



Medicare and Iowa Medicaid Managed Care

What is a Managed Care Organization (MCO)?

A Managed Care Organization or MCO is a health plan that coordinates care for a person enrolled in certain Medicaid programs. You have three MCOs in Iowa to choose from:

MCO Name	Phone	Website
Wellpoint	1-833-731-2140	www.wellpoint.com/ia/medicaid
Iowa Total Care	1-833-404-1061	www.iowatotalcare.com
Molina Healthcare of Iowa	1-877-651-9214	www.welcometomolina.com/ia

I am on Medicare and enrolled in Medicaid. Will I be part of an MCO?

Your Medicaid health benefits will be managed by one of the MCOs if you are enrolled in one of the following programs:

- SSI
- Long Term Care (nursing home)
- Home and Community Based Waivers (includes Elderly Waiver)
- Medicaid for Employed People with Disabilities (MEPD)

Those enrolled in the Medically Needy and Medicare Savings Programs (QMB, SLMB, and QI) are excluded from the Medicaid Managed Care program. Your coverage will continue under Iowa Medicaid.

Will I have to change doctors?

You will want to check with your doctor and other provider to see if they are part of your MCO network. If not, you can change your MCO.

What if I want to choose a new MCO?

You have an annual enrollment period of 60 days to change your MCO for any reason. Your annual enrollment period is listed in your annual enrollment letter in your annual enrollment packet. After this date, (during the 12 months of closed enrollment), you can change your MCO plan throughout the year only for reasons of “Good Cause.” Examples of “Good Cause” include:

- Lack of access to providers experienced in dealing with your health care needs
- Lack of access to services covered under the contract
- Poor quality of care given by your MCO
- The MCO plan does not cover the services you need due to moral or religious objections

You must first file a grievance with your MCO plan to see if your provider can contract with your MCO plan. If you are not satisfied with the resolution, you may then contact

Iowa Medicaid Enterprise (IME) Member Services to request a “good cause” change at **1-800-338-8366** or **locally in the Des Moines area at 515-256-4606** (8 am to 5 pm Monday through Friday).

Will this change my benefits?

MCOs are required to cover, at a minimum, all of the services that Iowa Medicaid currently covers. Your Medicaid MCO will continue to pay secondary to Medicare. That means the MCO will pay the Medicare deductibles and coinsurance.

Will the MCO cover my prescription drugs?

Your prescription drug coverage will **NOT** be covered by the MCO. You will need to be enrolled in a Medicare prescription drug plan to have coverage for your prescriptions. SHIP can help you compare plans to make sure you are enrolled in a plan that provides the best coverage at the lowest cost.

What do I do if I am currently enrolled in a Medicare Advantage Plan?

Your provider needs to file a claim to your Medicare Advantage plan and to your MCO for the deductible and copays and coinsurance for Medicare Part A and Part B covered services. Your Medicare Advantage Plan may not have the same provider network as your MCO. You will need to make sure that your providers accept both your Medicare Advantage plan and MCO plan. SHIP can help you review your options and make sure you continue to have coverage for all of your healthcare needs including drug coverage.

I currently have dental coverage. Will this benefit be provided by the MCO?

No, your dental benefit is either provided by Iowa Medicaid, Delta Dental or Managed Care of North America (MCNA). To find out which one you are served by, please call the IME Member Services at 1-800-338-8366 or 515-256-4606 in the Des Moines area.

Who do I contact if I have questions?

For questions about your MCO, call your MCO plan first. If you have additional questions, call **IME Member Services at 1-800-338-8366 or locally in the Des Moines area at 515-256-4606** (8 am to 5 pm Monday through Friday). For questions about Medicare and your MCO contact SHIP, a free, confidential, and objective service of the State of Iowa Insurance Division at **1-800-351-4664** (TTY 1-800-735-2942).



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