

One Care Enrollment Guide

New health plan options for
MassHealth and Medicare members



One Care

MassHealth+Medicare
Bringing your care together

1-800-841-2900

TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled)
Monday–Friday 8:00 a.m.–5:00 p.m.

www.mass.gov/masshealth/onecare

You are getting this Enrollment Guide because you have both MassHealth and Medicare for your health care benefits. This guide has information about signing up for One Care, a new health care option for people with disabilities. One Care covers all of your MassHealth and Medicare services plus other benefits and services.

The Enrollment Guide will tell you how you can get your MassHealth and Medicare benefits from a One Care plan. It will help you understand how you can get the care and services to meet your needs through One Care.

If you need help deciding if One Care is right for you, you can do the following.

- ▶ Contact SHINE (Serving the Health Insurance Needs of Everyone). SHINE counselors can work with you and your caregivers to help you understand your options. They are well trained to assist people with disabilities and will provide impartial information about your health insurance options. SHINE Counselors are available Monday–Friday 9:00 a.m.–5:00 p.m. A counselor can work with you in person, by phone, or through e-mail.

To schedule an appointment with a SHINE counselor call 1-800-243-4636 or TTY: 1-800-872-0166 (for people who are deaf, hard of hearing, or speech disabled).

- ▶ 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 can speak with a representative Monday–Friday 8:00 a.m.–5:00 p.m.

For more information about One Care, please visit www.mass.gov/masshealth/onecare.

What should you do next?

- ▶ Read this guide carefully. You may want to review it with someone else, such as:
 - a family member or guardian;
 - a trusted friend;
 - a service coordinator or case manager you work with;
 - a provider you work with; or
 - someone at an organization that you trust.
- ▶ Make a decision about whether One Care is right for you.
- ▶ Tell MassHealth about your choice. You can mail or fax us an Enrollment Decision Form or 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).

Please keep this guide.

It has important information for you. You may want to look at this guide at a later date.

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Section 1: About One Care: MassHealth plus Medicare

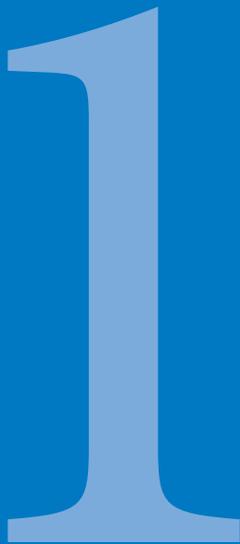
MassHealth and Medicare have joined together with three health plans in Massachusetts to offer One Care. One Care is a new option for people with disabilities to get the full set of services provided by both MassHealth and Medicare.

With One Care, you can get all of your Medicare, MassHealth, and prescription drug benefits, including Medicare Part D, from a One Care plan. One Care plans also cover additional behavioral health and community-based services, and care coordination to help your benefits work better for you.

Your One Care plan may also provide you:

- ▶ 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; or
- ▶ home modifications so you can get around better where you live.

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.



If you join One Care, you will have one plan, one card, and one person to help you with all of your care needs.

Here are the One Care plans.

- ▶ Commonwealth Care Alliance
- ▶ Fallon Total Care
- ▶ Network Health

More information about each plan is included in this Enrollment Guide.

What is a One Care plan?

- ▶ A One Care plan is a health plan that was selected by MassHealth and Medicare to provide the full set of MassHealth and Medicare benefits. One Care plans contract with a group of doctors, hospitals, long-term services and supports providers, and other professionals who work together to bring you care. This is also called the plan's network of providers. If you join a One Care plan, you generally must get your services from the plan's network of providers. Each One Care plan has a large network of doctors and other providers that they work with. It is important to compare One Care plans so you know which ones work with the providers you want to see.
- ▶ 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 your primary care provider and other providers work with you. All the other people who take care of you will be involved to best meet your needs.

Even if you like how you are getting your health care and services now, there may be some new things a One Care plan can do for you, and you can still keep your same doctor(s) and support providers, such as your personal care attendant.

What health care services will be covered under One Care?

One Care will cover the services you get with MassHealth and Medicare now. This includes medical, prescription drug, mental health and substance use disorder, long-term services and supports, and community support services.

Please see the One Care List of Covered Services.

Will One Care plans cover medications?

Yes. One Care plans cover medications. Some plans may require you to pay for some of the cost of your medications like you do now. To learn more about the medications each plan covers you can do the following.

- ▶ Call the One Care plans and request a list of covered medications. See contact information on the next page.
- ▶ Visit the One Care plans' websites and review the list of covered medications. See contact information on the next page.

