



# Is FIDA Right for Me?

Answers about New York's Fully Integrated Duals Advantage program from the Independent Consumer Advocacy Network

**Community  
Service  
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Strengthening  
New York



**ICAN**  
Independent  
Consumer Advocacy  
Network

## How to use this brochure

You can read this brochure from the beginning if you don't know anything about FIDA.

You can also use the Table of Contents to skip straight to your question.



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

# Table of Contents

<b>What is FIDA?</b>	<b>5</b>
<b>Why FIDA?</b>	<b>6</b>
<b>How is FIDA different than what I have now?</b>	<b>8</b>
<b>With FIDA, you are in the center.</b>	<b>10</b>
<b>Can I join FIDA?</b>	<b>12</b>
<b>Is FIDA right for me?</b>	<b>14</b>
<b>How do I join FIDA?</b>	<b>15</b>
<b>Switching from MLTC to FIDA</b>	<b>16</b>
<b>We can help you decide whether you should join FIDA.</b>	<b>17</b>
<b>ICAN can help you.</b>	<b>18</b>



**I C A N**

Independent  
Consumer Advocacy  
Network

With FIDA you get medical  
care and long term care coverage  
all in one plan.





## What is FIDA?

**FIDA** stands for **Fully Integrated Duals Advantage**.

FIDA is a new type of health insurance. It's only for people with both Medicare and Medicaid.

FIDA is a way to get all of your medical care and long term care through one health insurance plan.

A FIDA plan covers all of the same services you get now.

FIDA means:

- one card
- one phone number
- one company responsible for all of your healthcare

# Why FIDA?

People with Medicare and Medicaid sometimes have trouble getting good quality healthcare.

- It can be hard to juggle different plans.
- Sometimes, doctors and other providers don't talk to each other. This can lead to unnecessary tests or procedures.
- If you have problems with your health insurance, it can be hard to know who to call.
- Even with Medicare and Medicaid, you sometimes have to pay for services.

FIDA is designed to be better than that.



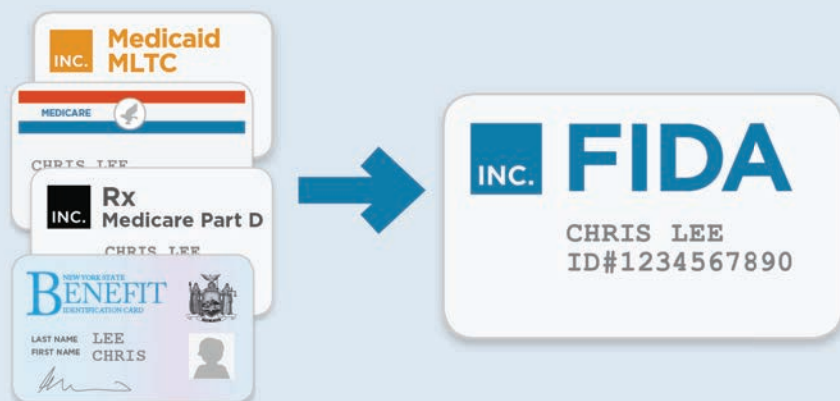
## Replace many health plans with one FIDA plan.

People with Medicare and Medicaid have many different types of insurance covering different things.

For example, you might have Original Medicare (your red, white and blue card) for doctors and hospitals. But you also have a Medicare Part D plan for prescription drugs. Some people have a Medicare Advantage plan that covers doctors, hospitals, and drugs. If you need help with daily activities, then you might have a Managed Long Term Care (MLTC) plan, too. And then there's Medicaid to cover whatever's left.

With FIDA, you would have **one** plan that replaces all of those different types of insurance. FIDA would cover all of the same services you get now.

It's your choice whether to join FIDA.



# How is FIDA different than what I have now?

- **Just one insurance card.**
- **Just one network of healthcare providers**

All of your Medicare, Medicaid and long-term care services are under one plan, including Part D drug coverage.

FIDA also covers certain special services you may not have been able to get before, like home modifications, non-medical transportation, house calls by doctors, and services to help you move out of a nursing home into the community.

