# MED D - Long Term Care (LTC)

[General Information](#_Toc89687169)

[Long Term Care and Low Income Subsidy](#_Toc89687170)

[Pharmacy](#_Toc89687171)

[Related Documents](#_Toc89687172)

**Description:** This document provides information on long term care.

|  |
| --- |
| General Information |

Long Term Care (LTC) are services that help meet the needs, both medical and non-medical, of individuals who need assistance with activities of daily living. Long Term Care can be provided as home and community based services (HCBS) or at an institution; such as long term care facility, assisted living facility (ATL), nursing home, rehabilitation facility, inpatient behavioral health facility, and long term chronic care hospital.

**Note:** If a beneficiary moves out of a LTC facility, the facility will contact Social Security to advise of the status change. If the beneficiary has questions about the change, advise them to contact the facility to determine if they have started the process.

[Top of the Document](#_top)

|  |
| --- |
| Long Term Care and Low Income Subsidy |

Beneficiaries with both Medicare and full Medicaid coverage (Full Benefit Dual eligible) will be placed into Low Income Subsidy (LIS) Category 3 if **ONE** of the following requirements is met:

* They expect to be institutionalized in a LTC for a full calendar month

**OR**

* They receive Home and Community Based Services, in a facility

When placed in LIS Category 3, beneficiaries will receive 100% premium assistance (up to the benchmark premium for their state) and will have a $0 deductible and $0 copayment on Medicare Part D covered drugs.

* If the beneficiary selects a plan with a premium above the benchmark premium for their state, the beneficiary will be responsible for the remainder.

Refer to [MED D - Low Income Subsidy (LIS) Informational Overview](CMS-PCP1-018616).

**Note:** Beneficiaries are provided with a Special Election Period (SEP) when they move into, reside in, or move out of a long term care facility.

Refer to [MED D - Election Periods for Enrollment, Disenrollment & Reason Codes (AEP, IEP, SEP)](CMS-PCP1-040036).

[Top of the Document](#_top)

|  |
| --- |
| Pharmacy |

Long term care facilities require specialized packaging when dispensing medications. To meet the special needs of the beneficiaries and the packaging requirements, each facility contracts with a long term care pharmacy to provide prescription drug coverage. The beneficiary should check with the long term care facility to verify if they can utilize their own pharmacy for filling their prescription drugs and/or if the facility requires special packaging of their medications.

The mail order pharmacy is unable to specially prepare bubble or blister pack medication for long term care facilities. Refer to [Medications not Available via Home Delivery](CMS-PCP1-026885). The beneficiary or their representative is responsible to confirm with the LTC facility what type of packaging is required.

The purpose of using a bubble/blister packs or Multi-dose packaging is to help beneficiaries with medication adherence. The difference is how they are packaged.

* A bubble or blister pack is a transparent, molded piece of plastic, often sealed to a sheet of cardboard to make a card. The card only contains one medication.
* Multi-dose packaging is a plastic pouch that contains all the medication a beneficiary should take on a given date and time of day.

[Top of the Document](#_top)

|  |
| --- |
| Related Documents |

Grievance Standard Verbiage (for use in Discussion with Beneficiary) section in [MED D - Grievances Index](TSRC-PROD-007931)

**Parent SOP:** CALL-0048: [Medicare Part D Customer Care Call Center Requirements-CVS Caremark Part D Services, L.L.C.](https://policy.corp.cvscaremark.com/pnp/faces/SecureDocRenderer?documentId=CALL-0048&uid=pnpdev1)

**Abbreviations/Definitions:** [Abbreviations / Definitions](CMS-2-017428)

[Top of the Document](#_top)

Not to Be Reproduced or Disclosed to Others without Prior Written Approval

**ELECTRONIC DATA = OFFICIAL VERSION / PAPER COPY = INFORMATIONAL ONLY**