

The Managed Care Consumer Assistance Program (MCCAP):

Statewide Partners Maximize Hundreds of Thousands of Dollars in Federal Prescription Drug Benefits and Health Resources for Low Income Elderly and Disabled New Yorkers and Provide Needed Support for Local Health Insurance Information, Counseling and Assistance Programs

The Managed Care Consumer Assistance Program (MCCAP) is a statewide program that provides essential assistance to low-income seniors and people with disabilities in accessing health services and reducing their Medicare costs. The program was established in 2006 and remains vital as more and more New Yorkers age into Medicare.

OUR WORK

We leverage our network's expertise to educate New Yorkers about their Medicare choices and the federal programs that help them afford their health care and remain insured. This education is especially needed as the state implements major health care reforms. Individuals are increasingly in need of assistance as they transition into Medicare and/or long term care health insurance. Now more than ever, thousands of New Yorkers with Medicare will need MCCAP agencies to continue serving as trusted on-the-ground resources.

WHO WE ARE

MCCAP is a network of **six community-based organizations** across New York State that work together to serve New York's seniors and people with disabilities and their families, as well as health care professionals. MCCAP agencies operate trusted consumer hotlines, conduct live and web-based trainings and educational workshops, and provide hands-on assistance to beneficiaries who are unable to access or afford health care.

We collaborate with the New York State Office for the Aging (NYSOFA) to take referrals of the most complicated cases and resolve complex Medicare issues. We also operate as technical assistance support for the Health Insurance Information, Counseling and Assistance Program (HIICAP) statewide and report to NYSOFA regularly on client outcomes. Leveraging the

strengths of different organizations allows the MCCAP to support state agencies and meet specific community needs, such as providing assistance in any language our clients speak, and maintaining the direct-to-consumer assistance that Medicare beneficiaries and their families deserve.

WHO WE SERVE

We serve more than 3 million of New York's most vulnerable and hard-to-reach residents: Medicare eligible individuals who are uninsured, dually eligible for Medicare and Medicaid, seniors, immigrants, and people with disabilities.

Our agencies conduct trainings for more than 63,000 advocates and beneficiaries each year. The network also provides nearly 17,000 counseling sessions to older adults and people with disabilities and their families across the state. The network provides various services, including but not limited to:

- Medicare and Medicaid enrollment;
- Enrollment into the Elderly Pharmaceutical Insurance Coverage (EPIC) program, Extra Help for prescription drug costs, and the Medicare Savings Program; and
- Assistance with and legal representation in Medicare appeals and Medicaid Fair Hearings.

OUR FUNDING REQUEST

Restore support for MCCAP in 2016-2017 to the amount of \$1,962,000.

CONTACT US:

Community Service Society: 1-888-614-5400

Empire Justice Center: 1-800-635-0355

The Legal Aid Society: 1-888-663-6880

Medicare Rights Center: 1-800-333-4114

New York Legal Assistance Group: 212-613-7310

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HELPING NEW YORKERS AFFORD THEIR HEALTH CARE AND ACCESS PRESCRIPTION DRUG COVERAGE

Ms. T, a 67-year-old NYC resident, is a dual eligible cancer survivor who applied for Medicaid in 2014. As an income-eligible Medicare beneficiary, she should have been automatically enrolled in a Medicare Savings Program (MSP). The LDSS erred in processing Ms. T's application and initially deemed her ineligible for Medicaid. A Fair Hearing later reversed this denial and provided retroactive Medicaid coverage, but failed to retroactively enroll Ms. T into an MSP. Ms. T also had outstanding paid medical bills that the LDSS failed to process for reimbursement. A MCCAP counselor was able to successfully advocate for Ms. T to be retroactively enrolled in an MSP back to July 2014, the earliest date of her eligibility, and to be reimbursed for seven months of Medicare Part B premiums she had paid out of pocket. Ms. T was also reimbursed for \$375 in paid medical expenses.



Ms. G, a 65-year-old beneficiary living upstate, had been receiving Medicaid through the Marketplace before becoming Medicare eligible. She does not have enough work history to receive Social Security retirement benefits or free Medicare Part A because she spent most of her adult life taking care of her mother. She contacted a MCCAP agency to get assistance enrolling in Medicare. The agency helped her transition to traditional Medicaid through her local Medicaid office and a MSP earlier than scheduled. If she had remained on Medicaid through the Marketplace she would have had to wait to receive the MSP which enrolled her into, and paid for, Medicare Parts A and B. This saved Ms. G hundreds of dollars a month. Since there was not a standard process to transition early from Medicaid on the Marketplace to Medicaid at the local district, the MCCAP agency worked with the NYS Department of Health to help process the needed changes for Ms. G.



Mr. S, a Westchester resident, contacted a MCCAP agency to get assistance enrolling in Medicare Part B. He needed Medicare Part B to access outpatient doctor services. At the time of the call, Mr. S was outside of Medicare enrollment periods. The MCCAP agency determined Mr. S was eligible for the MSP which would pay his Part B premiums, enable him to enroll into Part B immediately and would eliminate a Part B late enrollment penalty that had been accumulating for over 13 years. The MCCAP agency assisted Mr. S with an MSP application and provided additional help when his initial MSP application was erroneously denied. Ms. S was approved for the MSP and successfully enrolled into Part B without a premium penalty, saving him \$104.90 each month in premium costs. Additionally, Mr. S was determined eligible for Medicaid and the federal Extra Help program, which will help meet the cost of his prescription drugs.