



Medicaid Managed Long-term Care (MLTC) Tip Sheet: Can I enroll in an MLTC plan?

A guide written by people with Medicare, Medicaid,
and long-term care needs, their caregivers, and advocates

What is long-term care?

Long-term care is ongoing care a person needs to complete every day activities. Examples of services include:

- Home care (such as personal care, nursing care, physical and occupational therapy),
- Adult day health care,
- Home-delivered meals and congregate meals,
- Medical equipment,
- Eyeglasses,
- Hearing aids,
- Certain home modifications,
- Non-emergency medical transportation,
- Podiatry, audiology, dentistry, and optometry, and
- Nursing home care

What is Medicaid Managed Long-term Care (MLTC)?

Medicaid Managed Long-term Care (MLTC) is a program that provides coverage for Medicaid **long-term care services**. Your MLTC services will be provided by a private health insurance company. **Some people are required to enroll in MLTC, others can choose to enroll in MLTC, and some people cannot enroll in MLTC.**

You must enroll in an MLTC plan if you:

- have Medicare **and** Medicaid, and
- need over four months (120+ days) of long-term care services, and
- are age 21 or older

You can choose to enroll in a plan, yet are not required to, if you:

- Have Medicaid, yet do not have Medicare, and need a nursing home level of care and particular services that your Medicaid Managed Care plan does not cover (including

congregate meals, adult day health services, and environmental modifications or modifications for your home); or

- Are age 18-20 and need a nursing home level of care; or
- Are enrolled in a Program for All-Inclusive Care for the Elderly (PACE) plan or a Medicaid Advantage Plus plan; or
- Lived in a nursing home before February 1, 2015

You cannot enroll in an MLTC plan if you:

- Do not need long-term care for over four months (120+ days); or
- Are in the Traumatic Brain Injury (TBI), Nursing Home Transition and Diversion (NHTD), or Office for People with Developmental Disabilities (OPWDD) waivers; or
- Are receiving hospice care at the time when you would have been first eligible for MLTC; or
- Participate in the Assisted Living Program; or
- Only need social adult day care or housekeeping services; or
- Are under age 18.

NOTE: If you fall into one of these groups, you cannot enroll in an MLTC plan now, but you may soon be required or may soon have the option to enroll in MLTC. If you have questions about this, call the Independent Consumer Advocacy Network (ICAN) at 844-614-8800

What to know if you live in a nursing home

If you have moved or do move into a nursing home after February 1, 2015, you are required to enroll into an MLTC plan. If you already have an MLTC plan and then enter a nursing home, you can remain in your plan and your plan must contract with the nursing home. However, if you have been living in a nursing home since before February 1, 2015, you have the option to enroll in an MLTC plan. You are not required to.

Who can help answer questions or help with problems with MLTC plans?

- **MLTC care manager** – The care manager is assigned by the plan and should be able to answer questions about plan benefits and network. If you do not know who your care manager is, contact your MLTC plan. Your MLTC plan's phone number should be on your MLTC card and/or mailings.
- **New York State Ombudsman** for people with long-term care needs – All individuals can reach out to the Ombudsman in New York State called the Independent Consumer Advocacy Network (ICAN) at 844-614-8800.
- **New York State Department of Health Complaint Hotline** – You can call this hotline with complaints or grievances about an MLTC plan: 866-712-7197.
- **New York Medicaid Choice** – Contact New York Medicaid Choice with any questions about switching or enrolling in an MLTC plan: 888-401-6582 or www.nymedicaidchoice.com.

Share Your Experience!

This tip sheet was developed by the Medicare Rights Center's [Coalition to Protect the Rights of New York's Dually Eligible \(CPRNYDE\)](#). CPRNYDE is comprised of people with Medicare, Medicaid, and long-term care needs, as well as their caregivers and advocates. If you would like to learn more about us and/or share your own experiences, you can contact the Medicare Rights Center by calling 800-333-4114.