- ▶ Visit the One Care website at www.mass.gov/masshealth/onecare for more information.
- ▶ 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 can speak with a representative Monday–Friday 8:00 a.m.–5:00 p.m.

For more information about the providers and medications in each One Care plan, contact these health plans.

Commonwealth Care Alliance

Call 1-866-610-2273 | TTY: Call 711
Visit www.commonwealthonecare.org

Fallon Total Care

Call 1-800-879-0852 | TTY: Call 711
Visit www.fallontotalcare.com

Network Health

Call 1-855-393-3154 | TTY: 1-888-391-5535
Visit www.ChooseUnify.com

(TTY is for people who are deaf, hard of hearing, or speech disabled.)

How do you know if One Care is 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 communication 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?

If you answered yes to **any** of these questions, One Care may be right for you.

Are my doctors part of One Care?

To help you find out which One Care plans have the doctors, behavioral health specialists, medicines, or long-term service providers you want, you can do one of the following.

- ▶ Speak with a SHINE Counselor by calling 1-800-243-4636 or TTY: 1-800-872-0166 (for people who are deaf, hard of hearing, or speech disabled). SHINE Counselors are available Monday–Friday 9:00 a.m.–5:00 p.m.
- ▶ Call the One Care plans directly.
- ▶ Visit the One Care website at www.mass.gov/masshealth/onecare for more information.
- ▶ Ask your providers which One Care plans they work with.
- ▶ Call MassHealth Customer Service and ask a representative to look this information up for you. You can reach a MassHealth Customer Service representative Monday–Friday from 8:00 a.m.–5:00 p.m. by calling 1-800-841-2900 or TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled).

Important! You have a choice. Tell MassHealth if you:

- **want** to enroll in a One Care plan; or
- do **not want** to enroll in a One Care plan.

Here are the ways that you can tell MassHealth your decision.

- Fill out an Enrollment Decision Form and mail or fax it back to MassHealth.

Mailing address:

One Care
PO Box 120045
Boston, MA 02112-9912

Fax number: 617-988-8975

or

- Call MassHealth Customer Service Monday–Friday 8:00 a.m.–5:00 p.m. at 1-800-841-2900 or TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled).

If you don't make a choice now, MassHealth may enroll you in a One Care plan at a later date. MassHealth will send you more information if we are going to automatically sign you up for a One Care plan. MassHealth will not automatically enroll you if there is only one One Care plan in your county. If MassHealth does enroll you in a One Care plan and you don't want the One Care plan that MassHealth chooses for you, you can tell MassHealth that you want a different plan.

You can also sign up for, or leave, a One Care plan at any time. You just have to tell MassHealth. See Section 5 of this guide for more information.

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Section 2: How a One Care plan works

Your rights in a One Care plan.

- ▶ You keep your rights as a MassHealth member and a Medicare beneficiary.
- ▶ You can change One Care plans at any time. See Section 5 of this guide for more information.
- ▶ You can stop being in a One Care plan at any time. See Section 5 of this guide for more information.
- ▶ You can submit an appeal or a grievance about a coverage decision.
- ▶ You have a right to care that helps support you.
- ▶ You have the right to accessible program materials (and to written materials in other formats).
- ▶ You have the right to accessible medical services.

Will all One Care plans offer the same services?

All One Care plans must cover everything in the One Care List of Covered Services. Each plan may also cover different additional services or deliver services in different ways.

What will a One Care plan do for you?

A One Care plan will work with you to make sure you get your services. You will have a Care Coordinator who will help you manage your needs, such as physical, mental health, and long-term services and supports (LTSS) needs.

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

Your One Care plan will work with you at all times. They will even work with your family, friends, and advocates if you choose.

What is a Care Team?

A Care Team is a group of people who 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 and where 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.

What is a Personal Care Plan?

Your Personal Care Plan will help you receive and organize your care. It will include the services that meet your needs 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 the steps to address them. You can also talk about ways for your family members or social supports to be involved in your care.



Who will be on your 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 and Long-Term Services and Supports Coordinator (LTS Coordinator), 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 your Care Team. The people on your Care Team can change as your needs change.

If your doctors, specialists, and other health care providers are part of your One Care plan, they can be part of your Care Team. You can ask your health care providers if they are part of a One Care plan.



How will your Care Team know what services you 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 the medical, mental health, functional, social support, and other needs you may have. You will discuss your goals, preferences, medical concerns, and social support needs at the meeting.

What will your Care Coordinator do for you?

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; and
- ▶ be your primary contact to your One Care plan.

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Section 3: Who are the One Care plans?

Here are the One Care plans and information about how to contact them.



