

# DUALS Act of 2024

Delivering Unified Access to Lifesaving Services



Senators Bill Cassidy, Tom Carper, John Cornyn, Mark Warner, Tim Scott, and Bob Menendez

## The Delivering Unified Access to Lifesaving Services Act of 2024

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### WHO ARE DUAL ELIGIBLES

- Dually eligible beneficiaries are people enrolled in both Medicare and Medicaid who are eligible by virtue of their age or disability and low incomes.
- Approximately 12.2 million low-income or disabled people in the United States are jointly enrolled in Medicare and Medicaid.
- This is a diverse population that includes people with multiple chronic conditions, physical disabilities, mental illness, and cognitive impairments such as dementia and developmental disabilities. It also includes individuals who are relatively healthy.

### WHAT ARE THE CHALLENGES

- Dually eligible beneficiaries account for a disproportionate share of spending. In Medicare, while only making up 19 percent of enrollment, they account for 34 percent of spending. In Medicaid, they account 30 percent of spending and 14 percent of enrollment.
- Most dual eligibles today are covered by two separate Medicare and Medicaid plans that do not coordinate care nor align enrollment. This discordance can lead to both poor outcomes for patients and inefficient spending for the health care system.

### WHAT DOES THE LEGISLATION DO?

- Requires each state, with support from CMS, to select, develop and implement a comprehensive, integrated health plan for dual-eligible beneficiaries. States can create a new system or build off of existing coverage options.
- Improves beneficiary experience by requiring plans to develop and update care coordination plans, requiring the establishment of ombudsman offices, and establishing a care coordinator for each beneficiary.
- Reduces beneficiary confusion by reducing “look-alike” plans which target dual eligible beneficiaries for enrollment but don’t provide any coordination, creating a single appeals process instead of the current Medicare and Medicaid appeals process, and reducing third-party marketing organization incentives to target beneficiaries.
- Expands PACE coverage by requiring every state to allow PACE programs to be established, allowing enrollment at any time in the month, and expanding PACE coverage to individuals under the age of 55.

The DUALS Act of 2024 is endorsed by: Centerlight Health, Santa Clara Family Health Plan, Association for Community Affiliated Plans, PointClickCare, Welbe Health, American Kidney Fund, National Multiple Sclerosis Society, Alliance of Community Health Plans, LeadingAge, Bipartisan Policy Center, National Health Council, ChristianaCare, DaVita, and National PACE Association.