



How do I join MLTC?

A step-by-step guide to enrolling in MLTC by the Independent Consumer Advocacy Network

**Community
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How to use this brochure

This brochure explains the steps to enroll in MLTC.

See our brochure **“What is MLTC?”** to learn more about MLTC.



If there's anything you don't understand or want more information about, you can always call ICAN at **(844) 614-8800**.

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What is MLTC?

MLTC stands for **Managed Long Term Care**.

Long term care means services that help you with your daily activities. Examples are home care attendants, day care programs, and nursing homes. You might need long term care services if you need another person to help you clean your home, get dressed, or take a shower.

Many New Yorkers who need long term care get it through Medicaid. And most people with Medicaid must get their long term care through an MLTC program.

The “M” in MLTC stands for managed. MLTC is a type of health insurance called managed care. You must join a plan offered by a private health insurance company to get Medicaid to pay for your long term care. Medicaid pays these companies to provide long term care to their members.

Health insurance pays for medical care like doctors, hospitals and drugs.



But most health insurance doesn't pay for long term care.



To find out more about long term care services, see our **“What is MLTC?”** brochure.

How do I join MLTC?

If you don't have Medicare, then you don't need to join MLTC. Just call your Medicaid plan to request long term care services.

But if you have Medicare, there are five steps to choosing and joining an MLTC plan:

1. Apply for Medicaid

You can only join an MLTC plan if you have Medicaid health insurance. First, apply for Community Medicaid through your local Department of Social Services.¹

You will need to fill out an application form and provide copies of documents.

You will need to provide identification and proof of your income and assets. It can take up to 45 days to get a decision.



1. You can find your Department of Social Services on this website:
http://www.health.ny.gov/health_care/medicaid/ldss.htm

Applying for Medicaid can be complicated. There are programs in most counties who can help you complete and submit the Medicaid application. Find your county from this list and call the number provided to get help applying.

County	Organization	Phone
New York City	Public Health Solutions	800-344-4306
Nassau, Suffolk	Nassau-Suffolk Hospital Council	631-656-9783
Orange, Putnam, Rockland, Westchester	Westchester Disabled On the Move	914-968-4717
Erie	WNY Independent Living	716-836-0822 x331
Monroe, Livingston	Coordinated Care Services	585-613-7662 option 3
Cayuga, Herkimer, Madison, Oneida, Oswego, Onondaga	ACR Health	315-475-2430
Albany, Saratoga, Schenectady, Schoharie	Healthy Capital District Initiative	518-462-1459
Niagara	Independent Living of Niagara County	716-284-4131 x231
Broome, Chenango, Cortland, Tioga, Tompkins	Southern Tier Independence Center	607-724-2111
Chautauqua	Southwestern Independent Living Center	716 661-3010

County	Organization	Phone
Franklin, Jefferson, Lewis, St. Lawrence	Maximizing Independence Living Choices	315-764-9442 x110
Chemung, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates	S2AY Rural Health Network	800-346-2211
Allegheny, Cattaraugus	Directions for Independent Living	716-373-4603
Fulton, Hamilton, Montgomery, Warren, Washington	Southern Adirondack Independent Living Center	518-792-3537
Columbia, Greene, Rensselaer	Independent Living Center of the Hudson Valley	518-274-0701
Delaware, Otsego	Mothers & Babies Perinatal Network	800-231-0744
Genesee, Orleans, Wyoming	Independent Living of Genesee Region	585-815-8501 x415
Clinton, Essex	North Country Center for Independence	518-563-9058 x109

If your county is not in the list, you can contact your Local Department of Social Services (LDSS) to apply for Medicaid. Call **800-541-2831** to find the contact information for your LDSS.

2. Conflict-Free Evaluation

The next step is to ask Medicaid whether you need enough help to join an MLTC plan.

MLTC is not for everyone. Even if you already have Medicaid, you can only join MLTC if you need help with your daily activities. Medicaid decides if you can join MLTC by sending a nurse to your home to meet with you. This is called an **evaluation**.

You can schedule this by calling **855-222-8350**. This nurse will come from the **Conflict Free Evaluation and Enrollment Center**, which is run by New York State.

You can be evaluated by the Conflict-Free Center before your Medicaid application has been approved.

On the day of your appointment, the nurse will come to your home and ask you a standard list of questions. The nurse will ask you about your medical condition, your symptoms, how you complete your daily activities, and more. You can have a friend or family member present during this visit. The assessment can take up to 3 hours.

At the end of the visit, the nurse will tell you right away if you are approved to join MLTC. The Conflict Free Center will also send you a letter stating that you have been approved. If the nurse says no, you will get a letter in the mail and the chance to show why you think the nurse was wrong.