Customer Service Line: 1-866-610-2273
TTY: Call 711 (for people who are deaf, hard of hearing, or speech disabled)

Website: www.commonwealthonecare.org

Commonwealth Care Alliance is available in the following counties.

Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth*, Suffolk, and Worcester

- ▶ \$0 copayments for drugs

**Commonwealth Care Alliance's service area includes all of Plymouth County except for the towns of East Wareham, Lakeville, Marion, Mattapoisett, Wareham, and West Wareham.*



For information before you enroll:
1-800-879-0852
Customer Service Line: 1-855-508-3390
TTY: Call 711 (for people who are deaf, hard of hearing, or speech disabled)

Website: www.fallontotalcare.com

Fallon Total Care is available in the following counties.

Hampden, Hampshire, and Worcester

- ▶ \$0 copayments for drugs
-



Customer Service Line 1-855-393-3154
TTY: 1-888-391-5535 (for people who are deaf,
hard of hearing, or speech disabled)

Website: www.ChooseUnify.com

Network Health is available in the following
counties.

Suffolk and Worcester

- ▶ \$0 copayments for drugs

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Section 4: Choosing a One Care plan

Here are some questions to think about when choosing a One Care plan.

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

The One Care plans that are available in each county are listed on this page.

Commonwealth Care Alliance is available in the following counties.

Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth*, Suffolk, and Worcester.

**Commonwealth Care Alliance's service area includes all of Plymouth County except for the towns of East Wareham, Lakeville, Marion, Mattapoisett, Wareham, and West Wareham.*

Fallon Total Care is available in the following counties.

Hampden, Hampshire, and Worcester.

Network Health is available in the following counties.

Suffolk and Worcester.

Who can help you decide if a One Care plan is right for you?

- ▶ SHINE counselors can help you think through questions you may have about One Care. They can also help you tell MassHealth about your decision. To schedule an appointment with a SHINE counselor call 1-800-243-4636 or TTY: 1-800-872-0166 (for people who are deaf, hard of hearing, or speech disabled). SHINE Counselors are available Monday–Friday 9:00 a.m.–5:00 p.m. A counselor can work with you in person, by phone, or through e-mail.
- ▶ Other people who can help you are:
 - family member or guardian;
 - a trusted friend;
 - a service coordinator or case manager you work with;
 - a provider you work with; or
 - someone at an organization that you trust.
- ▶ MassHealth Customer Service representatives are available Monday–Friday from 8:00 a.m.–5:00 p.m. Call 1-800-841-2900 or TTY: 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled).

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Section 5: Signing up for One Care

How to sign up for a One Care plan

It's easy to join a One Care plan. Follow these steps:

Step 1:

Choose a One Care plan that is offered in the county where you live.

Important reminder! You have a choice. Tell MassHealth if you:

- ▶ **want** to enroll in a One Care plan; or
- ▶ **do not want** to enroll in a One Care plan.

Step 2:

Tell MassHealth.

- ▶ Fill out an Enrollment Decision Form and mail or fax it back to MassHealth.

Mailing address:

One Care
PO Box 120045
Boston, MA 02112-9912

Fax number: 617-988-8975

or

- ▶ **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) to enroll. MassHealth

Customer Service representatives are available Monday–Friday from 8:00 a.m.–5:00 p.m.

If you don't make a choice now, what may happen?

- ▶ MassHealth may automatically enroll you in a One Care plan at a later date if you do not choose a One Care plan or tell us that you do not want to enroll in One Care.
- ▶ MassHealth will send you more information if we are going to automatically sign you up for a One Care plan. MassHealth will not automatically enroll you if there is only one One Care plan in your county.
- ▶ If MassHealth does automatically enroll you in a One Care plan and you don't want the One Care plan that MassHealth chooses for you, you can tell MassHealth that you want a different plan. If MassHealth chooses a plan for you, you will have two months to tell us that you want to make changes before your One Care coverage starts.

You will start getting your services from your One Care plan on the first day of the month after you sign up.

What happens when you join a One Care plan?

- ▶ Your One Care plan will send you a Welcome Package containing more information about the plan and your benefits.
- ▶ Your One Care plan will send you a new health plan ID card.

- ▶ Your One Care plan will contact you to schedule a time to meet you and find out about your health care and other support service needs.

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.

Can you change One Care plans?

Yes. If there is another One Care plan in your area, you can change your One Care plan 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). MassHealth Customer Service representatives are available Monday–Friday from 8:00 a.m.–5:00 p.m.

If you choose another One Care plan, your coverage in your old plan will end on the last day of the month. Your coverage in the new plan will begin on the first day of the next month.

What should you do if you do not want to join One Care?

