

## Understanding FIDA: long-term care options

BY CHANDRA WILSON

In the past few months, New Yorkers who depend on Medicare and Medicaid for their long term care health coverage have been hearing about a new kind of insurance plan that combines both Medicare and Medicaid benefits in one new option; it's called FIDA. The acronym stands for Fully Integrated Duals Advantage program, and it has some important benefits for many New Yorkers who require 120 days or more of community-based or facility-based long term health support services, or are clinically eligible for nursing home care.

FIDA was designed to make getting the care you need easier and more efficient, and to provide more of the services that long-term care patients need in order to stay at their best and avoid unnecessary hospitalization. With this new insurance option, the NYS Department of Health and the Centers for Medicare & Medicaid Services have joined forces to create a single plan that provides benefits of both Medicare and Medicaid into one comprehensive plan for people with long term care needs. That means one insurance card and one phone

number will connect you with practically everything: doctor visits, hospitalizations, mental health, long term care, social services and more—including prescription drugs.

"What makes FIDA different from any other health insurance plan available for this vulnerable population is that it is required to provide participants with interdisciplinary team meetings at least twice a year," says Hany Abdelaal, DO, President, VNSNY CHOICE Health Plans. "That means that FIDA participants and family caregivers are all asked to join a meeting where they can discuss and create their future health care plan of action. Participants get to decide their own goals, not just the health plan or a care manager. Led by a care coordinator, the interdisciplinary team brings together primary care physicians and a team of health care professionals to help solve any issues, concerns or barriers that participant may face in fulfilling their goals. This is 'real person centered' care!"

Eligible residents of New York City and Nassau County were sent "FIDA Announcement letters" in December outlining the benefits of the plan,

including information about companies that offer FIDA plans. Following are some questions that New Yorkers with long term care needs who depend on Medicare and Medicaid might want to consider now that FIDA enrollment has begun.

Who is eligible?

You may be eligible for a FIDA plan if:

- You are 21 years of age or older, and
- Are eligible for or get both Medicare and Medicaid benefits, and
- You require long-term care such as home care or nursing home care

How is Joining a FIDA Plan Better for Me?

As a FIDA plan participant you will have access to all of your Medicare and Medicaid benefits from one plan, with one card. This program is meant to simplify things for you and your family. You will not have to pay anything to your plan (no premiums, deductibles or copayments) and will have complete prescription drug benefits covered by Medicare Part D and Medicaid at no cost.

What to Keep in Mind When Choosing a FIDA Plan?

The goal of FIDA is to cre-

ate a simple program that will not only allow you to continue with current services but to also gain access to added benefits that will help you stay as healthy and independent as possible.

People tend to stay healthier longer when they take an active role in their own care—so you want to choose a plan that allows you to be as involved in your care as possible, supports you where and when you need help, and encourages you to live your life as independently as possible without compromising your safety. You can see a list of FIDA plans available in your county by calling or visiting the website of New York Medicaid Choice using the information below.

It is important to choose a plan that offers a coordinated care team with a deep expertise in geriatrics and the diseases of the aging. These are the complex health needs that FIDA plans are meant to address. The VNSNY CHOICE FIDA Complete plan, for example, offered by the not-for-profit Visiting Nurse Service of New York, has care coordinators who specialize in geriatric care.

These care coordinators

work with each participant and his or her physician—sometimes with family caregivers as well—to create a customized care plan that takes into account each person's individual challenges and concerns. She or he also ensures that you receive your benefits and medicine, and makes sure that you get safely to your appointments, while building strong relationships and facilitating communication not just with you, but with all those who provide you care, including your family, your doctors and your pharmacists.

Where Can I Get More Information?

If you have questions about FIDA plans or would like to join a plan over the phone, call New York Medicaid Choice. They have counselors that can help you in all languages. You can reach them at 1-855-600-3432 or TTY 1-888-329-1541 from 8:30 am – 8:00 pm, Monday – Friday and 10 am – 6 pm, Saturday or visit [www.nymedicaidchoice.com](http://www.nymedicaidchoice.com). For more information about VNSNY CHOICE FIDA Complete, call 1-866-783-1444 TTY: 711, 8 am – 8 pm, 7 days a week or visit [www.VNSNYCHOICE.org/FIDA](http://www.VNSNYCHOICE.org/FIDA).