3. What type of plan?

Once you've been through the evaluation and approved, you are ready to join a plan. But first you need to choose what type of plan you want. You can use our **“What is MLTC?”** brochure to help you decide which type of plan is right for you.

Some types of plans are not available in all counties. Call ICAN to get the latest list of plans in your county.



To find out more about your different plan choices, see our **“What is MLTC?”** brochure.

What kinds of MLTC plans are there?

There are **five** different kinds of Medicaid health insurance that include long term care. Which kind is right for you depends on whether you also have Medicare.

If you do not have Medicare, then there is generally only one kind of plan you can join to get long term care: **Mainstream Medicaid Managed Care (MMC)**. The rest of this brochure does not apply to you. Call ICAN for help (see p.18).

If you have Medicare and Medicaid, then you can choose whether to get all of your services through the same plan, or to have an MLTC plan that's separate from your Medicare.

If you want to keep your Medicare and Medicaid separate, you can join a **Medicaid MLTC plan**.

If you want to have one plan that includes all of your medical care and long term care, you can choose from three kinds of plan:

- **PACE**
- **MAP**
- **FIDA**

Each kind of plan may cover different services. But all plans of the same kind must cover the same services.

4. Choose your plan.

Once you have been approved for Medicaid and for MLTC, you must call a plan to find out if it is right for you. Here are some questions you should ask to help you decide:

- How many hours of home attendant services will I get?
- What other services would be given to me?
- Will I be able to keep the aide who is helping me now?
- Can I direct my own care?²
- Will I be able to get care in my own home, or only in a nursing home?
- Will my dentist, podiatrist, audiologist and optometrist be covered?
- Will my doctors, hospitals, and drugs be covered? (Only for FIDA, PACE and MAP)

2. MLTC includes a service called Consumer Directed Personal Assistance Program (CDPAP), where you can choose your own aides instead of using a home care agency.

To answer these questions, the plan will need to send another nurse to your home to assess you. You need to have this home visit even though you already had one from the Conflict-Free Center.

You can have friends or family with you during this home visit. You can ask questions and tell the nurse anything you want about your needs. Before the nurse leaves, be sure to ask what services and how many hours the plan would approve. If you like this plan, you can join right away.

You do not need to join the first plan that visits you. You can call another plan and ask them to do an assessment. You should pick the plan that will give you the services you need and that you like the best.



5. Enroll.

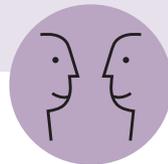
Once you have chosen the plan that best fits your needs, you may enroll by signing an enrollment form provided by the plan.

If you enroll by the 20th of the month, your services will begin on the 1st of the next month. If you enroll after the 20th, your services will not start until the following month.

The entire process, from applying for Medicaid to enrolling in a plan, will probably take about 3 months.

This can be a difficult process, so please **call ICAN for help: (844) 614-8800.**

You can also call the enrollment broker, **NY Medicaid Choice, at (888) 401-6582.**



How do I get services through my MLTC plan?

Once you are enrolled in MLTC, you will be assigned a **care manager**.

Your care manager will call you every month to make sure you are getting the services you need. They will visit you in your home every six months.

If you want a new service, or want more of an existing service, you should call your care manager. This is called a **service authorization**.

When you ask for a service authorization, your MLTC plan must send you a written notice of their decision within 14 days.³



3. As fast as your condition requires, or within 3 days of receiving all necessary information, but no more than 14 days.

Solving problems with your MLTC plan



Your care manager should be able to help you solve most problems you might have with your care.

But if you don't like a decision your MLTC plan makes, you can ask for a different decision. This is called an **appeal**.

If your MLTC plan takes an **action** regarding your services, you have the right to a **written notice** and to **appeal** that action.

There are several different ways to appeal, depending on what kind of plan you have and what the issue is.

The rules about MLTC appeals are very complicated. If your MLTC plan has made a decision about your care that you disagree with, **call ICAN**.

ICAN can help you decide whether to appeal, and we can even provide a lawyer in some cases.

You can also complain about your care manager or the quality of care you receive. This is called a **grievance**.

ICAN can help you

We can:

- **Answer your questions** about Managed Long Term Care plans.
- **Give you advice** about your plan options.
- **Help you enroll** in an MLTC plan.
- **Identify and solve problems** with your plan.
- **Help you understand your rights.**
- **Help you file complaints** and/or grievances if you are upset with a plan's action.
- **Help you appeal an action you disagree with.**

Call **844-614-8800**.

If you are hearing or speech impaired, you can use the NY Relay service by dialing **711**.

Email **ICAN@cssny.org**.





ICAN can help.





ICAN

**Independent
Consumer Advocacy
Network**

633 Third Ave.
New York, NY 10017
(212) 254-8900
cssny.org

(844) 614-8800
icannys.org

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