South Carolina Dual Eligible Coverage Model Comparison

Healthy Connections PRIME

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

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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 to $6,700 in-network	$0 to $6,700 in-network
Annual Deductible			$0	$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)		$0	$0 (coverage varies by plan)	$0 (coverage varies by plan)
Eligibility					
Minimum age		65+	55+ (or Disabled)	65+ (or Disabled)	65+ (or Disabled)
Medicare eligible		Yes	Yes	Yes	Yes

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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: • Wellcare Prime by Absolute Total Care • First Choice VIP Care Plus • Molina Dual Options	3 Plans: • GHS Senior Care • Methodist Oaks Palmetto SeniorCare	7 Plans: • 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

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