Overview of Medicare Plans Offered by Fidelis Healthcare in Western New York

Fidelis Healthcare, now branded as "Wellcare By Fidelis Care," offers a range of Medicare Advantage plans tailored to meet the needs of seniors and individuals eligible for both Medicare and Medicaid. These plans focus on providing comprehensive coverage, prescription drug benefits, and various extra services to support overall health. Here’s a detailed summary of the plans available in Western New York:

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1. Wellcare Fidelis Assist (HMO-POS) - Plan 002

- Plan Type: Medicare Advantage (HMO-POS).

- Monthly Premium: $0 for in-network primary care visits; other in-network services may have minimal copays.

- Prescription Drug Benefits: Includes Medicare Part D with low copays on generic and brand-name medications.

- Key Medical Services Covered:

- Routine doctor visits.

- Specialist visits and outpatient care.

- Preventive screenings and emergency services.

- Extra Benefits:

- $28/month Wellcare Spendables card to use toward over-the-counter items, wellness products, and more.

- Limited out-of-network coverage, providing more flexibility for enrollees.

- Telehealth and virtual care services.

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2. Wellcare Fidelis No Premium (HMO) - Plan 004

- Plan Type: Medicare Advantage (HMO).

- Monthly Premium: $0.

- Prescription Drug Benefits: Comprehensive Part D coverage with no monthly premiums.

- Key Medical Services Covered:

- Primary care, specialist consultations, and hospital care.

- Routine dental, vision, and hearing services included.

- Other Benefits:

- This plan requires members to use in-network providers, except in emergencies.

- $0 copays for most essential healthcare needs within the network.

- No out-of-network coverage except in emergencies.

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3. Wellcare Fidelis Dual Access (HMO D-SNP) - Plan 001

- Plan Type: Dual Special Needs Plan (D-SNP) for individuals eligible for both Medicare and Medicaid.

- Monthly Premium: $0 for most services, including doctor visits and hospital care.

- Prescription Drug Benefits: $0 copays for prescriptions throughout the year.

- Key Medical Services Covered:

- Hospital stays, home health care, and skilled nursing facilities.

- Preventive care and comprehensive chronic disease management.

- Additional Benefits:

- $123/month Wellcare Spendables card for use on groceries, healthy foods, over-the-counter items, and utilities.

- Transportation services to medical appointments and specialty services.

- Personalized care management for individuals with chronic health needs.

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4. Wellcare Fidelis Dual Plus (HMO D-SNP) - Plan 003 & Plan 008

- Plan Type: Dual Special Needs Plan (D-SNP) under Medicaid Advantage Plus.

- Monthly Premium: $0 for eligible individuals.

- Prescription Drug Benefits: $0 prescription copays.

- Key Medical Services Covered:

- Primary care, specialist care, inpatient and outpatient hospital services.

- Skilled nursing facilities, dental care, and nursing home services.

- Long-term care and home health aides for members needing continuous support.

- Additional Benefits:

- $184/month Wellcare Spendables card for eligible members to use on groceries, household utilities, and more.

- Designated nurse care managers to provide personalized care planning.

- Enhanced support for aging in place, including services for mental health and adult day healthcare.

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Special Plan: Medicaid Advantage Plus (MAP)

- Plan Type: Medicaid Advantage Plus (MAP) for those with both Medicare and Medicaid needing long-term care.

- Monthly Premium: $0.

- Services Covered:

- Includes both Medicare and Medicaid services, coordinated by the same provider.

- Home health aides, adult day healthcare, and nursing home care.

- Mental health services, dental, and primary care.

- Additional Benefits:

- Individualized care planning and support to help members stay in their own homes.

- $0 prescription copays.

- Comprehensive long-term care and support, including nursing home and in-home services.

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Enrollment and Eligibility

To enroll in these plans, individuals must meet the eligibility criteria for Medicare and Medicaid (for dual plans) or be eligible for Original Medicare. Plans like the Fidelis Dual Plus offer the highest level of integration between Medicaid and Medicare, providing seamless care for complex needs.

For more details and specific plan information based on your county or ZIP code, you can explore the [Fidelis Care Plan Shopping Page](<https://www.fideliscare.org/Shop-for-a-Plan)【19†source】>.

Here is a consolidated summary of the Fidelis Healthcare Medicare plans for Western New York, which the chatbot can use to suggest plans based on the user's preferences and requirements:

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1. Wellcare Fidelis Assist (HMO-POS) - Plan 002

- Plan Type: Medicare Advantage Plan (HMO-POS)

- Eligibility: Eligible individuals with Medicare Part A and B.

