



Family Voices of Illinois
The Arc of Illinois
Family to Family Health Information Center

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Family Manual Fact Sheet
Focus on Dual Eligibles with Developmental Disabilities
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Who are Dual Eligibles – also referred to as “Duals”?

Dual Eligibles are persons who receive health benefits from both Medicare and Medicaid. Please note that we are referring to individuals with developmental disabilities for the purposes of this Fact Sheet.

Many individuals with developmental disabilities also receive financial benefits from SSDI and/or SSI. This is an important piece of information because that financial benefit can impact the health/medical benefits received through Medicare and Medicaid.

For more information on SSI and SSDI, please click on the following link to view a chart comparing the two programs, created by Health & Disability Advocates and the Make Medicare Work Coalition: [Social Security Disability Income and Supplemental Security Income](http://www.ageoptions.org/documents/ComparingSSIandSSDI.doc) , or <http://www.ageoptions.org/documents/ComparingSSIandSSDI.doc>

How might an individual with disabilities qualify for SSDI?

- Persons who are eligible for SSDI can be eligible based upon their own work history, or their status as a Disabled Adult Child of a worker who is disabled/retired/deceased: <http://www.ssa.gov/dibplan/dqualify10.htm#age22>
- An adult disabled before age 22 may be eligible for child's SSDI benefits if a parent is deceased or starts receiving retirement or disability benefits. We consider this a "child's" benefit because it is paid on a parent's Social Security earnings record. The "adult child"—including an adopted child, or, in some cases, a stepchild, grandchild, or step grandchild—must be unmarried, age 18 or older, and have a disability that started before age 22.

What is the MMAI, or Medicare-Medicaid Alignment Initiative, also called the Dual Eligibles program?

MMAI stands for the Medicare-Medicaid Alignment Initiative, and is a program developed jointly by the federal Centers for Medicare and Medicaid and state of Illinois Department of Healthcare and Family Services. This link will provide additional information about the MMAI: <http://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/FinancialAlignmentInitiative/Illinois.html>

The Illinois Department of Healthcare and Family Services implemented the MMAI program in 2014 in select areas of the state: <http://www2.illinois.gov/hfs/PublicInvolvement/cc/mmai/Pages/default.aspx>

The MMAI program serves Dual Eligible adults living in Chicago and the collar counties and in central Illinois. Here is a list of the geographic areas that are included and the participating health plans for each area: <http://www2.illinois.gov/hfs/PublicInvolvement/cc/Pages/RollOutbyHealthPlans.aspx>

What is different when the Dual Eligible person has a developmental disability in Illinois?

Dual Eligible adults with developmental disabilities who are enrolled in the Adults with Developmental Disabilities waiver are exempt from the MMAI program. <http://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/FinancialAlignmentInitiative/Downloads/ILMOU.pdf>

The following populations will be excluded from enrollment:

- *Individuals under the age of 21;*
- *Individuals receiving developmental disability institutional services or who participate in the HCBS waiver for Adults with Developmental Disabilities;*
- *The Medicaid Spend-down population;*
- *Beneficiaries in the Illinois Medicaid Breast and Cervical Cancer program;*
- *Individuals enrolled in partial benefit programs; and*
- *Individuals enrolled in both Medicare and Medicaid who have Comprehensive Third Party Insurance.*

All other Dual Eligible adults, including adults with DD who live in the MMAI program counties are required to enroll.

It is important to note that **individuals with DD who are in need of funding for services or anticipate a need for services should be on the PUNS or Prioritization of Urgency of Need for Services list.** For more information about PUNS, please go to <http://www.dhs.state.il.us/page.aspx?item=47620>

If a qualified individual age 18 or older is selected from the PUNS list and has already been determined eligible for SSI and Medicaid, the process for initiating funding for services will likely be simpler and faster. If eligibility for SSI and Medicaid has yet to be determined, these individuals could encounter barriers with the new Medicaid MAGI rules that include household income deeming. Completing the eligibility process for SSI and Medicaid at age 18 for those who are on PUNS and waiting for funding may be advantageous.

For more information about applying for SSI: <http://ssa.gov/disabilityssi/ssi.html>

For more information about applying for Medicaid: <http://getcoveredillinois.gov/get-help/>

Information for Dual Eligible adults with DD who do not participate in the Adults with DD waiver:

- a. Only benefits are medical (Medicare plus Medicaid) and financial (SSDI and/or SSI)
- b. Required to participate in the new MMAI (depending upon county of residence):
<http://www2.illinois.gov/hfs/PublicInvolvement/cc/mmai/Pages/default.aspx>

- c. MMAI map under HFS Care Coordination:
<http://www2.illinois.gov/hfs/SiteCollectionDocuments/CCExpansionMap.pdf>
- d. Eligible for Extra Help and SLMB Prescription plans (no premiums):
http://www.ageoptions.org/services-and-programs_MedicareMaterials.html
- e. Possibly eligible for SNAP: <http://www.dhs.state.il.us/page.aspx?item=30357>

