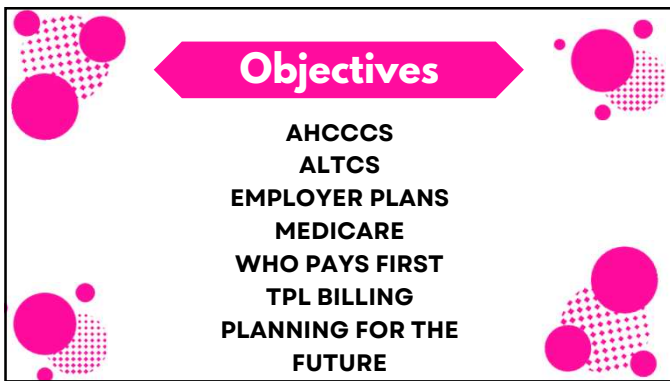




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3

AHCCCS

Arizona operates a unique statewide 1115 Demonstration Project waiver.

A Federal and State Program started in 1965.

Arizona's Medicaid Program is called Arizona Health Care Cost Containment System

Arizona was the last state to join in 1982.

4

AHCCCS COVERS

<ul style="list-style-type: none"> Doctor's Visits Immunizations Prescriptions Lab and X-rays (EPSDT) Services Specialist Care Hospital Services Transportation to doctor Emergency Care Podiatry Services Pregnancy Care Surgery Services 	<ul style="list-style-type: none"> Physical Exams Behavioral Health Family Planning Services Dialysis Glasses (Under age 21) Vision Exams (Under age 21) Dental Screening (Under age 21) Dental Treatment (Under age 21) Emergency Dental (for adults 21 and older) Hearing Exams (Under age 21) Hearing Aids (Under age 21)
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5

EPSDT

6

AHCCCS

SKILLS TRAINING AND RESPITE

Skills Training and development H2014
 Unskilled Respite S5150
 Respite S5151
 Home- Care Training S5109
 Family Therapy CPT 90846=90847

7

ALTCS

ALTCS is part of the Medicaid system that provides long term health care to those with disabilities and seniors with limited income.

8

ALTCS

- Nursing Facility
- Hospice
- Attendant Care
- Assisted Living Facility
- Adult Day Care Health Services
- Home Health Services, such as nursing services, home health aide
- Home Delivered Meals
- Case Management
- Dental Services (up to \$1000 per contract year)
- Assistive Technology
- Attendant Care
- Augmentative Communication Devices and Accessories
- Augmentative Communication Evaluation and Training
- Career Preparation Readiness
- Center-Based Employment
- Day Treatment and Training, Adult, and Child
- Emergency Alert Systems
- Employment
- Habitatation
- Home Modification
- Occupational, Physical, and Speech Language Therapy

9

Self Funded or Fully Funded

- An employer provides health benefits to employees using the company's own funds.
- Customized by the employer
- Not governed by state mandates
- Usually cheaper for the employer
- More traditional
- Plan designed by the insurance company
- Employer pays the insurance company directly
- Less risk for employer
- Best for small employers

10

DISABLED ADULT CHILD

- The child must be disabled before the age of 22
- The child must be over the age of 18
- The child must be unmarried
- Have at least one parent who receives Social Security retirement benefits, SSDI or deceased

11

Social Security's Disabled Adult Child Program

- It allows a disabled adult child to receive disability benefits through the program based solely upon the retiree's work record.
- The monthly payment is up to one-half of the parent's full retirement benefit, but also Medicare health insurance.
- The disability payment to a DAC will not decrease the parent's own retirement benefit.
- If the parent dies, the Disabled Adult Child's rate is increased to 75% of the parent's full benefit.

12

PICKLE RULE

This rule states that if an individual's monthly income is over the SSI limit simply because they went from receiving the SSI stipend to the higher SSDI stipend, they maintain their eligibility for Medicaid

13

PART B PREMIUM

IF YOU HAVE ALTCS AND MEDICARE THE PART B PREMIUM SHOULD BE PAID BY ALTCS/AHCCCS

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D-SNP-Medicare Advantage Plans

Dual Eligible Special Needs Plans offer the opportunity for enhanced benefits.

Aligning Medicare and Medicaid benefits together helps with the coordination of care and lead to better outcomes of patients.

15

Medicare Advantage Plans

Medicare Advantage Plans offer the opportunity for enhanced benefits usually not as generous at Dual Plans

Ability to select HMO, POS or PPO and offer the opportunity for a wider network of providers

16


AHCCCS and Medicare

Medicare pays 80%

AHCCCS pays 20%

AHCCCS will pay the premiums for your Medicare Part B and Part D.

17



WHO PAYS FIRST?

MEDICAID IS ALWAYS PAYER OF LAST RESORT

AHCCCS AND ALTCS ARE HMO'S

18

IN NETWORK
The employer plan pays first and ALTCS covers your copay and you can NOT be billed for copays or co-insurance.

IN NETWORK FOR EMPLOYER PLAN BUT OUT OF NETWORK
If the provider is AHCCCS registered, then the employer plan will pay and the provider will have to bill the AHCCCS/ALTCS plan and may NOT bill you. The only exception to this is if you signed a document giving the provider permission to bill you.

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If the provider is not AHCCCS registered, then the employer plan will pay and AHCCCS/ALTCS plan will not be billed and you will be responsible for any co pay or co insurance.

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Employer Group Insurance, Medicare & Medicaid : Who Pays First?

If your employer has over 100 employees, the group plan pays first, Medicare pays second, and Medicaid pays last.

If you employer has less than 100 employees, Medicare pays first, group plan pays second, and Medicaid pays last.

If your employer plan has less than 20 employees Medicare pays first , employer plan pays second and ALTCS pays last. The employer plan may not pay at all if you do not have Medicare and are entitled to it.

21

If you have a Medicare Advantage plan and Medicaid

The Advantage plan will pay and your Medicaid will be payer of last resort.

22


If you have a Dual Medicare Advantage plan than your benefits will be coordinated by the Dual plan.

23

MEDICARE DOES NOT PAY FOR

ABA THERAPY
 SPEECH SERVICES WITH A SPEECH PATH ASSISTANT
 LONG TERM CARE SERVICES
 GROUP HOMES OR ASSISTED LIVING
 CASE MANAGEMENT
 NON EMERGENCY TRANSPORTATION
 HOME AND COMMUNITY SERVICES
 EMPLOYMENT SERVICES


24



**Third Party Liability
Pay and Chase**

25

WHEN SHOULD YOU DROP YOUR EMPLOYER PLAN?



**NETWORK
COST
RETIREMENT PLANNING
TRANSITIONAL PLANNING**

26





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