If you don't want to sign up for a One Care plan, tell MassHealth. You can choose the best way for you to tell MassHealth:

- ▶ fill out an Enrollment Decision Form and mail or fax it back to MassHealth; or
- ▶ 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). MassHealth Customer Service representatives are available Monday–Friday from 8:00 a.m.–5:00 p.m.

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

No. 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 you sign up for One Care and then decide you 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. Your coverage in your One Care plan will stop at the end of the month that you tell MassHealth.



Section 6: Important Reminders

Keep MassHealth up to date

It is important to tell MassHealth and your health plan about changes in your life. Tell us as soon as possible about changes such as:

- ▶ a change in your income;
- ▶ the birth of a baby;
- ▶ a new address; or
- ▶ a new telephone number.

We need your address so that we can send you important information about benefits and services for you.

Other health insurance

If you have other insurance, such as insurance from a job, you will not be able to enroll or stay enrolled in a One Care plan, but you might still get MassHealth and Medicare benefits. If you have questions about other insurance, call MassHealth at 1-800-841-2900 or TTY 1-800-497-4648 (for people who are deaf, hard of hearing, or speech disabled) Monday–Friday from 8:00 a.m.–5:00 p.m.

You must also tell us if you have the option to get other insurance.



Section 7: Emergency care, including getting care outside of Massachusetts

If you are having a health emergency, you can go to any emergency room or call 911.

If you join a One Care plan and you plan to travel out of the state, call your One Care plan and ask what to do if you have an emergency. Certain rules apply if you need emergency care while you are outside of Massachusetts.

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Section 8: Rights and responsibilities

These are some of your rights as a One Care member.

- ▶ Your health care providers will treat you with respect.
- ▶ Your health care providers will keep your health information and records private.
- ▶ Your health care providers will give you information about treatment clearly and in a way that you can understand.
- ▶ You can ask for a copy of your health records any time, and you will get them. You can also ask your health plan to change or correct your records; your health plan will do that if the law allows.
- ▶ You can bring a friend or relative with you to a health care visit, to help you and speak for you.
- ▶ Your providers will make you part of all decisions about your health care.
- ▶ You can refuse health care treatment.
- ▶ You can call your primary care provider's office 24 hours a day, 7 days a week.
- ▶ If you think MassHealth, Medicare, or your One Care plan made a mistake, or denied you a medically necessary service or treatment, you can file a grievance or appeal the decision. Your One Care plan's Member Handbook will have information on filing a grievance or making an appeal.
- ▶ Your providers and One Care plan will grant you reasonable accommodations, such as accessible medical equipment, transfer assistance, ASL interpretation,

and notices and health care information in other formats.

- ▶ You can change your One Care plan at any time.
- ▶ You can leave your One Care plan at any time.
- ▶ You can change your primary care provider at any time.

These are some of your responsibilities as a One Care member.

- ▶ You must tell MassHealth and your health plan about any changes, such as a new address, a new phone number, a new baby, or a change in your income.
- ▶ You must treat all your health care providers with respect.
- ▶ You must choose a One Care plan or let MassHealth know you do not want to participate. If you do nothing, a One Care plan may be selected for you.

Protecting the privacy and confidentiality of your medical information

MassHealth has a notice that explains how we may use and disclose medical information we have about our members. We call this our “Notice of Privacy Practices.” You can get a copy of our “Notice of Privacy Practices” by writing to MassHealth Customer Service, 55 Summer Street, 8th Floor, Boston, MA 02110. You can also see this notice by going to www.mass.gov/eohhs/docs/masshealth/privacy/npp-brochure.pdf.



Section 9: Important contact information

For more information about One Care plans' providers, services and supports, and medications, contact any of the following plans.

Commonwealth Care Alliance

Call 1-866-610-2273 | TTY: Call 711

Visit www.commonwealthonecare.org

Fallon Total Care

Call 1-800-879-0852 | TTY: Call 711

Visit www.fallontotalcare.com

Network Health

Call 1-855-393-3154 | TTY: 1-888-391-5535

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(TTY is for people who are deaf, hard of hearing, or speech disabled.)

For assistance in making an enrollment decision, contact SHINE (Serving the Health Insurance Needs of Everyone).

SHINE counselors can work with you and your caregivers to help you understand your options. They are well trained to assist people with disabilities and will provide impartial information about your health insurance options. SHINE Counselors are available Monday–Friday 9:00 a.m.–5:00 p.m. A counselor can work with you in person, by

Important! If you need an interpreter or translation help with any One Care notice or form, or if you have any questions about One Care, please call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled). MassHealth does not discriminate on the basis of national origin.

This guide is also available in Braille and large-print editions. To get a copy, please 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).