

Alameda Alliance's Complete Care D-SNP is Closing: How can CBOs Help Seniors and People with Disabilities Navigate

Alameda Alliance is ending its Complete Care Duals Special Needs Plan as of December 31, 2014. This will affect about 6,400 seniors and people with disabilities who are dually eligible (have both Medicare and Medi-Cal) and who are Complete Care members. Some will navigate this change smoothly, many will need help with the process. This update covers some basics to help community-based service organizations inform and assist your clients.

What can you do to assist your clients who are Complete Care members?

1. **Know your role.** Some organizations will inform and refer. Others have expertise with Medi-Cal and Medicare, and can help Complete Care members make choices and address problems.
2. **Know your Complete Care members.** Complete Care members have received letters from Alameda Alliance notifying them of the closure, outlining their options, and referring them to HICAP. With the Complete Care closure effective January 1, they may want to select new coverage before the end of this year.
3. **Know that Medicare's Open Enrollment period starts October 15 and ends December 7.** This is the time when people with Medicare can assess their prescription drug and other health coverage and make changes to their coverage for 2015. For most people with Medicare, they must make changes by December 7. But Complete Care members (and other Duals) are able to change plans any time throughout the year.

What is Complete Care and why is it closing?

Alameda Alliance's Complete Care is a Dual Eligible Special Needs Plan, a Medicare Advantage plan that is designed specifically for people who have both Medicare and Medi-Cal. People who are members of Complete Care made a choice to enroll in the plan.

Anticipating a January 2015 launch of the Coordinated Care Initiative in Alameda County, Alliance had received federal permission to close Complete Care and "cross-walk" its members into the new Cal MediConnect plan in January. When the state postponed the launch of the Coordinated Care Initiative and Cal MediConnect in Alameda County to July 2015, Alliance was left with no alternative but to close Complete Care and help its members transition.

What options do Complete Care members have?

- Complete Care members may choose to let their Medicare coverage "default" to original Medicare. This will happen automatically on January 1, 2015 if they do not take steps to enroll in another Medicare health plan. Original Medicare is fee-for-service coverage managed by the federal government.
- If Complete Care members choose original Medicare, they will still be required to enroll in a Medicare Part D Prescription Drug plan. If they don't enroll in a Part D plan before December 31, Medicare will automatically enroll them in a Part D plan.

- Complete Care members may choose to enroll in another Medicare Advantage plan (the plans available in Alameda County in 2015 will be announced on October 15). In this case, their prescription drug coverage would be included in their new plan coverage starting in January 2015.
- The Complete Care closure does not affect members' Medi-Cal benefits. Complete Care members have assigned their Medi-Cal to Alameda Alliance, and will continue to be in Alliance's Medi-Cal plan for their Medi-Cal benefits unless they choose to move.

Suggestions to help Complete Care members think about their options :

Complete Care members who go to a community health center for their primary care may want to stay with that clinic.¹ They can do so by choosing original Medicare. The clinics will bill Original Medicare and Medi-Cal (the latter via Alliance). Still, these individuals will be required to enroll in a Part D plan for their prescription drug coverage.

Complete Care members who go to a stand-alone doctor's office for their primary care should check with their doctor's office to find out 1) if the office will accept Original Medicare in 2015, and 2) which Medicare health plans they will contract with.

What to tell Complete Care members.

- If you would like assistance in sorting out your Medicare choices for 2015, contact the Health Insurance Counseling & Advocacy Program (HICAP) in Alameda County at 510-839-0393. They offer free, neutral assistance. They will be able to help you assess your options starting on October 15 (this is when they will know which plans will be offered in Alameda County).
- If you know that you want to move to original Medicare, you still may want to select a Part D Prescription Drug Plan that meets your needs. If you do nothing, you will be automatically enrolled in a Part D Plan as of January 1, 2015. Contact HICAP or call 1-800-Medicare for help finding a Part D plan that covers your medications.
- If you have a case manager at Alameda Alliance, this means that your health care needs may be complex. Your case manager will be reaching out to contact you, and will be available in January if needed. Alliance is committed to helping their members successfully navigate the change.
- Be reassured. Duals who enroll in a Medicare health plan or who are automatically enrolled in a Medicare Prescription Drug plan can change plans at any time throughout the year.

What to tell consumers with Medicare who do not also have Medi-Cal.

- The Complete Care closure does not affect you. Medicare's Open Enrollment period will proceed as usual this year (from October 15 through December 7, 2013). Assess your coverage and make choices about your Medicare and Prescription Drug coverage for 2014.

¹ The community health centers in Alameda County are Lifelong Medical Care (including Over 60 Health Center), Asian Health Services, West Oakland Health Council, La Clinica, Native American Health Center, Tiburcio Vasquez Health Center, Tri-City Health Center, and Axis Community Health.

What resources will be available to help you help your community?

Direct Assistance for Consumers: HICAP at 510-839-0393 (serving all Alameda County). Also, consumers can call 1-800-Medicare 24 hours/day after the 15th.

Pacific Pharmacy School is sponsoring free enrollment events where counselors will help consumers review Part D plan options and enroll in a new plan :

- November 1 (Saturday 10-6) at Allen Temple Baptist Church, 8501 International Blvd. In Oakland (RSVP at (510) 343-2473)
- November 22 (Saturday 10-6) at the Ed Roberts Campus, 3075 Adeline Street in Berkeley (RSVP at (510) 841-4776 ext. 3112)

Educational Assistance for Organizations: Contact Anupa Batra at abatra@lashicap.org if you would like to schedule presentations for consumers or staff.

Questions? Contact wendy@seniorservicescoalition.org.