

# URBAN JUSTICE CENTER

Mental  
Health  
Project

## Virtual Training:

Medicaid 101

Medicaid HARP 101

The Access to Recovery  
Coalition (A2R)



# Goals

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- Understand the basics of Medicaid and Medicaid HARP
- Understand what supports and services might be available to you
- Understand who to go to when you:
  - have a question,
  - need an advocate for your situation, or
  - want to connect with others to make Medicaid easier to access

# Urban Justice Center Mental Health Project

- We advocate for low-income New Yorkers living with serious mental health concerns
- We believe that low-income people with mental health concerns are entitled to live stable and full lives, free from discrimination
- Our mission is to disrupt and dismantle cycles of hospitalization, homelessness, and incarceration by providing direct legal and social work services and promoting systemic change through litigation, legislation, and community education.
- We are a non-profit 501(c)3 – services and supports are free
- Website: <https://mhp.urbanjustice.org/>
- Your trainer today:
  - Frankie Herrmann, Medicaid Coordinating Attorney
  - [fherrmann@urbanjustice.org](mailto:fherrmann@urbanjustice.org) or 646-602-5687 (email is the fastest way to reach me)

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# Medicaid 101

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# What is Medicaid?

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- A public health insurance program
- Funded by federal government, State government, and local counties
- Federal government oversees and sets rules
- Administered by State government and local counties

# What about Medicare?

Medicaid and Medicare are not the same, and some people have both (called “dual eligibility”)

Medicaid	Medicare
\$ = federal, state, and local	\$ = federal
(Disabled, 65+, or blind); or (low-income)	65+, Social Security Disability, or End Stage Renal Disease
Resource limit for some	No resource limit
Income limit for some	No income limit
More benefits	Limited benefits

# Who is eligible for Medicaid in New York?

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Must meet all of these criteria:

- Be a New York State resident
- Have adequate immigration status
- Meet income limits
- Meet resource limits

Note: immigration status, income limits, and resource limits depend on the type of Medicaid

# How to Apply for Medicaid in New York

## Two Sets of Rules for Different Populations:

### *The Marketplace*

*New York State of  
Health*

### *MAGI*

- Low or no income
- Under 65 years old
- NOT disabled or blind

Call NYSOH: 1 (855) 355-5777

Online:

<https://nystateofhealth.ny.gov/>

### *NYC = HRA*

*Outstate = LDSS*

### *Non-MAGI*

- Don't qualify for MAGI
- Over 65 years old
- ARE disabled and/or blind

Look up your county office online:

[https://www.health.ny.gov/health\\_care/medicaid/ldss.htm](https://www.health.ny.gov/health_care/medicaid/ldss.htm)



# How to Apply for Medicaid in New York

## Two Sets of Rules for Different Populations:

- The Marketplace / New York State of Health (NYSOH)
  - Generally, for people with low or no income who are under 65 years old **and** are **not** legally disabled or blind
  - Uses “Modified Adjusted Gross Income” (MAGI) Rules
  - Call: 1 (855) 355-5777 or Online: <https://nystateofhealth.ny.gov/>
- In NYC – Human Resources Administration (HRA)
- Outstate – Local District Social Services Offices (LDSS)
  - Generally, for people who don’t qualify for MAGI **and** who **are** legally disabled, 65+, or blind (DAB)
  - Uses another sets of rules, called “Non-MAGI” or “DAB” Rules
  - Look up your county online:  
[https://www.health.ny.gov/health\\_care/medicaid/ldss.htm](https://www.health.ny.gov/health_care/medicaid/ldss.htm)

# How to Apply for Medicaid in New York

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Not sure who to call? Reach out here first.

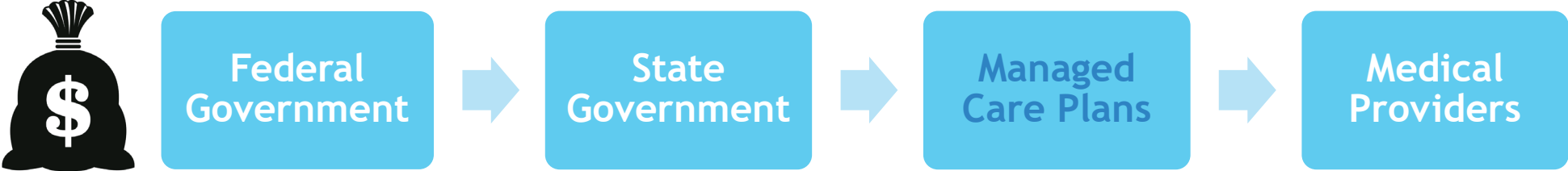
Call Medicaid Helpline: 1-800-541-2831

Online:

[https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)

# Medicaid Managed Care vs Fee-for-Service

Managed Care Medicaid = most common



Fee-for-Service (“straight” Medicaid) = least common



# What does all NY Medicaid cover?

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## Authorized “medically necessary” services, including:

