

Front cover

Introduction to One Care: MassHealth plus Medicare

www.mass.gov/masshealth/onecare

Overview of One Care

Starting in fall 2013, MassHealth and Medicare will join together with health plans in Massachusetts to offer One Care: MassHealth plus Medicare. One Care is a new and easier option for people with disabilities to get the full set of services provided by both MassHealth and Medicare.

To join One Care, you must be eligible for both MassHealth and Medicare and be between 21 and 64 years old. With One Care, you get all the services you now get through MassHealth and Medicare, **and** you will have a Care Coordinator who will help make sure your care needs are met. That's one person who will help you coordinate all of the care you get from your doctors, behavioral health specialists (such as mental health or substance use disorder clinicians), and long-term services and supports providers.

One Care makes it possible for you to have one plan, one card, and one new way to live healthier, stay more active, and be more independent—by simply bringing your care together.

This booklet will help you decide if One Care is right for you.

It will tell you these things.

- which services will be covered
- whether you can participate

- how to choose a One Care plan that will work for you
- how to sign up
- what will happen if you sign up
- what will happen if you don't sign up
- what information you should expect to receive if you qualify to participate

Quick Check

Can I participate in One Care: MassHealth plus Medicare?

Mark () all of the boxes that apply to you.

- I am between the ages of 21 and 64.
- I have Medicare Parts A and B.
- I qualify for Medicare Part D (drug coverage).
- I have MassHealth Standard **or** MassHealth CommonHealth.
- I do not have any private health insurance (like health insurance from my job).
- I do not participate in a Home and Community Based Services (HCBS) waiver.

If you marked all six boxes, you may be able to sign up for One Care. If you did not check all six boxes, you are not eligible to participate.

Who can I talk to if I am not sure of the type of MassHealth I have?

You can call MassHealth Customer Service at 1-800-841-2900 or TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled).

Who can I talk to if I am not sure of the type of Medicare coverage I have?

You can call Medicare at 1-800-MEDICARE (1-800-633-4227) or TTY: 1-877-486-2048 (for people who are deaf, hard of hearing, or speech disabled).

Is One Care a good fit for you?

Now that you know you may be able to sign up, you'll want to know if the program is a good fit for you. If you answer yes to **any** of these questions, One Care may be right for you.

- Do you have trouble finding the right doctors?
- Do you wish you had one person you could call to coordinate your care and services?
- Do you have physical or mental health needs that you can't get the right help with?
- Do you have an intellectual disability and wish you could get more support from your providers?
- Do you wish you could get help so you can live more independently?
- Do you wish you had better communications with your doctors and other caregivers?
- Do you feel that the services you get now just aren't enough or aren't the right services?

- Do you need special equipment at your appointments?
- Do you need someone to translate information for you at your appointments?

This booklet has information that can help you decide if you want to join One Care. You may want to review this with someone else, like:

- a family member or guardian;
- a trusted friend;
- a service coordinator or case manager you work with;
- one of your providers; or
- someone at an organization that you trust.

It is important to know that you have to make a choice if you qualify for One Care.

- MassHealth will send you a packet with information to help you make a choice.
- If you don't make a choice, MassHealth may enroll you into a One Care plan.
- If you don't want the One Care plan that MassHealth chooses for you, you can tell MassHealth that you want a different plan.
- You may also choose not to join and keep getting your care the same way you do now. You just have to tell MassHealth that you do not want to participate at this time.
- You can sign up for or leave One Care at any time, just by letting MassHealth know.

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1) Introducing One Care: MassHealth plus Medicare

What is One Care?

One Care is a new way to get your MassHealth and Medicare benefits together from a One Care plan.

What is a One Care plan?

- One Care plans are health plans that have been selected by MassHealth and Medicare to provide the full set of MassHealth and Medicare benefits.
- With a One Care plan you will have one person who will help coordinate your care. Your Care Coordinator will work with you (and, if you choose, your family and other caregivers) to get you the right services.
- A One Care plan will make sure that you have a team of doctors, providers, and other people you choose who will work with you to promote your health and independence.

What is different about One Care?

