One Care Plans in Massachusetts

Are you under 65, live in Massachusetts, and have Medicare AND MassHealth Coverage?

If so, please see information included here about One Care plans.

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2/6/2024

The information presented is provided for general information only and is not intended as a substitute for medical care or insurance advice. Information included in this presentation is accurate as of 2/6/2024. Please be aware that changes to One Care plans can occur at any time. See the following pages for a list of whom to contact with questions.

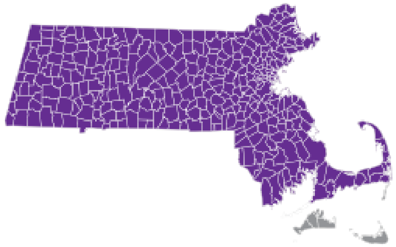
WHAT IS ONE CARE?

- One Care combines your Medicare and MassHealth benefits under one plan if you are under age 65.
- One Care Facts and Features Brochure: https://www.mass.gov/doc/one-care-facts-and-features-brochure/download
- Be aware that MassHealth will often automatically assign a person to a One Care plan, so be sure to review all mail you receive from MassHealth and/or One Care.
- Each plan offers their own individual network of hospitals and providers which they cover.

Commonwealth Care Alliance
commonwealthonecare.org

(866) 610-2273 | TTY: **Call 711**

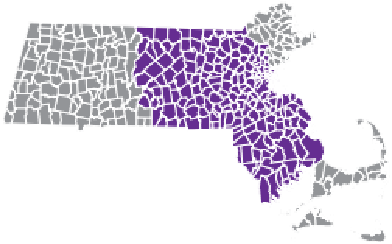
Available in the following counties:
Berkshire, Barnstable, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester



Tufts Health Plan
chooseunify.org

(855) 393-3154 | TTY: **(888) 391-5535**

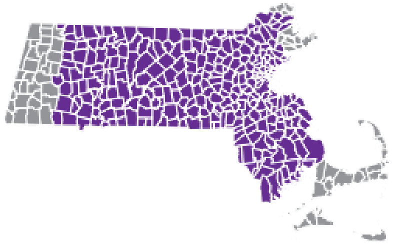
Available in the following counties:
Bristol, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester



UnitedHealthcare Connected
uhccommunityplan.com/ma

(866) 633-4454 | TTY: **771**

Available in the following counties:
Bristol, Essex (partial), Franklin, Hampden, Hampshire, Middlesex, Plymouth, Suffolk, and Worcester



To find out if your primary care or other providers are in a One Care plan, visit the plan's website or call the phone numbers above.

Why Is This Information About One Care Important?

You must determine if the One Care plan to which you may have been auto-assigned covers all of your health care needs:

- Is your CF Center covered by the plan?
  - Is your pulmonologist in-network?
  - Consider both outpatient and inpatient care, particularly if they occur at different hospitals.
- Are your medications covered by the plan?
  - You can ask about the pharmacy formulary and what is/isn't covered.
- Is your Primary Care Provider (PCP) covered by the plan?
- Are your other specialists covered by the plan?
  - Endocrinology, Gastroenterology, Psychiatry, Audiology, etc.

What is Automatic assignment into a One Care plan?

- Automatic assignment (or “auto-assignment”) is the term MassHealth uses to describe how they automatically enroll someone in a One Care plan.
- It is sometimes also called “passive enrollment.”
  1. A MassHealth member who becomes newly eligible for Medicare ***may*** be automatically enrolled in a One Care plan as of the date he or she becomes eligible for Medicare.
  2. A MassHealth member who already has Medicare ***may*** be automatically enrolled in a One Care plan if he or she meets ***all*** of the following:
     - Received an enrollment packet mailing, and did not enroll or opt out; and
     - Is **not** enrolled in a Medicare Advantage or PACE plan
- <u>***Not everyone who meets this description will be automatically enrolled in a One Care plan.***</u>

How Do I Know if I've been Auto-assigned to a One Care plan?