- Hospital treatment
- Prescription medications
- Outpatient treatment & preventative care
- Transportation to outpatient medical appointments
- Mental health care, including substance use disorder treatment
- Crisis respite (voluntary short term residential treatment program)
- Durable medical equipment (example: a wheelchair)
- Long-term supports such as home health aides, personal care aides, and nursing home care
- Dental & vision care
- Physical therapy
- Diagnostic tests

# What does all NY Medicaid cover?

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## Authorized “medically necessary” services:

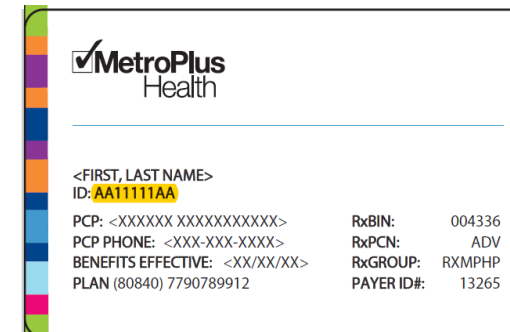
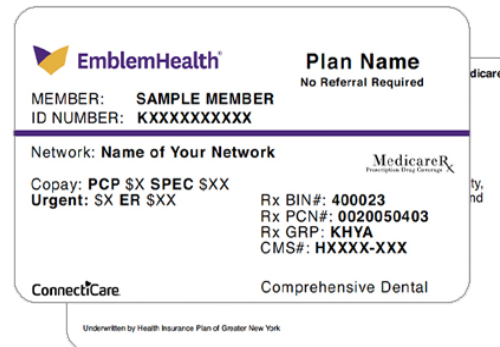
- “authorized” = approved by the managed care plan or the State
- “medically necessary” = “health care and services that are necessary to prevent, diagnose, manage or treat conditions in the person that cause acute suffering, endanger life, result in illness or infirmity, interfere with such person’s capacity for normal activity or threaten some significant handicap” –*Medicaid Managed Care Model Contract, p. 25 (March 1, 2019)*
- **Tip:** Save any insurance paperwork you receive in one folder
- **Tip:** Call an advocate immediately if you receive paperwork denying, reducing, or eliminating any Medicaid services / supports

# Benefits Card vs Managed Care Plan Card

## New York State Benefit Card:



## Managed Care Plan Card Examples:



Medicaid ID or “CIN #” is circled in red here

# Ways to find a doctor or specialist

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- Call the member services number on the back of your **managed care card** and ask the representative to help
  - **Tip:** they don't know anything about the actual primary care providers or specialists; they just look up addresses and phone numbers for you
  - **Tip:** ask for a doctor in an area convenient for you (close to where you live, work, socialize, etc.)
- If there is a primary care provider or specialist you want to see, call and ask their staff if the doctor takes your insurance
- If you need to see a specialist, your primary care provider can provide the referral (if the specialist visit is “medically necessary”)

# Often you will need a referral

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- For most specialists, you will first need a referral from your primary care provider (or Medicaid won't pay for it)
- Call the member services number on the back of your card and ask the representative if you need a referral or not
- Examples of no referral required:
  - **Once every 12 months** – mental health assessment, chemical dependence assessment for inpatient detoxification, inpatient rehabilitation, or outpatient detoxification
  - **Once every 24 months** – eye exam including a pair of eyeglasses
  - You need **OB/GYN services**, want to see a mid-wife, or need a breast or pelvic exam
  - **Emergencies** (examples: a heart attack or severe chest pain, broken bones, trouble breathing, convulsions, loss of consciousness, bleeding that won't stop, a bad burn, when you feel you might hurt yourself or others)



# Questions, Problems, Complaints, Concerns

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Free and confidential information, advocacy and legal assistance for your Medicaid related needs:

**URBAN  
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646-459-3076  
or  
HARP@urbanjustice.org

# Questions Clarifications Feedback

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# Medicaid Health and Recovery Plan (HARP) 101

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# What is Medicaid HARP?

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HARP = Health and Recovery Plan

- A public health insurance program
  - Funded by federal government, State government, and local counties
  - Federal government oversees and sets rules
  - Administered by State government and local counties
- Entitled to all the same benefits as a “mainstream” Managed Care Plan, **plus** additional mental health and substance use supports

# What does all NY Medicaid cover?

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## Authorized “medically necessary” services, including:

- Hospital treatment
- Prescription medications
- Outpatient treatment & preventative care
- Transportation to outpatient medical appointments
- Mental health care, including substance use disorder treatment
- Crisis respite (voluntary short term residential treatment program)
- Durable medical equipment (example: a wheelchair)
- Long-term supports such as home health aides, personal care aides, and nursing home care
- Dental & vision care
- Physical therapy
- Diagnostic tests

# Who is eligible for Medicaid HARP?

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Must meet all of these criteria:

- Qualify for Medicaid Managed Care (see slide 7)
- At least 21 years old
- Meet or exceed the State created formula for type and number of mental health or addiction supports used

Note: there is no way to APPLY for eligibility – it is based on health records of supports / services used

# Two ways find out if you are eligible for Medicaid HARP

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- Call New York Medicaid Choice at 1-855-789-4277
  - Have your Medicaid ID or social security number ready
  - You will have to confirm your address and other information
  - Ask the representative if you are “HARP eligible”
  - If you are, you have to switch from your current plan and enroll into a HARP plan before you can get the additional mental health and substance use supports
  
- Call Urban Justice Center Mental Health Project at 646-459-3076
  - We can help you find out if you are eligible
  - Whether or not you are eligible, we can answer your questions and help you understand what your kind of Medicaid will cover
  - Note: some people in [HIV Special Needs Plans \(HIV-SNP\)](#) are also eligible for HARP benefits. Call us if you have questions.