One Care makes it easier to get the full set of services provided by MassHealth and Medicare. Your One Care plan will cover all of your Medicare and MassHealth services, including your Medicare Part D drug benefits. With One Care, you will have a choice of doctors and one person, called a Care Coordinator, who will work with you to help put together your physical, behavioral health (including mental health and substance use

disorder needs), and long-term services and supports. Your Care Coordinator will work with you and your providers as a team to create a Personal Care Plan to make sure you are getting the care that best meets your needs.

Also, depending on your personal needs, your One Care plan may be able to provide new ways for you to get services that you can't get now, such as peer supports, home care, wellness support, medical equipment repair, and more. Your Personal Care Plan may also include a range of recovery-based community mental health and substance use disorder services.

The goal of One Care is to offer you a better, simpler way to get the complete care you need.

What health care services will be covered under One Care?

One Care will cover all of the services you get with MassHealth and Medicare now. One Care also covers additional community-based behavioral health services and other community support services. A full list of covered services is in the "More Information" section at the end of this booklet.

Will I have a primary care provider or doctor?

Yes. A One Care plan will make sure that you have a primary care provider (such as a doctor or nurse practitioner) who will work with your other providers in a team to meet your care needs. Your Care Coordinator will work with your primary care

provider and all of your providers to update your Personal Care Plan as your needs change.

Will One Care plans cover medications?

Yes. One Care plans cover medications. Each plan will provide a list of all of the medications they cover. Some plans may require you to pay for some of the cost of your medications like you do now.

Will One Care cover emergency health services?

Yes. You will have access 24 hours a day to nurses, doctors, and mental health providers through your One Care plan. They can help you get the services you need or get you to an emergency department, if needed.

What long-term services and supports will One Care cover?

Long-term services and supports (LTSS) can help you do the daily activities that you need assistance with because of your disability or illness. Most people receive LTSS in their home or at community programs. Some people get LTSS in a facility where they live, like a nursing facility.

LTSS can be **things** that help you do activities, like the following:

- a wheelchair
- a device that helps you communicate

- a repair or training for your durable medical equipment (DME)

LTSS can be a person that helps with **activities**, like the following:

- bathing
- getting dressed
- shopping
- doing laundry
- managing your medications
- living more independently in your home and community
- getting involved in community activities that you're interested in

Different types of **people** can provide LTSS, such as the following:

- a personal care attendant (PCA)
- a home health aide
- a peer
- case managers and service coordinators

LTSS can be **programs** that help you with daily living skills, such as the following:

- day programs
- adult foster care
- adult day health

What other kind of support can I get from One Care?

Your One Care plan may also offer community support services, depending on your Personal Care Plan. These are services that you get in your home or at a community program. They include the following:

- care to help you live independently
- help from a peer, or someone with similar life experiences, who can help you advocate for yourself and support your recovery
- home modifications so you can get around better where you live
- other services that meet your individual needs

Is there someone I can speak to about One Care?

You can call MassHealth Customer Service at 1-800-841-2900 or TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled).

You may prefer talking about One Care with someone you already know. Ask your current providers, service coordinators, or case managers about the program. Speak with a family member or trusted friend. Share this booklet with them.

2) Understanding One Care plans and what they do

What will a One Care plan do for me?

A One Care plan will work with you to make sure you get all the services you need. You will have a Care Coordinator who will help you manage your physical, mental health, substance use disorder, and long-term services and support (LTSS) needs so you can get the care that's right for you.

Your One Care plan will manage all of your care needs through a Care Team. This includes primary care, mental health care, hospital care, specialized care, and LTSS providers.

What is a Personal Care Plan?

Your Personal Care Plan will help you receive and organize your care. It will include the services that you need for your physical and mental health care and LTSS. The providers you see and the medications you take will also be a part of your Personal Care Plan. You will be able to list your health, independent living, and recovery goals and concerns, and steps to address them.

With One Care, your Care Coordinator will work with you and your Care Team to create your Personal Care Plan. When you and your Care Team are making your Personal Care Plan, you will talk about service options to make sure you're getting the

care that is right for you. You can also talk about ways for your family members or social supports to be involved in your care.

