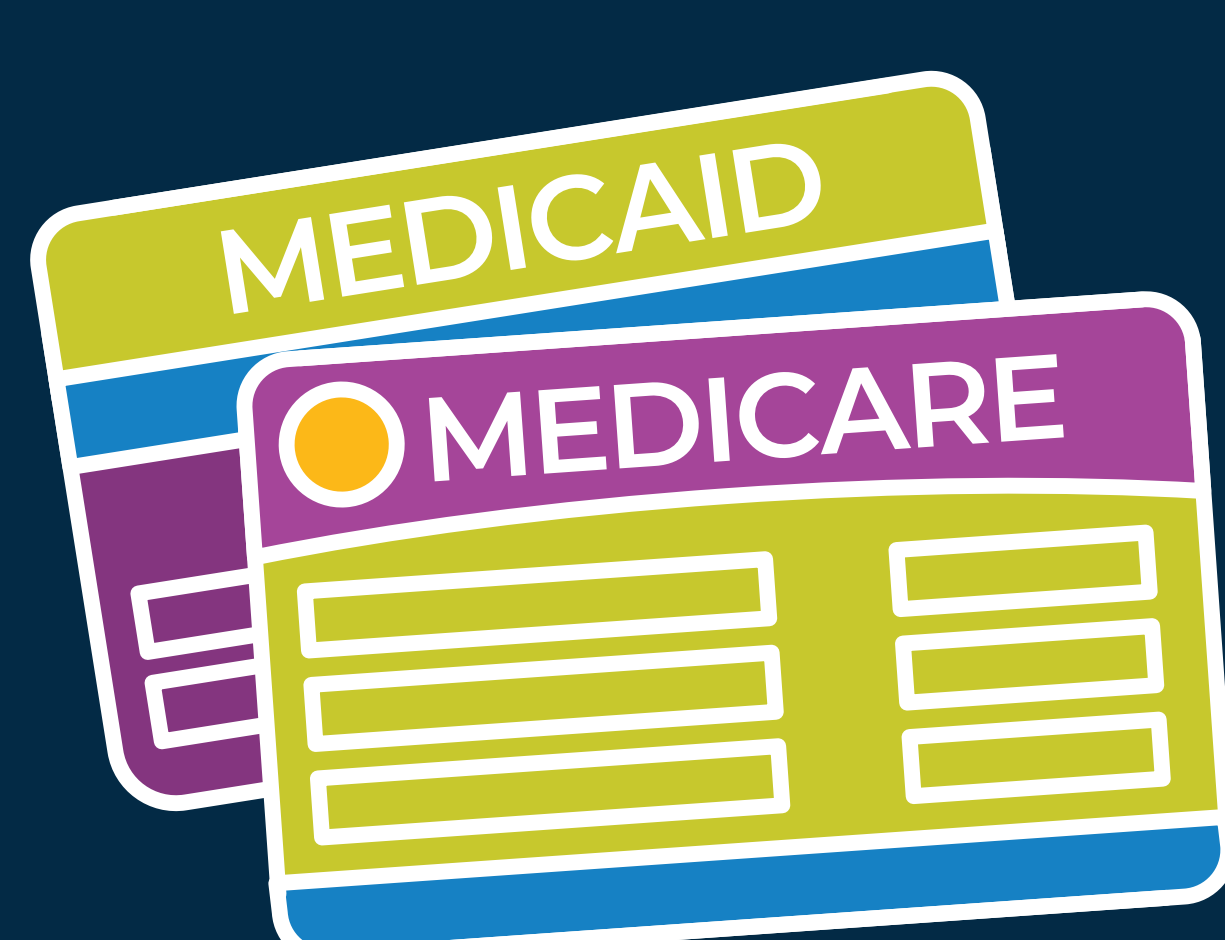


Dual Eligible Special Needs Plans (D-SNP)



Dual Eligible Special Needs Plans (D-SNPs) are Medicare Advantage plans that enroll individuals who are entitled to both Medicare and medical assistance from a state plan under Medicaid. States cover some Medicare costs, depending on the state and the individual's eligibility. Is a D-SNP right for you?



D-SNPs provide benefits and services to those who also have Medicaid coverage. D-SNPs contract with state Medicaid programs to help coordinate Medicare and Medicaid benefits.

D-SNPs include prescription drug coverage and may include extra services like care coordination, health and wellness programs, and diabetes services.



You'll generally need to choose a primary care doctor in a specific network. Check with the D-SNP to see if you need to choose a primary care doctor. Your plan may also require a care coordinator to make sure you get the right care and information.

Some D-SNPs require referrals to see a specialist and some don't. Check with the plan to see if you need a referral when seeing a specialist.



Costs in a D-SNP plan may include the Medicare Part B premium and the Medicare Advantage D-SNP plan premium. Your cost also depends on the level of Medicaid you receive and if you get Extra Help from your state to help pay Medicare prescription drug costs. Contact your state Medicaid office to learn more: www.medicare.gov/contacts or 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048).

Extra Help is a program to help people with limited income and resources pay for their monthly premiums, annual deductibles, and copayments related to Medicare prescription drug costs. To qualify for Extra Help you must be receiving Medicare and have limited income and resources. Extra Help limits are generally revised on an annual basis. You can get Extra Help if you have Original Medicare and a separate Medicare prescription drug plan or if you have a Medicare Advantage D-SNP.



You're eligible for Extra Help if you have both Medicare and Medicaid and meet certain income and resources requirements. To be eligible for Medicare, you must be age 65 or older, under 65 with certain disabilities, or have end-stage renal disease (ESRD). Medicaid eligibility varies from state to state. Many state Medicaid programs cover low-income adults, which depends on household income, family size, age, disability, and other factors.

Plus, you must be a U.S. citizen or lawful permanent resident, and you live in a D-SNP county or service area. As of February 2022, 42 states and the District of Columbia offered D-SNPs, according to the Medicaid and CHIP Payment and Access Commission.



If you have Medicaid, you can enroll in a Medicare Advantage D-SNP as soon as you're eligible for Medicare.

If you already have Medicare and Medicaid or get Extra Help, you may be able to make changes to your drug coverage one time during each of these periods: January-March, April-June, July-September. All people with Medicare can make changes to their health care coverage during the Annual Enrollment Period (AEP), October 15-December 7. AEP changes begin on January 1.



To find a D-SNP near you, look at the Medicare & You handbook mailed to you each fall. D-SNPs in your area are listed toward the back of the book.

Or visit www.medicare.gov/find-a-plan or call 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048).



Is D-SNP Right for You?

If you're eligible, a D-SNP may make sense. But you still want to consider:
*Will this plan help me save money?
And will it improve my care?*
Our licensed insurance agents can help.

Medicare Support Center

at **CVS**
a non-governmental program

1-844-672-0317 (TTY: 711)
Monday-Friday | 9 AM-6 PM ET