Information for Dual Eligible adults with DD who participate in the Adults with DD 1915 (c) waiver

- a. Benefits expand from medical and financial only to include Home and Community-Based Services
- b. Not eligible for MMAI. If initially enrolled in MMAI, individuals will be disenrolled from MMAI once the waiver enrollment is finalized. Will need to disenroll when “picked” from PUNS and waiver enrollment is finalized.
- c. Eligible for Extra Help and SLMB Prescription plans
- d. Once enrolled in waiver, may need to have Service Provider Agency or Service Facilitator (if in Home-Based Option) complete HFS Form 2653: Notice of DHS Community-Based Services:
<http://www2.illinois.gov/hfs/SiteCollectionDocuments/hfs2653.pdf>
- e. Technical assistance regarding possible spend down may be required, dependent upon amount of SSDI payment. This will generally be addressed with the help of the ISC/PAS agency and HFS:
<http://www2.illinois.gov/hfs/MedicalPrograms/Brochures/Pages/HFS591SP.aspx>
- f. Possibly eligible for SNAP

Frequently Asked Questions

1. I got an enrollment letter from the MMAI Program instructing me to respond before a certain date, but I am in one of the “exempt” categories. What should I do next?
 - a. If you also have private insurance, in addition to Medicare and Medicaid, you need to make sure that HFS has complete information about your private insurance. This is what you need to do:
 - Please email Michelle Eckhoff in HFS’ Bureau of Managed Care with information on your private insurance. Please include a copy of the private insurance. Michelle can be reached at Michelle.Eckhoff@illinois.gov
 - Make sure to include a copy of both the front and the back of your private insurance card.
 - Michelle will reply once HFS has completed their research on the private insurance coverage and will inform you of your status regarding MMAI enrollment.
 - b. If you reside in an ICF/DD (Intermediate Care Facility for Developmental Disabilities), you will need to make sure that your provider has informed HFS of your status:
 - Please email Michelle Eckhoff in HFS’ Bureau of Managed Care if you believe you received an MMAI enrollment packet in error. Michelle can be reached at Michelle.Eckhoff@illinois.gov . Michelle can research whether the DD segment is on an individual’s case but if not, the individual’s DHS caseworker should be contacted. HFS’ Bureau of Managed Care does not have the ability to add waiver segments to cases. See ‘c’ below.
 - Be sure to include copies of both the front and the back of your Medicare and Medicaid cards.

- c. If you receive services under the Adults with Developmental Disabilities waiver (for example you reside in a CILA, or get Home-Based Services), you need to contact your case manager at your ISC (Independent Service Coordination Agency) to make sure that HFS Form 2653: Notice of DHS Community-Based Services has been completed and submitted to HFS. You can ask your caseworker to verify that your status has been updated.
2. I enrolled in the MMAI program and tried it out for a while, but now I want to disenroll and return to being a “regular” Dual Eligible. What do I need to do in order to disenroll from the MMAI?
Please contact Illinois’ client enrollment broker services to enroll or disenroll from MMAI: 1-877-912-8880 or TTY: 1-866-565-8576
3. I am enrolled in the MMAI and am planning an out-of-state vacation. What will my insurance coverage be while I am outside of Illinois? Can I still use my Medicare card for doctor visits and prescriptions? How will the co-pays be handled?
If you an MMAI member and planning to travel out of state, please inform your health plan of your travel plans. They can inform you what their coverage includes outside of Illinois.

MMAI Provider Network Contact Information

MMAI contact information:

<http://www2.illinois.gov/hfs/PublicInvolvement/cc/Pages/MMAIContactInformation.aspx>

Provider Network Contacts:

<http://www2.illinois.gov/hfs/PublicInvolvement/cc/Pages/MMAIProviderNetworkContact.aspx>

Additional Resources

Understanding SSDI and Medicare: <http://familyvoicesillinois.org/wp-content/uploads/2012/07/Family-Manual-Fact-Sheet-SSDI-and-Medicare-Final-3281>

What is Medicare? : <http://familyvoicesillinois.org/wp-content/uploads/2012/07/Family-Manual-Fact-Sheet-What-is-Medicare-Final-3612.pdf>

Medicaid Moving Forward: <http://kff.org/medicaid/fact-sheet/the-medicaid-program-at-a-glance-update/>

Illinois Medicare-Medicaid Alignment Initiative:

<http://www2.illinois.gov/hfs/PublicInvolvement/cc/mmai/Pages/default.aspx>

The Dual Eligible Opportunity: http://www.communitycatalyst.org/doc-store/publications/dual_eligibles.pdf

National Dual Eligible map: http://kff.org/medicaid/fact-sheet/state-demonstration-proposals-to-integrate-care-and-align-financing-for-dual-eligible-beneficiaries/?utm_campaign=KFF%3A+The+Latest&utm_source=hs_email&utm_medium=email