Your One Care plan will work with you at all times and will work with your family, friends, and advocates if you choose. You will be at the center of the process of making your Personal Care Plan.

What is a Care Team?

Your One Care plan will help you form a Care Team. A Care Team is a group of people that will get to know your needs and work with you to help you create and carry out a Personal Care Plan. Your Care Team will talk with you about the services that are right for you. They'll talk with you about who you would like to provide those services, and when you would like to get the services. Your Care Team will also work with you to become more independent or stay independent.

You will be the most important person on your Care Team.

Who will be on my Care Team?

Your Care Team will be made up of:

- you
- your Care Coordinator
- your primary care provider
- your mental health provider, if you choose; and
- your Independent Living Long-Term Services and Supports Coordinator—or LTS Coordinator for short—if you choose

Your Care Team may include anyone else you want, like:

- family members, friends, and other caregivers
- advocates (people who can make sure your best interests are being addressed)
- other physicians, specialists, clinicians, nurses, or social workers
- community health workers
- peer specialists
- service coordinators from state agencies you work with;
or
- community services providers

Only people you want will be on the Care Team. The people on your Care Team can change as your needs change.

I like the doctors, specialists, and other health care providers that I see now. Will they be part of my Care Team?

If your doctors, specialists, and other providers are signed up with the One Care plan that you choose, they may be part of your Care Team. Your One Care plan will work with you to find qualified providers to meet all of your needs. These might be providers you already see or providers that are new to you.

You can ask your providers if they are part of a One Care plan, or if they will join.

Each One Care plan has a different group of providers they work with. It is important to compare One Care plans so you know which ones work with your current providers.

What will my Care Coordinator do for me?

Your Care Coordinator will work with you and your Care Team to do these things.

- complete a review of your care needs
- assist you and your primary care provider to set up your Personal Care Plan and decide how you will work together with your Care Team
- work with you to carry out your Personal Care Plan
- help with communication among the Care Team
- make sure that all services are accessible to meet your needs
- make sure that you can get to your appointments
- get you a language interpreter, if you need one, for your appointment or community program
- be your primary contact to your One Care plan

David talks with his Care Coordinator about who he wants to be on his Care Team. David tells his Care Coordinator that his partner, Jake, has been his advocate for years and helps him to make choices about his health care. David's Care Coordinator makes sure that Jake is a part of David's Care Team.

How will my Care Team know what services I need?

Your Care Team will know what services you need by doing an assessment of your needs. An assessment is a meeting with you to review all of your medical, mental health, functional, social support, and other needs. You will discuss your goals, preferences, medical concerns, and social support needs at the meeting.

What will the assessment include?

The review will look at your health and at the care you're getting, including the following.

- care needs and current services
- overall health factors
- current medications
- ability to perform everyday tasks, like getting around, eating, and cleaning
- mental health and substance use disorder needs, including recovery supports
- appointment needs, like help scheduling appointments, or getting special equipment or a language interpreter for your appointment
- equipment and technology needs
- transportation needs
- food, nutrition, and exercise needs and goals
- supports from family and friends

The assessment will be used to help develop your Personal Care Plan.

John would like to join One Care. He wants to keep his current doctors and his day habilitation services. He went to a staff person he trusts at his day habilitation program for help. Together they set up a plan to learn more and make a decision. They looked at the differences between each One Care plan and looked at the benefits John receives today. They picked a plan that is best for John. John's staff person at his day habilitation program can be part of his Care Team if he wishes.

Will the Care Team know how to help me with long-term services and supports (LTSS)?

If you need help with long-term services and supports (LTSS), someone called an Independent Living Long-Term Services and Supports Coordinator—or an LTS Coordinator for short—will be part of your Care Team. LTS Coordinators know what is available in your community to meet your needs.

Your LTS Coordinator will help you in the following ways.

- take part in the review of your care needs
- educate you and your Care Team about which long-term services and supports are available for you
- help carry out your Personal Care Plan
- advocate with you about getting the long-term services and supports you need
- connect you to the services in your Personal Care Plan

Your One Care plan will help you to find an LTS Coordinator who fits your needs. Even if you don't need one now, you can add an LTS Coordinator to your Care Team at any time.