Before the One Care coverage begins, MassHealth will send two notices to members who are being automatically enrolled in a One Care plan.

1. The first notice will say which plan MassHealth has enrolled the member in, and the date when coverage will begin. The member will get this notice **at least 60 days before** the coverage would start.
2. The second notice will remind members of the upcoming changes. The member will get this notice **at least 30 days before** the coverage would start.

- Both notices will tell members how they can join a different One Care plan, or choose not to enroll in One Care.
- If you tell MassHealth that you would like to keep your care the way it is now, MassHealth will not enroll you in a One Care plan now or at a later date.
- You can always choose to join a One Care plan at any time; any changes to a One Care plan occur the 1st day of the following month.

Example Of A 60-day Letter From Commonwealth Care Alliance

One Care
MassHealth+Medicare
Bringing your care together

[DATE]

[MEMBER NAME
MEMBER ADDRESS
CITY, STATE ZIP CODE]

Your new coverage with Commonwealth Care Alliance starts on [effective enrollment date].

Dear [MEMBER NAME]:

We're writing to let you know that you're being enrolled in a new health care and drug plan.

To help your MassHealth and Medicare benefits work better for you, **MassHealth is enrolling you in Commonwealth Care Alliance (CCA), a One Care plan.** Through One Care, CCA will cover all your Medicare, MassHealth, and prescription drug benefits, ***including Medicare Part D***, plus additional benefits, all under the same plan.

One Care makes it possible for you to have one plan, one card, and may make it easier for you to live healthier, stay more active, and be more independent—by simply bringing your MassHealth and Medicare benefits together.

CCA will help you manage all of your health care and long-term services and supports through a Care Team. This includes primary care, behavioral health care, community support services, hospital care, specialty care, dental and vision care, and care from other providers. You will have a care coordinator who will help you get the care that's right for you. Together, you and your Care Team will create a Personal Care Plan that helps everyone stay focused on your health goals.

What happens next?

Your coverage through CCA will start on [effective enrollment date].
You will be automatically enrolled in CCA unless you make another choice by [last day of the month before your effective enrollment date]. CCA will send you a new card to use for your health and prescription drug services. Starting [effective enrollment date], this new card will replace the cards you use now.

One Care
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Bringing your care together

Remember:
If you join One Care, you do not lose any of your MassHealth or Medicare benefits. Every service you have with MassHealth or Medicare is still available. Only now you get it all together from One Care, plus additional benefits and supports.

www.mass.gov/masshealth/onecare

OC-LET-60-DAY-

After your new coverage starts, you should call CCA if you need services or prescriptions. You can keep seeing your current providers and getting your current services while you and your Care Team are creating your Personal Care Plan, based on an assessment of your needs and your goals.

You have options!
Contact MassHealth if you want to join a different One Care plan in your area, or if you want to keep your Medicare and MassHealth like it is today. You can also leave your One Care plan at any time. If you leave One Care, you will go back to getting your health care and drug services from MassHealth and Medicare.

To keep your care the way it is now.

- Fill out the bottom of the "One Care Choice Form" that came with this letter and mail or fax it back to MassHealth. The fax number is 617-988-8975.
- Call the MassHealth Customer Service Center Monday–Friday, 8:00 a.m.–5:00 p.m. at (phone) 1-800-841-2900 or (TTY) 1-800-497-4648.

Important Due Date: Return the form or call MassHealth <u>before 5:00 p.m. on [last day of the month before your effective enrollment date] to make any changes</u>. If you do not make a change, you will be automatically enrolled in CCA.

