-of-pocket expenses for doctors' visits – as long as the dual eligibles are seen solely by physicians and other providers who are affiliated with that specific Medicare FIDE SNP managed care plan. (However, if dual eligibles are seen by a physician who is not affiliated with that Medicare FIDE SNP, they would be required to pay the full cost of the doctor's bill, not just 20% of the physician's charges).

What do parents of adult children with I/DD (who are eligible for both Medicare and Medicaid) need to know about this proposal?

First, this is a *proposal* from New Jersey. It has not been approved by the Centers for Medicare and Medicaid Services (CMS).

Second, because there are some advantages and some disadvantages to this proposal, The Arc of New Jersey is urging the state to allow a *voluntary enrollment* into this new Medicare managed care system, instead of having a mandatory enrollment. The Arc of New Jersey believes that dual eligibles and their families should have the right to choose whether or not a Medicare FIDE SNP managed care plan is the right option for their unique needs and circumstances.

What is the process for commenting on the state's proposal to require all dual eligibles to enroll in a Medicare fully integrated dual eligible special needs plan (FIDE SNP)?

Comments will be accepted through August 12, 2016. Written comments may be submitted via: Email - dmahs.cmwcomments@dhs.state.nj.us, Fax - 609.588.7343 or regular mail - Margaret Rose, Division of Medical Assistance and Health Services (DMAHS), PO Box 712, Trenton, NJ 08625-0712

If you have questions regarding the information provided above, please contact Beverly Roberts at broberts@arcnj.org or 732-246-2567.