

Coverage options for people with Medicare and Medicaid in New York

Options for people with Medicare and Medicaid defined		Enrollment criteria	MLTSS*	BH*
Original Medicare or Medicare Advantage & Fee-for-service (FFS) Medicaid				
+stand-alone Managed long-term care (MLTC) plan	Medicaid plan that covers variety of long-term care (LTC) services and supports	Full duals in need of LTC	Y	N/A
Program of All-Inclusive Care for the Elderly				
PACE	Program that provides Medicare, Medicaid, and long-term care services under one plan	Full duals in need of LTC	Y	Y
Medicare Advantage Special Needs Plans				
Dual-eligible Special Needs Plan (D-SNP)	Type of Medicare Advantage Plan for dually eligible individuals	Varies (plans may allow partial duals)	N	N
D-SNP + MLTC	D-SNP and a separate plan to covered long-term care services and supports	Full duals in need of LTC	Y	N
D-SNP + MMC or HARP** (IB-Dual)***	D-SNP that provides Medicare benefits paired with a private plan (same company as D-SNP) that provides Medicaid benefits	Full duals	N	Varies
Medicaid Advantage Plus (MAP)	One plan that provides Medicare, Medicaid, and long-term care services	Full duals in need of LTC	Y	Y
Financial Alignment Initiatives				
FIDA-IDD****	Medicare and Medicaid program for adults with intellectual and developmental disabilities	Full duals in need of LTC	Y	Y

*Managed long-term services and supports (MLTSS); Behavioral health (BH)

**Medicaid Managed Care (MMC) or Health and Recovery Plan (HARP)

***Integrated Benefits for Dually Eligible Enrollees Program (IB-Dual)

****Fully Integrated Duals Advantage for people with Intellectual or Developmental Disabilities (FIDA-IDD)

Plans approved for default enrollment

Currently, default enrollment may apply to individuals enrolled in an MMC or a Health and Recovery Plan (HARP) who become eligible for Medicare due to age or disability. Below is a list of plans approved by CMS for use of default enrollment (as of January 2025).

- Individuals enrolled in the following MMC or HARP plans can be default enrolled into an aligned D-SNP (meaning they keep their MMC or HARP coverage):
 - Excellus Health Plan, Health Insurance Plan of Greater New York (dba EmblemHealth), MVP Health Plan, United Healthcare
- Individuals enrolled in the following MMC or HARP plans can be default enrolled into an aligned D-SNP (keep their MMC or HARP coverage). If the individual is receiving LTSS, they can be enrolled into the MAP plan (lose MMC or HARP coverage).
 - Fidelis, Healthfirst, MetroPlus, Molina Healthcare of New York

To view the list of plans approved by CMS for default enrollment, visit https://www.health.ny.gov/health_care/medicaid/redesign/duals/.

What is default enrollment?

Default enrollment is a process that allows eligible insurers to move **newly Medicare-eligible** Medicaid Managed Care enrollees into a qualifying Medicare D-SNP.

The Centers for Medicare & Medicaid Services (CMS) and the New York State Department of Health (NYSDOH) may approve MMC insurers that also offer a D-SNP (or certain D-SNP products, like Medicaid Advantage Plus) for default enrollment on a rolling basis.