

## DUAL ELIGIBLE OPTIONS

If you are eligible for full Medicaid or have Qualified Medicare Beneficiary (QMB), SLMB or QI status, you have these options with Medicare:

Medicare, parts A and B – you can go to any health care provider accepting Medicare patients. You will also want to choose a Medicare drug plan. Since you are eligible for assistance, your drug costs are greatly reduced through the Extra Help program.

Medicare Advantage plan – there are 36 plans in Allen County (2025) providing health care and prescription drug coverage. Your drug costs will be greatly reduced through the Extra Help program. These plans provide additional benefits like dental, hearing and vision not covered by Medicare, parts A & B.

- If you choose a PPO plan and go outside of the network of providers, you will pay more, but will have coverage.
- If you choose an HMO plan, you will likely pay the full cost if you go outside of the plan's network except under these conditions:
  - i. Emergency services without requiring prior authorization. Your costs are based on what the plan would pay an in-network provider or facility.
  - ii. When you go to an in-network hospital or ambulatory surgical center, you may see an out-of-network provider. The most these providers may bill you is your plan's in-network cost-sharing amount. If the provider has given you a statement at least 5 days before the scheduled service, they can charge you more than your insurance plan's in-network reimbursement amount. They must provide an estimate of those charges
  - iii. These services count toward your deductible & out-of-pocket limit.

Dual Eligible plans – there are 11 plans in Allen County offering dual eligible coverage for those enrolled in Medicare and are receiving Medicaid benefits.

- Some plans are only for those on Full Medicaid.
- Other plans are for those who are QMB, SLMB and QI-eligible; these plans provide assistance in paying your Medicare part B premium.
- Additionally, some plans also have age restrictions.

These Dual Eligible plans are Medicare Advantage plans that additionally offer a monthly allowance covering 1 or more of these items: utilities, food, rent, transportation and over-the-counter drug store purchases.