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What is CHOICES/SHIP?

- Empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training to make informed health insurance decisions that optimize access to care and benefits.
- 200+ volunteers & professionals through Area Agencies on Aging
- 20,000 served in 2024, 2/3 below federal poverty level

Types of Dual Beneficiaries

- Partial Dual-Medicare Savings Program
 - Assistance with Medicare costs
- Full Dual-Medicaid
 - Assistance with Medicare costs plus Medicaid services

Connecticut Statistics

- 743K Medicare beneficiaries in Connecticut
- Approximately 18% Partial Duals
- Approximately 9% Full Duals

Understanding Medicare Options

Your Medicare choices:

Option 1: Original Medicare

Original Medicare includes Part A and B, you can purchase a separate drug plan and purchase a Medigap Plan

Part A 

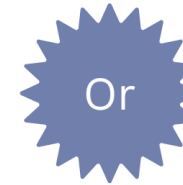
Part B 

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Part D 


Medigap Policy 

Original Medicare does not cover routine dental/vision/hearing. No need for prior authorizations and portable, but typically more expensive than Medicare Advantage




Option 2: Medicare Advantage

Bundles Part A, B and many times D into one private health insurance company, approved by Medicare

Part A 

Part B 

usually included:

Part D 

*Dual Special Needs plans

May offer additional benefits such as dental/vision/hearing and more; typically less expensive than Original Medicare, but must use healthcare networks and use of prior authorizations

What do MA/DSNP plans do?

- Billed after Medicare & prior to Medicaid
- Offer additional benefits that *Medicare* doesn't cover but Medicaid might already cover
- Dental, hearing, vision, fitness, non-emergency transportation, emergency alert buttons, etc.
- Over-the-counter flex cards*
- Must engage with plan in prior authorization and plan networks

Who has a DSNP plan in CT?

- Full Duals with Medicaid: 44% Traditional Medicare, 9% Medicare Advantage, 40% DSNPs
- Partial Duals with MSP: 50% Traditional Medicare, 7% Medicare Advantage, 37% DSNPs

Types of DSNP Plans

- 16 available for purchase in CT in 2026
 - Two are for those in an institutional setting
 - One is for those with ESRD

CHOICES Feedback on DSNPs

- A lot of marketing of these plans
- OTC flex card is appealing for some
- Prior authorization
- Plan networks

Coordination & State Responsibilities

- Medicaid is payer of last resort
- Some similar offerings between DSNPs and Medicaid for full duals
 - Example: Non-emergency medical transportation AND Veyo through Medicaid benefit
 - Example: Dental cleanings through plan and dental cleanings through Medicaid benefit

Marketing

- Current marketing guidelines
 - No misleading or scare tactics
 - No door knocking/dropping leaflets or cold calls
 - Can ask permission for contact
- Changes to compensation for brokers in 2026

Marketing Cont.

2026

Enrollment in New Plan Commission:

\$781 Medicare Advantage

\$114 PDP (15%)

Renewal Commission:

\$391 Medicare Advantage

\$57 PDP (15%)

Medigap is a percentage of the monthly premium.

2026 Landscape for Medicare

- Plans are rolling back their extra benefits like OTC, vision, dental and hearing
- Premiums and other pricing
- Options narrowing & network changes