Chen is no longer able to move around her apartment well. She needs help getting out of bed and getting into the shower. She wants to know which supports she can get to help her. Chen works with her LTS Coordinator and her Care Team to learn about her choices. She hires a personal care attendant (PCA) to help so that she can live safely in her home.

Will I be able to keep my Personal Care Attendant (PCA)?

You will be able to keep your current MassHealth PCA if you are happy with the services you are getting. Your One Care plan must also pay the agency you use to pay your PCA, if this applies. You'll be able to talk to your LTS Coordinator if you have questions about the rules for hiring or keeping a PCA.

Will my current service coordinator, case manager, or people from other organizations in the community still be involved in my care?

Yes. Your Care Team will work with the service providers that you have from other federal, state, and community programs, if you choose. This includes the following.

- social service agencies
- community-based mental health and substance use disorder service programs

- federal agencies, like the Department of Veterans Affairs
- state agencies, like the Department of Developmental Services (DDS), the Department of Mental Health (DMH), the Department of Public Health (DPH), the Massachusetts Commission for the Blind (MCB), the Massachusetts Commission for the Deaf and Hard of Hearing (MCDHH), and the Massachusetts Rehabilitation Commission (MRC)

Will my Care Team maintain my privacy and confidentiality?

Yes. Your Care Team members have to follow all privacy and confidentiality rules and laws. These are the same rules that MassHealth, Medicare, your doctors, and any other health care providers must follow.

3) Signing up for One Care and Selecting a One Care plan

When does One Care start?

If you qualify, you will be able to join a One Care plan starting in fall 2013.

What questions should I think about when choosing a One Care plan?

Here are some important questions to ask yourself:

- What do I need, and how can a One Care plan meet those needs?
- Would I like someone to help me better organize my health care and services?
- Which One Care plans are available where I live?
- Which doctors and providers do I want to keep seeing?
- Are my doctors and providers part of the One Care plan I am interested in?
- Do I want additional options for how to I get services (like peer support for recovery, wellness support, medical equipment repair, or home care)?

If you are eligible for One Care, MassHealth will send you a packet that includes an Enrollment Guide with information about each One Care plan.

How do I find out if my doctors and providers are part of a One Care plan?

Starting in fall 2013, MassHealth will send you information about each One Care plan and their list of providers, if you qualify.

How do I sign up for One Care?

If you qualify for One Care, you can choose any One Care plan that is available in the city or town where you live. You will receive a packet in the mail from MassHealth if you qualify. The packet will include an Enrollment Guide that will give you the following information:

- a list of One Care plans available in each city or town
- information on how to sign up
- forms that you will need to mail back to MassHealth
- phone numbers you can call for help or to get more information

How will I know that One Care has started?

If you qualify for One Care, MassHealth will send you information with directions on how to sign up for One Care. This will also tell you what to do if you do not want to join One Care. You can also go to the One Care website, **www.mass.gov/masshealth/onecare**, for more information about One Care.

What happens if I don't choose a One Care plan?

Once MassHealth sends you information about One Care, you can choose a plan or tell MassHealth that you do not want to join. If MassHealth does not hear from you, MassHealth may sign you up for a One Care plan. If MassHealth chooses a One Care Plan for you, you will have two months to tell MassHealth that you want to make changes before your One Care coverage starts.

What will happen to my current benefits if I choose to be part of One Care?

Once you choose a One Care plan, you will get a Care Coordinator. Your Care Coordinator will work with you to figure out the best way for your One Care plan to meet your personal health and care needs. You can keep seeing your doctors and getting your current services while you and your Care Team are creating your Personal Care Plan. If you are taking any Medicare Part D prescription drugs, you can get a temporary supply while your Personal Care Plan is being developed. Your Personal Care Plan should be in place within the first 90 days you are in One Care.

Jerome hears about a new program, One Care, which will help to coordinate his care. He is interested in signing up, but he needs to keep the doctor's appointment he has scheduled for next month. Jerome signs up for a One Care plan. Jerome's new plan covers all his appointments with his current care providers for at least 90 days while he develops a Personal Care Plan with his Care Team.

