

Medicare D-SNP Alignment for ACC Members Frequently Asked Questions

- Q1: [What is the difference between Medicare and Medicaid?](#)
- Q2: [What is Exclusively Aligned Enrollment?](#)
- Q3: [When will Exclusively Aligned Enrollment be effective?](#)
- Q4: [Who is Impacted by Exclusively Aligned Enrollment?](#)
- Q5: [Are members with a Serious Mental Illness \(SMI\) designation impacted by this change?](#)
- Q6: [How many members will be impacted by this alignment?](#)
- Q7: [What are the benefits of aligning Medicare Advantage D-SNP and Medicaid ACC health plans?](#)
- Q8: [How do I know if I am eligible for Medicare?](#)
- Q9: [How do I know if I am eligible for Medicaid ACC?](#)
- Q10: [How frequently will AHCCCS do this alignment?](#)
- Q11: [How does this change impact a member's annual open enrollment for Medicaid?](#)
- Q12: [How can I change my Medicare Plan?](#)
- Q13: [Where can I learn more about Medicare costs?](#)
- Q14: [Where can I find more information about ACC Medicaid Benefits?](#)
- Q15: [Where can a registered provider verify which health plan a member is enrolled with?](#)
- Q16: [How often does AHCCCS receive enrollment information from Medicare?](#)
- Q17: [What if a member changes their Medicare plan during the Medicare Open Enrollment period?](#)
- Q18: [Will AHCCCS be communicating this out to members?](#)
- Q19: [Will the Medicare D-SNP plan or the ACC health plan drive the alignment?](#)

Q1: What is the Difference between Medicaid and Medicare?

- A1: Some individuals may qualify for both Medicaid and Medicare. Medicaid and Medicare are two federal programs that provide health care coverage but serve different purposes and have different eligibility requirements. Medicaid (AHCCCS) is a federally and state funded program that provides health care coverage to individuals and families who qualify based on income level. Medicare is a federal insurance program that primarily serves people aged 65 and above or those under 65 with certain severe disabilities. For more information about Medicare visit <https://www.medicare.gov>.

Medicare D-SNP Alignment for ACC Members Frequently Asked Questions

Q2: What is Aligned Enrollment?

A2: Having aligned enrollment means that people who qualify for both Medicare and Medicaid (a dually eligible individual) receive their Medicare Advantage Dual Eligible Special Needs Plan (D-SNP) and their AHCCCS ACC plan through the same parent insurance company.

A person who joins or changes to one of the following Medicare Advantage Dual Eligible Special Needs Plans (D-SNPs); Banner Medicare Advantage Dual, BCBSAZ Health Choice, Mercy Care Advantage, Molina Medicare Complete Care, United Dual Complete AZ-S001 and Wellcare with Arizona Complete Health, will be enrolled with the companion AHCCCS Complete Care (ACC) Medicaid health plan. This means the Medicare Dual Special Needs Plan (D-SNP) and the AHCCCS Medicaid health plans will be aligned.

Q3: When will Exclusively Aligned Enrollment be effective?

A3: Starting January 1st of 2027, if you choose to enroll with a Medicare Advantage Dual Special Needs Plan (D-SNP), AHCCCS will align your AHCCCS ACC health plan to the chosen Medicare Advantage D-SNP. Members who already have a Medicare Advantage D-SNP and AHCCCS ACC plan that don't align can choose to stay unaligned.

By 2030, all Medicare Advantage D-SNPs affected by this rule must operate with Exclusively Aligned Enrollment (EAE). AHCCCS will align the member's AHCCCS ACC plan to the member's chosen Medicare Advantage D-SNP.

Q4: Who is Impacted by Aligned Enrollment?

A4: Starting January 1, 2027, members who enroll in or change their Medicare Advantage D-SNP to one of the following: Wellcare with Arizona Complete Health, Banner Medicare Advantage Dual, BCBSAZ Health Choice Pathway, Mercy Care Advantage, Molina Medicare Complete Care, United Dual Complete AZ-S001 must be enrolled with the companion ACC Medicaid health plan.

Medicare D-SNP Alignment for ACC Members Frequently Asked Questions

Q5: Are members with a Serious Mental Illness (SMI) designation impacted by this change?

A5: This change does not impact individuals with an SMI designation. This change impacts individuals enrolled with an ACC health plan who do not have an SMI designation.

Q6: How many members will be impacted by this alignment?

A6: As of July 2026, nearly 115,091 AHCCCS ACC members have enrolled in a Medicare D-SNP. Approximately 66,664 AHCCCS ACC members are enrolled in a D-SNP and receive their ACC Medicare benefits from the affiliated AHCCCS ACC plan. This means approximately 48,408 AHCCCS ACC members are unaligned and will be required to align to an affiliated D-SNP no later than January 1st of 2030.

