

Purpose:

This document clarifies the roles of Primary Care Providers (PCPs) for full-benefit dual eligible members in California, who are enrolled in both Medicare and Medi-Cal. It explains that dual eligible members have PCPs through Medicare. This document also describes the role of Medi-Cal Managed Care Plans in primary care for these members.

Dual Members:

- » Full-benefit dual eligible members have Medicare Part A, B, and D benefits, and also have Medi-Cal eligibility. These members are enrolled in Medi-Cal Managed Care Plans (MCPs) for their Medi-Cal benefits.
- » The vast majority of dual eligible members in California are full-benefit duals.

Medicare:

- » Medicare provides primary coverage for dual-eligible members, and Medi-Cal is the payer of last resort. This means most benefits for dual eligible members are covered through Medicare, with Medi-Cal wrapping around to cover any remaining eligible payments or services.
- » Dual eligible members use Medicare Primary Care Providers (PCPs). They can select a PCP or are assigned a PCP, through Original Medicare or their Medicare Advantage plan.
- » Medicare PCPs provide regular outpatient care and referrals to labs and specialty care, prescribe prescription drugs, order tests, and more. Dual eligible members in Original Medicare can also access specialty care without a PCP referral.
- » Medicare PCPs in Medicare Advantage plans often function similarly to MCP PCPs.

Medi-Cal Managed Care Plans:

- » Almost all dual eligible members are enrolled in MCPs.
- » Per the MCP contract, Ex A, Att III, Primary Care Provider Selection:
- » “Contractor is not obligated to require full benefit dual eligible Members to select a Medi-Cal PCP. Nothing in this section must be construed to require Contractor to pay for services that would otherwise be paid for by Medicare.”
- » As a result of the contract language above, and to avoid member and provider confusion, MCPs do not generally assign or provide PCPs to dual members.
- » If MCPs were to assign Medi-Cal PCPs to dual members, that would likely cause confusion as the Medi-Cal PCPs would not be able to authorize Medicare treatments and referrals. It would also cause confusion for dual members to have two separate PCPs.
- » Although MCPs generally do not assign Medi-Cal PCPs to dual members, the plans must still provide access to Medi-Cal benefits that are not covered by Medicare.