- **No costs. With FIDA, all of your care is free.**

If you have a Medicaid spend-down, you will continue to be responsible to pay that if you enroll in FIDA. But the FIDA plan will not charge any co-payments, deductibles, or other out-of-pocket costs.



- **In FIDA, you would be part of a team that can help you make decisions about your health care.**

Depending on your personal preferences, this team can include any family members or friends who help you, your doctor, and your care manager at the plan.

- **If something goes wrong with your coverage, FIDA uses one simple appeals process for all services.**

Appeals of prescription drug denials are handled separately by the regular Medicare Part D appeals process.

Your medical services will continue during the appeals process.

- **If you change your mind about FIDA, you can usually go back to the insurance you had before.**



## With FIDA, you are in the center.

When you join FIDA, you will get a **Care Manager**. Your Care Manager will visit you at least twice a year and help you get the care you need. You can call your care manager whenever you have questions or problems.

You can choose to have an **interdisciplinary care team (or IDT)**. Your IDT includes you, your Care Manager, and any other people you choose. For example, it could include a friend or family member, your doctor, your home attendant, your therapist, or others.

Your IDT meets at least twice a year to discuss your condition and any healthcare services you

might need. For example, at your regular IDT meeting, you could tell your care team if you feel lonely.

Your doctor might suggest going to an Adult Day Care program. If you and your care team agree, the team can authorize that service. If your care team decides you need it, your FIDA plan must provide it.

Your FIDA plan can even cover services that are not usually covered by Medicare or Medicaid, as long as they are approved by your IDT.

Your IDT makes a document called a **Person Centered Service Plan (PCSP)**. Your PCSP lists all of your health goals and the services you will need to meet them.

It's your choice whether to have an IDT. Some people prefer just to deal directly with their Care Manager.



# Can I join FIDA?

Not everyone is eligible to join FIDA. If you want to join, the Medicaid program will check to see if you are eligible. These are the questions they will ask:

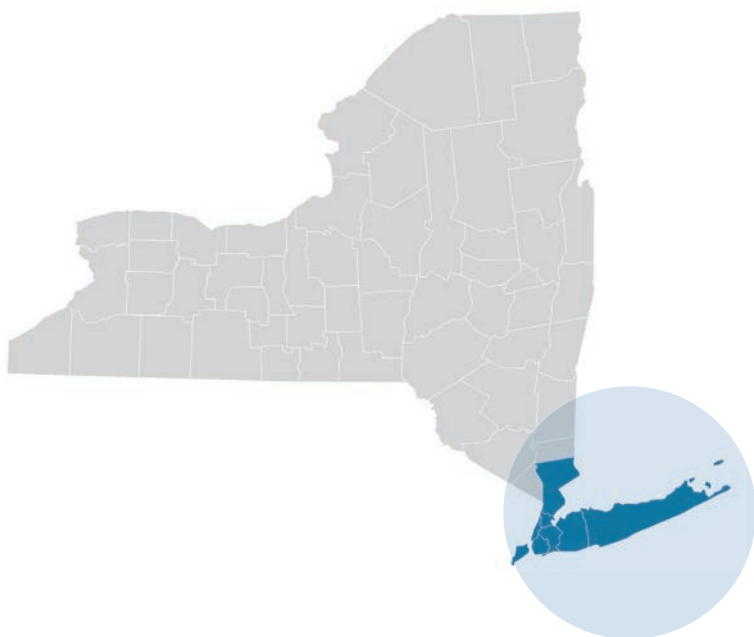
1. Are you currently enrolled in Medicare?	<input type="checkbox"/> yes <input type="checkbox"/> no
2. Are you currently enrolled in Medicaid?	<input type="checkbox"/> yes <input type="checkbox"/> no
3. Do you currently have a home attendant, go to an adult daycare program, or live in a nursing home?*	<input type="checkbox"/> yes <input type="checkbox"/> no
4. Do you live in NYC or Nassau, Suffolk, or Westchester county?	<input type="checkbox"/> yes <input type="checkbox"/> no
5. Are you age 21 or older?	<input type="checkbox"/> yes <input type="checkbox"/> no

If you have answered YES to ALL of the above questions, you can enroll in a FIDA plan.