# What additional supports does HARP offer?

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Everyone in HARP has a right to a care coordinator or recovery coordinator

## ➤ Care Coordinator or Recovery Coordinator

- Explains what supports are available and assists with going through the required steps to get those supports set up
- *Care coordinator* = must enroll into a Health Home
- *Recovery coordinator* = does not require enrolling in a Health Home
- *Health Home* = an agency that helps members get the care and services they need

## ➤ To get connected with a coordinator you can:

- Call your plan's member services department (on the back of your plan card) and ask to be connected with a HARP care coordinator or recovery coordinator
- Call a [health home in your county](#) and ask to be connected with a HARP care coordinator
- Call the Urban Justice Center Mental Health Project and we will assist



# What additional supports does HARP offer?

## Authorized “medically necessary” supports called BH HCBS: Behavioral Health Home and Community Based Services

- **Habilitation**
  - Develop skills necessary for community living and recovery (examples: using transportation services, managing money, managing trauma, secure TTY services)
- **Education Support Services or Pre-Vocational Services**
  - Formal training or school with a goal of achieving skills necessary for employment
- **Transitional, Intensive, or Ongoing Supported Employment**
  - Building work skills or a work record towards the goal of achieving or maintaining employment at or above minimum wage
- **Non-Medical Transportation**
  - Free transportation to destinations related to a goal in your plan of care (examples: job interview, college fair, wellness seminar, GED preparatory class)

# What additional supports does HARP offer?

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Authorized “medically necessary” supports called  
**CORE: Community Empowerment & Recovery**

- Available where a person lives, works, learns, or socializes (mobile support)
- Available through telehealth in some cases
- “No wrong door” referral process (does **not** require an eligibility assessment, joining a health home, or a visit to your primary care physician or care coordinator)

# What additional supports does HARP offer?

## Authorized “medically necessary” supports called CORE: Community Empowerment & Recovery

- **Empowerment Services – Peer Support**
  - Get help from someone who knows what you are going through because they have been through it themselves
- **Family Support and Training**
  - Family of choice can be involved in your recovery – including people you live with or who provide support, parents, friends, significant others, children, relatives, mentors – whomever you choose to call family
- **Psychosocial Rehabilitation**
  - These services are about helping you improve life satisfaction and wellness as you define it, want it, and need it
- **Community Psychiatric Support and Treatment**
  - Supports provided by clinical professionals to address barriers that impact daily living, housing, finances, education, employment, personal recovery or resilience, family, and relationships

# How to Get HARP Supports

## Two Sets of Rules:

### *CORE*

- Peer Support
- Family Support and Training
- Psychosocial Rehabilitation
- Community Psychiatric Support and Treatment

- “No wrong door”
- Requires one simple form the agency can set up for you
- Call the agency directly - can self refer, or anyone can refer you

### *BH-HCBS*

- Habilitation
- Education / Pre-Vocational
- Employment
- Non-Medical Transportation

- Requires a care or recovery coordinator
- Requires an assessment & several steps
- Call member services at your plan and ask to be connected with a HARP care or recovery coordinator

# Questions, Problems, Complaints, Concerns

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# The Access to Recovery Coalition (A2R)

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# The Access to Recovery Coalition (A2R)

- A coalition of directly impacted people, peers, and providers
- Working to improve access to Medicaid mental health supports in Health and Recovery Plans ([HARPs](#)) and HIV Special Needs Plans ([HIV-SNPs](#))
- A project of the Urban Justice Center Mental Health Project ([UJC MHP](#))
- Values – “nothing about us without us”, creating paths to shift power

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# The Access to Recovery Coalition (A2R)

- First Thursday of every month (3:30 pm - 5:00 pm)
- Attend on Zoom by video or phone
- Come check out a meeting
- Join our low volume listserv

646-459-3076

or

HARP@urbanjustice.org

or

<https://mhp.urbanjustice.org/access-to-recovery/>

February 2022

Increasing access to mental health supports in the HOME or COMMUNITY through Medicaid HARP

We are a coalition of directly impacted people, peers, and providers working together to improve access to these important mental health supports.

## ACCESS TO RECOVERY COALITION

JOIN US! First Thursday of every month: (3:30pm-5pm)  
Attend on Zoom - by Phone or Video

Medicaid HARP can help you:

- Increase wellness
- improve life satisfaction
- build relationships
- live independently
- go to school
- find or keep a job

Come to a meeting!  
RSVP or contact us here:  
646-459-3076  
HARP@urbanjustice.org  
[tinyurl.com/joinA2R](https://tinyurl.com/joinA2R)

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