Q7: What are the benefits of aligning Medicare Advantage D-SNP and Medicaid ACC health plans?

A7: Aligning creates better experiences for both members and providers with:

- providers work together through one company,
- more seamless care coordination for health care services and prescription drugs,
- extra health and wellness benefits,
- and starting in 2030, one integrated member ID card to represent both the member's AHCCCS ACC and affiliated D-SNP plan.

Medicare D-SNP Alignment for ACC Members Frequently Asked Questions

Q8: How do I know if I am eligible for Medicare?

A8: An individual is eligible for Medicare on their 65th birthday, or if approved by the Social Security Administration for a specific disability or medical condition, such as end stage renal disease.

To determine eligibility for Medicare, contact:

At Medicare by telephone 1-800-MEDICARE or by web:

<https://www.medicare.gov/basics/get-started-with-medicare>

At the Social Security Administration, by telephone 1-800-772-1213 or by web:

<https://www.ssa.gov/medicare/sign-up>

Q9: How do I know if I am eligible for Medicaid AHCCCS Complete Care (ACC)?

A7: AHCCCS Complete Care has its own application process. To be eligible for ACC, an applicant needs to meet requirements such as age, income, and citizenship to name a few. You can find more information at

<https://www.azahcccs.gov/Members/GetCovered/>

Q10: How frequently will AHCCCS do this alignment?

A10: Member enrollment will be updated when AHCCCS receives enrollment information from Medicare. The effective date will be based upon the date AHCCCS receives in the Medicare record. If a prospective date is indicated on the Medicare record, then the effective date will be according to that date.

Q11: How does this change impact a member's annual open enrollment for Medicaid?

A11: ACC Members will still be given an AHCCCS ACC annual enrollment choice. However, after 2030 if the member has a Medicare Advantage Dual Special Needs Plan (D-SNP) and there is ACC plan with the same parent company, the member will be enrolled with that ACC plan. Until 2030, if the member changes the ACC plan during AHCCCS annual enrollment choice, and current D-SNP is unaligned, the member can choose to keep the unaligned D-SNP.

Medicare D-SNP Alignment for ACC Members Frequently Asked Questions

Q12: How can I change my Medicare Plan?

A12: Information and assistance on changing Medicare enrollment can be found:

- online at Medicare Plan Finder: <https://www.medicare.gov/> or [Medicare Plan Finder](#)
- by calling 1-800-MEDICARE (1-800-633-4227), or TTY users can call 1-877-486-2048; or
- by calling the Arizona State Health Insurance Assistance Program (SHIP) using its confidential assistance Helpline at 1-800-432-4040.

Q13: Where can I learn more about Medicare costs?

A13: To access information regarding potential applicability of Medicare costs, please see the following web resources:

- <https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/what-does-medicare-cost> Or by telephone at 1-800-MEDICARE

Q14: Where can I find more information about AHCCCS Complete Care (ACC) Medicaid Benefits?

A14: Information regarding ACC benefits can be found on the AHCCCS website: <https://www.azahcccs.gov/Members/AlreadyCovered/coveredservices.html>

Q15: Where can a registered provider verify member enrollment and name of health plan?

A15: Providers can review member enrollment information using [AHCCCS Online](#).

Q16: How often does AHCCCS receive enrollment information from Medicare?

A16: AHCCCS receives enrollment information from Medicare on a daily basis.

Q17: What if a member changes their Medicare plan during the Medicare Annual Enrollment or Medicare Open enrollment periods?

A17: Members who enroll with or change to one of the following: Wellcare with Arizona Complete Health, Banner Medicare Advantage Dual, BCBSAZ Health Choice Pathway, Mercy Care Advantage, Molina Medicare Complete Care, United Dual Complete AZ-S001, will have their Medicaid enrollment aligned by AHCCCS to the companion ACC health plan.

Members who choose to keep original Medicare or a Medicare Advantage plan, not a Medicare Advantage D-SNP listed above, will not have their ACC health plan enrollment affected.

Medicare D-SNP Alignment for ACC Members Frequently Asked Questions

Q18: Will AHCCCS be communicating this out to members?

A18: AHCCCS anticipates communication will be sent to dual eligible members in an ACC health plan from October to November of 2026.

Q19: Will the Medicare D-SNP plan or the ACC health plan drive the alignment?

A19: Alignment is based on the member's selected Medicare Advantage D-SNP plan. AHCCCS will update a member's ACC health plan enrollment when the member enrolls with or changes a Medicare Advantage D-SNP that has a companion ACC health plan.