\* This also includes people receiving private-duty nursing, Consumer-Directed Personal Assistance, long-term CHHA services, and people in the NHTD waiver program. People only receiving social adult day care or housekeeping services are not eligible for FIDA. Call ICAN if you have questions about any of these services.

**If you answered “Yes” to all the questions, you should still call us.**

There are a small number of exemptions, even if you answered “yes” to all of these questions. Call ICAN at (844) 614-8800 to find out more.



# Is FIDA right for me?

FIDA is not right for everyone.

Changing your health insurance is a big decision. There are some things you should think about before you make that decision:

- FIDA replaces almost all of your existing health insurance.
- You will only be able to go to doctors, hospitals, and other providers who work with your FIDA plan.
- While you will still have Medicare and Medicaid, you will get those benefits through your FIDA plan, so you will not be able to use your Medicare and Medicaid cards anymore. (You should still keep your cards!)

Before you join FIDA, you should find out the answers to these questions:

- Do your current doctors accept FIDA?
- Are your current medications covered by FIDA?
- Do you have any other health insurance besides Medicare and Medicaid? For example, a Medigap supplement, or coverage from your former employer or union?

# How do I join FIDA?

If you already have MLTC, MAP or PACE, you can join FIDA simply by calling NY Medicaid Choice at **855-600-3432**. If you like the company you get your health insurance from now, you may be able to join a FIDA plan from the same company. Or you can call ICAN for help choosing which company will work best for you.

If you are trying to get Medicaid long term care services for the first time, you will need to get approved by the **Conflict Free Evaluation and Enrollment Center (CFEEC)** before you can join FIDA. Then you need to choose which FIDA plan you want to join. FIDA is offered by many different companies (depending upon your county). ICAN can help you choose a FIDA plan and enroll. Once you're ready to enroll, call NY Medicaid Choice. There is no need to be assessed by the FIDA plan before enrolling.

**Call NY Medicaid Choice at 855-600-3432 to join FIDA.** NY Medicaid Choice is the company that helps people join FIDA. They are open Monday to Friday 8:30 am to 8:00 pm and Saturday from 10:00 am to 6:00 pm.

# Switching from MLTC to FIDA

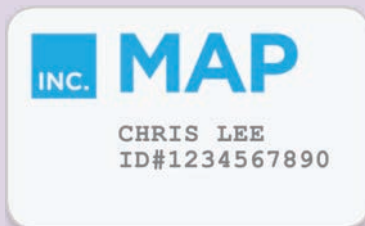
Some people are already receiving long-term care through a Medicaid managed care plan, such as an MLTC, MAP or PACE plan. For more on these different types of plan, see our brochure **What is MLTC?**

## Definitions

**MLTC:** Medicaid Managed Long Term Care

**MAP:** Medicaid Advantage Plus

**PACE:** Program of All-inclusive Care for the Elderly





If you already have MLTC, you can switch to FIDA. There are some things you should know about switching from MLTC to FIDA:

- Your new FIDA plan must continue to cover the same services you were already getting from your MLTC plan for 90 days.
- Your new FIDA plan must let you see the same doctors, home care agency, and other providers you have been seeing for 90 days.
- If you live in a nursing home, your FIDA plan must continue to cover your stay as long as you are in the plan.
- If you receive behavioral health services, your FIDA plan must continue to cover them with the same providers for up to two years.

## We can help you decide whether you should join FIDA.

ICAN is a group of expert health insurance counselors who you can talk to on the phone or in person. Our service is free, confidential, and is not related to any health insurance plan.

If you decide that FIDA is **not** right for you, we will help you keep the insurance you have now.

# ICAN can help you.

We can:

- **Answer your questions** about FIDA.
- **Give you advice** about your plan options.
- **Help you enroll** in an MLTC or FIDA 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.





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