More Info About Auto-assignment & Medicare Part D

- Along with auto-assignment notices, if you are being auto-assigned into a One Care plan and you are already enrolled in Medicare, you may also receive a notice about One Care and **Medicare Part D (see the additional resources section below for a sample Part D notice).**
- This notice explains what auto-assignment in One Care means for Part D prescription drug coverage for members who already have a Part D plan.
- MassHealth sent this information to address concerns that members are getting notices from their Part D plans about losing their current prescription drug coverage.
- When you enroll in One Care:
  - You may receive a notice from your Part D plan that it will no longer cover your drugs as of your enrollment date into a One Care plan
  - You will continue to receive your prescription drug benefits from your current plan until your enrollment date into a One Care plan.
  - After you are enrolled in One Care, your One Care plan will cover your prescription drugs
  - If you do not want to be in One Care, you may stay in your current prescription drug plan. You just need to call MassHealth before the date listed in the notice you receive
  - There should be no gap in your prescription drug coverage no matter what you decide

Example Of Medicare Part D Letter

One Care and Medicare Part D

You may have received a letter from your current Medicare Part D prescription drug plan telling you that starting [effective enrollment date], your prescription drug plan won't cover your prescription drugs. This is because MassHealth is enrolling you in a One Care plan, which will be your new health care and drug plan.

Here is some important information about the changes to your drug coverage.

- **Starting [effective enrollment date]**, you will receive all of your MassHealth and Medicare benefits, including Medicare Part D, from the One Care plan that we tell you about in the other materials in this envelope.
- Your One Care plan will become your new Medicare Part D plan. This means that your last day of coverage in your current prescription drug plan will be [last day of the month before your effective enrollment date]. You cannot keep your current Part D plan and be in a One Care plan at the same time.
- You will continue to receive your prescription drug benefits from your current plan through [last day of the month before your effective enrollment date]. Your new prescription coverage from the One Care plan will start on [effective enrollment date]. There will be no gap in your prescription drug coverage.
- If you do not want to be in One Care, you may stay in your current prescription drug plan. **You just need to call MassHealth before [last day of the month before your effective enrollment date].**

More information about your One Care plan is included.

If you have any questions, please call:
MassHealth Customer Service Center
Monday–Friday, 8:00 a.m.–5:00 p.m.
1-800-841-2900
TTY: 1-800-497-4648
(for people who are deaf, hard of hearing, or speech disabled).

One Care
MassHealth+Medlcare
Bringing your care together

OC-PartDinsert (Rev. 01/17)

www.mass.gov/masshealth/onecare

Who Do I Contact If I Have Questions?

- **One Care website:** https://www.mass.gov/one-care
- **Your CF Social Worker**
- **CF Foundation Compass**: 844-266-7277
- **Your Hospital's Patient Financial Services Department**
- **MassHealth Customer Service:** Monday – Friday 8 a.m.-5 p.m. (800) 841-2900, TTY: (800) 497-4648 (for people who are deaf, hard of hearing, or speech disabled)
- **Medicare:** 24 hours a day, 7 days a week, 1-800-Medicare (1-800-633-4227), TTY: (877) 486-2048 (for people who are deaf, hard of hearing, or speech disabled)

One Care Ombudsman (OCO)

- The One Care Ombudsman (OCO) is an independent program that helps individuals address concerns or conflicts that may interfere with their enrollment in One Care or their access to One Care benefits and services. The OCO works with MassHealth and each of the three One Care plans to help resolve concerns so that persons with disabilities can receive their health care benefits and exercise the rights to which they are entitled in One Care. OCO staff can work with you in person or over the phone.
- Monday – Friday 9 a.m. - 5 p.m., (855) 781-9898 (Toll Free) MassRelay: dial 711 (for people who are deaf, hard of hearing, or speech disabled) www.onecareombuds.org

SHINE (Serving the Health Insurance Needs of Everyone)

- SHINE counselors can work with you and your caregivers to help you understand your options. They are trained to assist people who have Medicare and MassHealth and will provide impartial information about your health insurance options. SHINE counselors are available Monday–Friday, 9 a.m.–5 p.m. A counselor can work with you in person, by phone, or through e-mail.
- Monday – Friday 9 a.m.-5 p.m., (800) 243-4636, TTY: (800) 439-2370 (for people who are deaf, hard of hearing, or speech disabled)