I don't want to be part of One Care. What should I do?

It is important to know that getting your MassHealth and Medicare benefits from One Care is your choice. If you don't want One Care, you must tell MassHealth. Choose the way that works best for you.

- There will be a form in your Enrollment Guide that you can fill out.
- After you get your enrollment packet, Contact MassHealth Customer Service at 1-800-841-2900 or TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled) and tell them you do not wish to join One Care. (Please wait until you get your enrollment packet before you call MassHealth Customer Service.)

Will anything change if I tell MassHealth that I do not want to sign up for One Care?

If you tell MassHealth that you do not want to join One Care, you will continue to get your services from MassHealth and Medicare, just like you do now.

What happens if I sign up for One Care and then decide I don't want to be in it anymore?

If you decide that you don't want to be in One Care anymore, you can go back to getting services the way you did before, through MassHealth and Medicare. You just need to tell MassHealth by calling MassHealth Customer Service at 1-800-841-2900 or TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled).

4) More Information

There will be much more information available about One Care starting in fall 2013, including the following:

- One Care plans you can sign up for
- One Care plan websites with information about providers and medications
- schedule of when MassHealth will send One Care letters out
- who you can call to get help and advice about One Care, and if you should be in One Care
- who you can call if you are having trouble getting in or out of a One Care plan
- who you should call if you are having trouble getting services
- what to do if you want to join One Care, but want to make sure you keep getting services and can keep going to programs that are important to you.

Please find more information about One Care at www.mass.gov/masshealth/onecare.

Contact info

MassHealth Customer Service

1-800-841-2900

TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled).

Services Covered by One Care

If you have any questions about these services and what they mean, you can find answers in the Enrollment Guide that you will receive from MassHealth if you qualify for One Care. Your provider(s), a family member or guardian, a trusted friend, or advocate may also be able to help you. You can also call MassHealth Customer Service for help.

One Care plans will cover the following MassHealth and Medicare services:

- adult day health
- adult foster care
- ambulance (emergency)
- audiologist services
- behavioral health services (mental health and substance use disorder)
- chiropractic care
- chronic disease and rehabilitation hospital inpatient
- community health center
- day habilitation
- dental services
- durable medical equipment (DME) and supplies, replacement parts, training, modifications, and repairs
- family planning
- group adult foster care
- hearing aids
- home health
- hospice
- independent nursing
- inpatient hospital
- laboratory/x ray/imaging
- medically necessary non-emergency transportation

- nurse midwife services
- nurse practitioner services
- orthotic services
- outpatient hospital
- outpatient surgery
- oxygen and respiratory therapy equipment
- personal care assistance
- pharmacy
- physician
- podiatry
- prosthetics
- renal dialysis services
- skilled nursing facility
- speech and hearing services
- therapy: physical, occupational, and speech/language
- vision care

All Medicare Parts A, B, and D services and all MassHealth services are covered by One Care.

One Care plans will cover medically necessary state-funded abortion services.

Diversionsary Behavioral Health Services

In addition to the MassHealth and Medicare services, One Care offers Diversionsary Behavioral Health Services. These are services that you may be able to use instead of going to the hospital or a facility if you have behavioral health needs. Your Care Team will work with you to decide if these services, listed below, are right for you and should be in your Personal Care Plan.

- acute treatment services for substance use disorder
- clinical support services for substance use disorder
- community crisis stabilization

- community support program
- emergency services program
- intensive outpatient program
- partial hospitalization
- program of assertive community treatment
- psychiatric day treatment
- structured outpatient addiction program

Community-based Services

With One Care, you can also get community-based services to promote wellness, recovery, self-management of chronic conditions, and independent living. These services may also help you stay out of the hospital or nursing facility. Your Care Team will work with you to decide if these services are right for you and should be in your Personal Care Plan.

- care transitions assistance (across settings)
- community health workers
- day services
- home care services
- home modifications
- medication management
- peer support/counseling/navigation
- respite care
- transportation