

South Carolina Dual Eligible Coverage Model Comparison



More Medicare-Medicaid Integration

Less Medicare-Medicaid Integration



| Area | | Healthy Connections Prime Medicare-Medicaid Plan (MMP)* | Program of All Inclusive Care for the Elderly (PACE) | Medicare Advantage Dual-Eligible Special Needs Plan (D-SNP) | Medicare Advantage (MA) Plan |
|---|---|---|--|--|---|
| Benefits | | | | | |
| Coverage by Program | Medicare - Part A, Part B, and Part D (prescription drugs) | Yes | Yes | Yes | Covers Part A & B. Part D covered only for MA Prescription Drug (MA-PD) plan |
| | Medicaid | Yes | Yes | Medicaid services are provided by SCDHHS. Plan provides limited coordination and integration of Medicare and Medicaid benefits | Medicaid services are provided by SCDHHS |
| | HCBS waiver services (e.g., home-delivered meals personal care) | Yes | No | No, but can apply through a waiver and receive the benefit under Medicaid Fee For Service | No, but can apply through a waiver and receive the benefit under Medicaid Fee For Service |
| | HCBS waiver-like services | May be available based on need | May be available based on need | No | No |
| | Additional items and services like dental, vision, or hearing | Yes, based on enrollee's medical needs (dental is covered by the State) | Yes, based on enrollee's medical needs | Varies based on plan | Varies based on plan |
| Network Restrictions: out of network providers allowed? | | Yes, with prior approval | Yes, with prior approval | Yes, with a higher copay or coinsurance | Yes, with a higher copay or coinsurance |

| Area | | Healthy Connections Prime Medicare-Medicaid Plan (MMP)* | Program of All Inclusive Care for the Elderly (PACE) | Medicare Advantage Dual-Eligible Special Needs Plan (D-SNP) | Medicare Advantage (MA) Plan | |
|--|---|---|---|---|---|--|
| Continuity of Care (How long new members can see out-of-network providers) | | 6 months | No continuity of care period | 30 days | 30 days | |
| Care Coordination | Care coordinator? | Yes, assigned. Develops and helps execute care plan | Not included | Not included | Not included | |
| | Interdisciplinary team? | Yes, team developed with member input. Helps execute care plan | Yes, assigned. Develops and helps execute care plan | Yes, assigned. | Not included | |
| Costs | | | | | | |
| Monthly Premium (Plan, Part B, Part D, dental) | | \$0 | Varies based on plan, Medicaid eligibility category (for full benefit dual eligible members, there are no premiums) | Varies based on plan, Medicaid eligibility category, and the level of Extra Help received | Varies based on plan, Medicaid eligibility category, and the level of Extra Help received | |
| Out of Pocket Maximum | | | \$0 | \$0 | \$0 to \$6,700 in-network | \$0 to \$6,700 in-network |
| Annual Deductible | | | | | \$0 | Varies based on plan, Medicaid eligibility category and the level of Extra Help received |
| Copays | For Doctor, Specialist, or Hospital Visit | | | | Copays depends on plan and beneficiary situation | Copays depends on plan and beneficiary situation |
| | For Prescription Drug Coverage | | Copays depends on plan, drug tier, and the level of Extra Help received | Copays depends on plan, beneficiary situation, the level of Extra Help received | | |
| | For Extra Benefits (Dental, Vision) | Coverage varies by plan <ul style="list-style-type: none"> • Vision - \$0 • Dental - \$3.40 | \$0 | \$0 (coverage varies by plan) | \$0 (coverage varies by plan) | |
| Eligibility | | | | | | |
| Minimum age | | 65+ | 55+ (or Disabled) | 65+ (or Disabled) | 65+ (or Disabled) | |

| Area | Healthy Connections Prime Medicare-Medicaid Plan (MMP)* | Program of All Inclusive Care for the Elderly (PACE) | Medicare Advantage Dual-Eligible Special Needs Plan (D-SNP) | Medicare Advantage (MA) Plan |
|---|---|--|---|--|
| Medicare eligible | Yes | Yes | Yes | Yes |
| Medicaid eligible | Full benefit Medicaid and not currently in a nursing home | Full benefit Medicaid and eligible for nursing home care and able to live safely in a community setting | Full or partial Medicaid benefit (varies by plan) | Not required |
| HCBS waiver recipients allowed to join? | Yes | No | Yes | Yes |
| Plan Availability | | | | |
| Geographic Coverage in South Carolina | All SC counties have at least one plan | Anderson, Bamberg, Calhoun, Greenville, Lexington, Orangeburg, Pickens, and Richland | All SC counties have at least one plan | All SC counties have at least one plan |
| Total Number of SC Plans | 3 Plans: <ul style="list-style-type: none"> Wellcare Prime by Absolute Total Care First Choice VIP Care Plus Molina Dual Options | 3 Plans: <ul style="list-style-type: none"> GHS Senior Care Methodist Oaks Palmetto SeniorCare | 7 Plans: <ul style="list-style-type: none"> Absolute Total Care Arcadian Health Plan Care Improvement Plus Eon Health, Inc. (SC) Harmony Health Plan Molina Healthcare Select Health of SC | More than 50 plans (mix of MA plans and MA-PD plans) |

* Yellow shaded cells signify more prominent differences with respect to most of the other coverage models.

Sources

- www.cms.gov
- <https://www.cms.gov/Regulations-and-Guidance/Guidance/Manuals/Downloads/mc86c16b.pdf>
- https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/downloads/Medicare_Beneficiaries_Dual_Eligibles_At_a_Glance.pdf
- www.medicare.gov
- <https://www.medicare.gov/sites/default/files/2018-09/10050-medicare-and-you.pdf>
- <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/pace>
- <https://health.usnews.com/medicare/south-carolina-medicare-plans>
- <https://health.usnews.com/health-care/health-insurance/articles/medicare-vs-medicare-advantage-how-to-choose>
- <https://gov.ecfr.io/cgi-bin/text-idx?SID=8de56ac38b483fee2f7e075a26dc19dd&mc=true&node=pt42.4.460&rgn=div5>