

The background of the slide is a purple-tinted image featuring a stethoscope on the right side and a line graph on the left side. The graph has a vertical axis with numerical markers at 3, 6, 9, 12, and 15. The line graph shows a fluctuating trend. The overall aesthetic is professional and healthcare-oriented.

# 2023 Medi-Cal Matching Plan Policy for Dual Eligible Beneficiaries

# **2023 Medi-Cal Matching Plan Policy Scenarios**

A decorative graphic consisting of several overlapping, wavy, horizontal bands in various shades of purple and magenta, spanning the width of the page below the title.

# Aligned Enrollment, or Medi-Cal Matching Plan Policy

- » Dual eligible beneficiaries who are enrolled in a Medicare Advantage (MA) plan must be enrolled in a matching Medi-Cal managed care plan (MCP) **if one is available.**
- » Medicare is the lead plan.
- » The 12 “Medi-Cal Matching Plan” counties are: Alameda, Contra Costa, Fresno, Kern, Los Angeles, Riverside, Sacramento, San Bernadino, San Diego, San Francisco, Santa Clara, and Stanislaus.
- » In all other non-COHS counties aside from the 12 counties there is **no** Medi-Cal matching plan policy.

# Matching Plan Policy: Primary and Delegate Plans

- » **Primary Plan:** MCPs with direct contracts with DHCS to provide Medi-Cal services. Primary Plans are responsible for ensuring that delegate health plans and provider groups are, and continue to be, in compliance with all applicable Medi-Cal, State and federal laws, and contractual requirements. The Primary Plan is responsible for enrolling beneficiaries into subcontracted or delegate plans.
- » **Delegate Plan:** Subcontractors with MCPs that provide Medi-Cal services. DHCS does not enroll beneficiaries into subcontracted or delegate plans. That enrollment process is the responsibility of the primary plan.

# 2023 Medi-Cal Matching Plan Policy

- » In the 12 “Medi-Cal matching plan” counties, Medicare plan choice determines Medi-Cal plan enrollment.
- » For all 12 “Medi-Cal matching plan” counties, aligned enrollment occurs at the Medi-Cal prime level.
- » In the following counties, aligned enrollment extends to the Medi-Cal delegate level for matching Medicare Advantage plans, including Medicare Medi-Cal Plans (MMPs).
  - » Los Angeles, Riverside, San Bernardino, San Diego, and Santa Clara

# Scenario 1: Original Medicare and Any Medi-Cal Plan

## Scenario

Beneficiary Enrolled in:



Beneficiary Choice



When a full benefit dual eligible is in Original Medicare FFS, they can choose any Medi-Cal MCP.

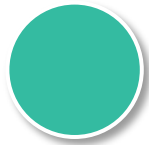
## DHCS Medi-Cal Matching Plan Policy Process

No DHCS Matching Plan Policy Process.

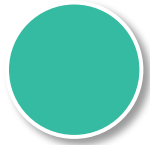
# Scenario 2: Request to Change Medi-Cal Plan

## Scenario

### Beneficiary Enrolled in:

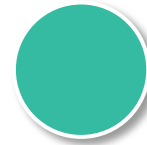


**Medicare  
Advantage  
Plan A**

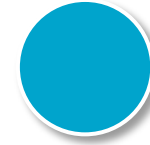


**Medi-Cal MCP  
Plan A**

### Beneficiary Choice:



**Medicare  
Advantage  
Plan A**



**Medi-Cal MCP  
Plan B**

If a full benefit dual eligible is currently enrolled in a Medi-Cal MCP that matches their MA but wants to change their Medi-Cal MCP to one that does not match their MA, the enrollment is not allowed.

## DHCS Medi-Cal Matching Plan Policy Process

## Outcome

- This enrollment is not allowed. The beneficiary must change their MA plan first.
- If the beneficiary submits a choice form, the beneficiary will receive a letter from HCO explaining that their Medi-Cal plan choice could not be processed. The letter will include a choice form so that the beneficiary can make a new choice. Additionally, outbound calls will follow to assist the beneficiary.
- If the beneficiary calls HCO to choose a new Medi-Cal MCP, HCO will explain to the beneficiary that they must change their MA plan first.



**Medicare  
Advantage  
Plan A**

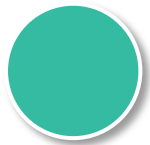


**Medi-Cal  
MCP  
Plan A**

# Scenario 3: Request to Change Medicare Plan

## Scenario

Beneficiary Enrolled in:

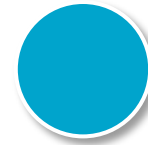


Medicare Advantage Plan A



Medi-Cal MCP Plan A

Beneficiary Choice:



Medicare Advantage Plan B



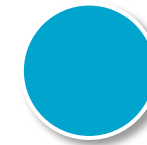
Medi-Cal MCP Plan A

When a full benefit dual eligible changes their MA that no longer aligns with the Medi-Cal MCP.

### DHCS Medi-Cal Matching Plan Policy Process

### Outcomes

If there is a matching Medi-Cal MCP to the Medicare Advantage plan choice, then the beneficiary will be automatically enrolled into the matching Medi-Cal MCP. The beneficiary will receive a letter from HCO explaining enrollment in matching Medi-Cal plan.



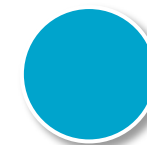
Medicare Advantage Plan B



Medi-Cal MCP Plan B

OR

If there is no matching Medi-Cal MCP to the Medicare Advantage plan choice, no action is taken, and beneficiary is allowed to be in mis-aligned MA/Medi-Cal MCP plans.



Medicare Advantage Plan B



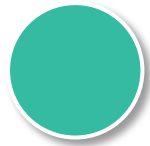
Medi-Cal MCP Plan A



# Scenario 4: Medicare Beneficiaries Newly Eligible for Medi-Cal

## Scenario

Beneficiary Enrolled in:



Medicare  
Advantage  
Plan A

Beneficiary Newly Eligible  
for Medi-Cal MCP

When a full benefit dual eligible enrolled in an MA plan chooses a Medi-Cal MCP for the first time and there is a Medi-Cal MCP that matches with that MA plan, they must choose that Medi-Cal plan.

### DHCS Medi-Cal Matching Plan Policy Process

### Outcome

Beneficiary is automatically enrolled into the matching Medi-Cal MCP.



Medicare  
Advantage  
Plan A



Medi-Cal  
MCP  
Plan A