



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

March, 2024

**Q: My husband and I are getting older and having more health concerns. We have Medicare and Medicaid, but we want to maintain our independence at home as much as possible. Are there any benefits or services that can help us? I don't want to burden my family too much for help.**

**A:** Beginning this Summer, 2024, a new program called Pathways, will be offered that may benefit you and/or your husband.

The Indiana Family and Social Services Administration, FSSA, will partner with experienced health plans to create a managed long-term services and supports program (LTSS). This will allow experienced health plans to coordinate these benefits with an individual's other benefits, such as Medicare and Medicaid. The program is for Hoosiers aged 60 and over who receive Medicaid or both Medicaid and Medicare benefits (Dual Eligible).

Many Hoosiers who join the program will be able to get long-term care at home. Individuals who meet the criteria and join Pathways can choose a health plan from one of the three contracted Managed Care Entities (MCE)—Humana, United Healthcare, and Anthem. That plan can help them get services and support to increase their independence with services like transportation to their doctor's office, help in making meals, home-health visits or adult day care centers.

Each qualifying member will have a care and services coordinator. These coordinators will help members get all of the benefits for which they qualify. Other services and support may be offered, depending on what the senior is qualified to receive. About 120,000 Hoosiers qualify for this program in Indiana.

Pathways is for Indiana Medicaid members who are:

- 60 years of age and older

- Eligible for a full-coverage aged, blind or disabled category (with or without Medicare)
- Can be receiving long-term support services through Medicaid, including:
  - Residing in a nursing or long-term care facility
  - Are approved for an Aged and Disabled waiver
- Can be on the Behavioral and Primary health Coordination Program

Qualified Medicaid recipients should expect to receive more information by mail this February. Those who enroll in Pathways should begin receiving benefits in July, 2024. You can learn more about Pathways and even compare plans at [www.in.gov/pathways](http://www.in.gov/pathways).

If you have questions related to Pathways call the Indiana Pathways for Aging Helpline at 87-PATHWAY-4 (877-284-9294). Or, visit [www.in.gov/pathways/home/](http://www.in.gov/pathways/home/) You can also find us on Facebook, Twitter, LinkedIn, and YouTube.