



Medicare and Iowa Medicaid Managed Care

On April 1, 2016, the Iowa Department of Humana Services (DHS) transitioned most Medicaid members who are also enrolled in Medicare to a new managed care program, officially named IA Health Link.

What is a Managed Care Organization (MCO)?

A Managed Care Organization, or MCO is a health plan that coordinates care for a person enrolled in certain Medicaid programs. You have three MCOs to choose from:

- Amerigroup Iowa, Inc
Phone: 1-800-600-4441 Website: www.myamerigroup.com/IA
- AmeriHealth Caritas Iowa, Inc
Phone: 1-855-332-2440 Website: www.amerihealthcaritasia.com
- UnitedHealth Plan of the River Valley, Inc
Phone: 1-800-464-9484 Website: www.UHCCommunityPlan.com/ia

I am on Medicare and enrolled in Medicaid. Will I be part of a MCO?

Your Medicaid health benefits will be managed by one of the MCOs if you are enrolled in one of the following programs:

- SSI
- Long Term Care (nursing home)
- Home and Community Based Waivers (includes Elderly Waiver)
- Medicaid for Employed People with Disabilities (MEPD)

Those enrolled in the Medically Needy and Medicare Savings Programs (QMB, SLMB, and QI) are excluded from the Medicaid Managed Care program. Your coverage will continue under Iowa Medicaid.

Will I have to change doctors?

You will want to check with your doctor and other health care providers to see if they are part of your MCO network. If not, you will want to change your MCO or choose a doctor that is part of your MCO network.

What if I want to choose a new MCO?

You can change your MCO for any reason during a 60 day Annual Enrollment Period that is listed in your Annual Enrollment packet letter.

Can you change your MCO after the Annual Enrollment Period?

After the Annual Enrollment Period has ended, you can change your MCO plan throughout the year for reasons of “Good Cause.” Example of “Good Cause” include:

- Your doctor is not in your MCO’s provider network
- All of the services you need are not available in the MCO network
- There is a change in your eligibility

Call **IME Member Services at 1-800-338-8366 or 515-256-4606** (8 am to 5 pm Monday through Friday) to change your MCO.

How will the MCO work with my Medicare?

Your Medicaid MCO will pay secondary to Medicare. That means the MCO will pay the Medicare deductibles and coinsurance.

Will the MCO cover my prescription drugs?

Your prescription drug coverage will **NOT** be covered by the MCO. You will need to be enrolled in a Medicare prescription drug plan to have coverage for your prescriptions. SHIIP can help you compare plans to make sure you are enrolled in a plan that provides the best coverage at the lowest cost.

What if I am currently enrolled in a Medicare Advantage Plan?

Your MCO will pick up the Medicare Advantage deductible and copays and coinsurance for Medicare Part A and Part B covered services. Your Medicare Advantage Plan may not have the same provider network as your MCO. You will need to make sure that your providers accept both your Medicare Advantage plan and MCO plan. SHIIP can help you review your options and make sure you continue to have coverage for all of your healthcare needs including drug coverage.

Will the MCO provide my Medicaid dental coverage?

If you are entitled to Medicaid dental coverage your coverage will continue to be covered by Iowa Medicaid or the Dental Wellness plan, not your MCO.

Who do I contact if I have questions?

- For questions about your MCO, call your MCO plan. To change MCO plans contact IME Member Services at 1-800-338-8366
- For questions about Medicare and your MCO contact SHIIP, a free, confidential, and objective service of the State of Iowa Insurance Division.
Call **1-800-351-4664** (TTY 1-800-735-2942)

~ www.therightcalliowa.gov ~ shiip@iid.iowa.gov