- Monthly Premium: $0 for primary care services; other services may have copays.

- Prescription Drug Coverage: Covers a wide range of medications under Medicare Part D.

- Key Benefits:

- $28/month Wellcare Spendables Card: Can be used for over-the-counter (OTC) items.

- Telehealth Services: Covered at no extra cost for virtual primary and specialist visits.

- Preventive Care: Annual wellness exams, flu shots, and routine screenings.

- Service Area: Available across multiple counties in Western New York.

2. Wellcare Fidelis No Premium (HMO) - Plan 004

- Plan Type: Medicare Advantage Plan (HMO)

- Eligibility: Individuals with Medicare Part A and B, must use in-network providers.

- Monthly Premium: $0.

- Prescription Drug Coverage: Comprehensive coverage under Part D for low-cost generics and brand-name medications.

- Key Benefits:

- $0 Copays: For primary care and essential services.

- Routine Dental, Vision, and Hearing Care: Included with the plan.

- Emergency Care: Covered at in-network rates.

- Service Area: Available in designated counties with a robust network of providers.

3. Wellcare Fidelis Dual Access (HMO D-SNP) - Plan 001

- Plan Type: Dual Special Needs Plan (D-SNP) for Medicare and Medicaid beneficiaries.

- Eligibility: Individuals with both Medicare and full or partial Medicaid.

- Monthly Premium: $0.

- Prescription Drug Coverage: $0 copays for covered drugs year-round.

- Key Benefits:

- $123/month Wellcare Spendables Card: Can be used for groceries, OTC items, and utility bills.

- Transportation Assistance: Available for medical appointments.

- Chronic Condition Management: Enhanced care coordination and personalized health planning.

- Comprehensive Dental, Vision, and Hearing Services: Included for no additional cost.

- Service Area: Multiple counties in Western New York, providing extensive care networks.

4. Wellcare Fidelis Dual Plus (HMO D-SNP) - Plan 003 & 008

- Plan Type: Dual Special Needs Plan (D-SNP) with long-term care benefits.

- Eligibility: Individuals with both Medicare and Medicaid, needing long-term care.

- Monthly Premium: $0.

- Prescription Drug Coverage: $0 copays on all covered prescriptions.

- Key Benefits:

- $184/month Wellcare Spendables Card: Used for healthy foods, household essentials, and utility payments.

- Long-Term Care Services: Includes home health aides, skilled nursing facilities, and nursing home care.

- Personalized Care Coordination: Designated nurse care managers to assist with complex healthcare needs.

- Additional Support Services: Mental health, adult day healthcare, and help with activities of daily living.

- Service Area: Available to eligible individuals across Western New York.

5. Medicaid Advantage Plus (MAP) Plan

- Plan Type: Medicaid Advantage Plus (MAP) for individuals with Medicare and Medicaid requiring long-term care.

- Eligibility: Dual-eligible individuals needing long-term care.

- Monthly Premium: $0.

- Prescription Drug Coverage: Included at $0 copays.

- Key Benefits:

- Home Health Aides and Adult Day Healthcare: Long-term care services to support independent living.

- Mental Health and Social Services: Comprehensive support for emotional well-being.

- Skilled Nursing and Inpatient Care: All covered with no out-of-pocket costs for eligible members.

- $0 Copays for Most Services: Includes doctor visits, emergency care, and prescription drugs.

- Personal Care Managers: Help coordinate healthcare services, ensuring all needs are met seamlessly.

- Service Area: Extensive coverage in multiple counties in Western New York.

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Chatbot Recommendation Logic

1. Eligibility Assessment:

- Check if the user has both Medicare and Medicaid. If yes, suggest Dual Access or Dual Plus plans.

- If the user has only Medicare, suggest the Fidelis Assist or No Premium plans based on their preferences.

2. Coverage Preferences:

- Ask if the user requires long-term care or specialized chronic condition management. If yes, recommend the Dual Plus or Medicaid Advantage Plus plans.

- For basic Medicare services with minimal costs, suggest the No Premium plan.

3. Additional Benefits:

- For users interested in additional benefits like OTC items, utility assistance, and dental/vision care, highlight the value of the Spendables card offered by Dual Access or Dual Plus plans.

4. Prescription Needs:

- For users who require prescription drug coverage, the Dual Access and Dual Plus plans offer comprehensive Part D coverage with $0 copays, making them ideal options.

With this structure, the chatbot can provide tailored plan recommendations and help users navigate complex coverage options based on their unique healthcare needs.