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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?

engibility. 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.

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.

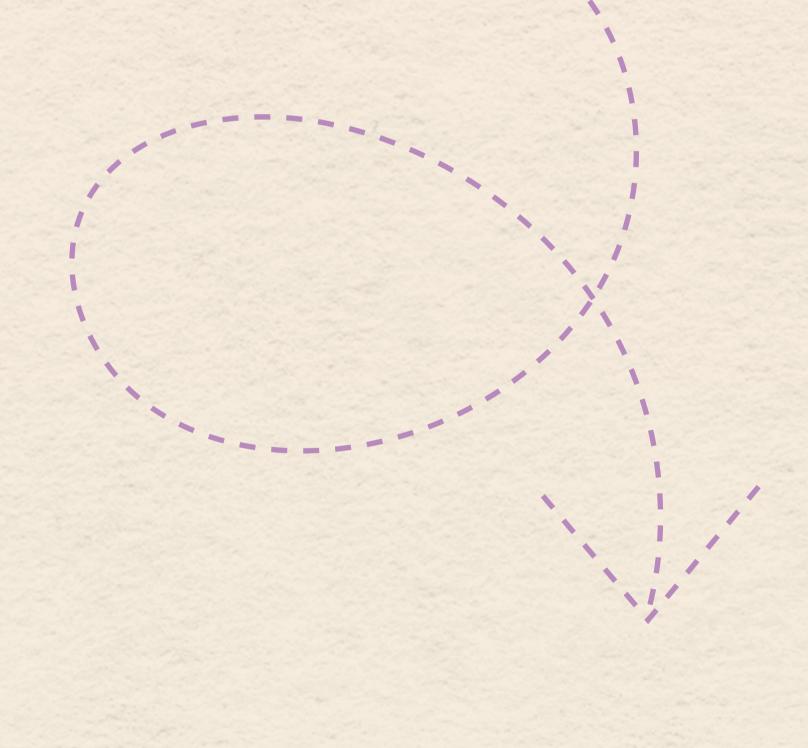
You'll generally need to choose a primary care doctor in a specific network. Check with the D-SNP to see if you need to choose a primary care doctor. Your plan may also require a care coordinator to make sure you get the right care and information.



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).



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.

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

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.

receiving Medicare and have limited

or lawful permanent resident, and you live in a D-SNP county or service area. As of February 2022, 45 states and the District of Columbia offered D-SNPs,

Plus, you must be a U.S. citizen

according to the Centers for Medicare and Medicaid Services (CMS).

You're eligible for Extra Help if you have both Medicare and Medicaid and meet certain

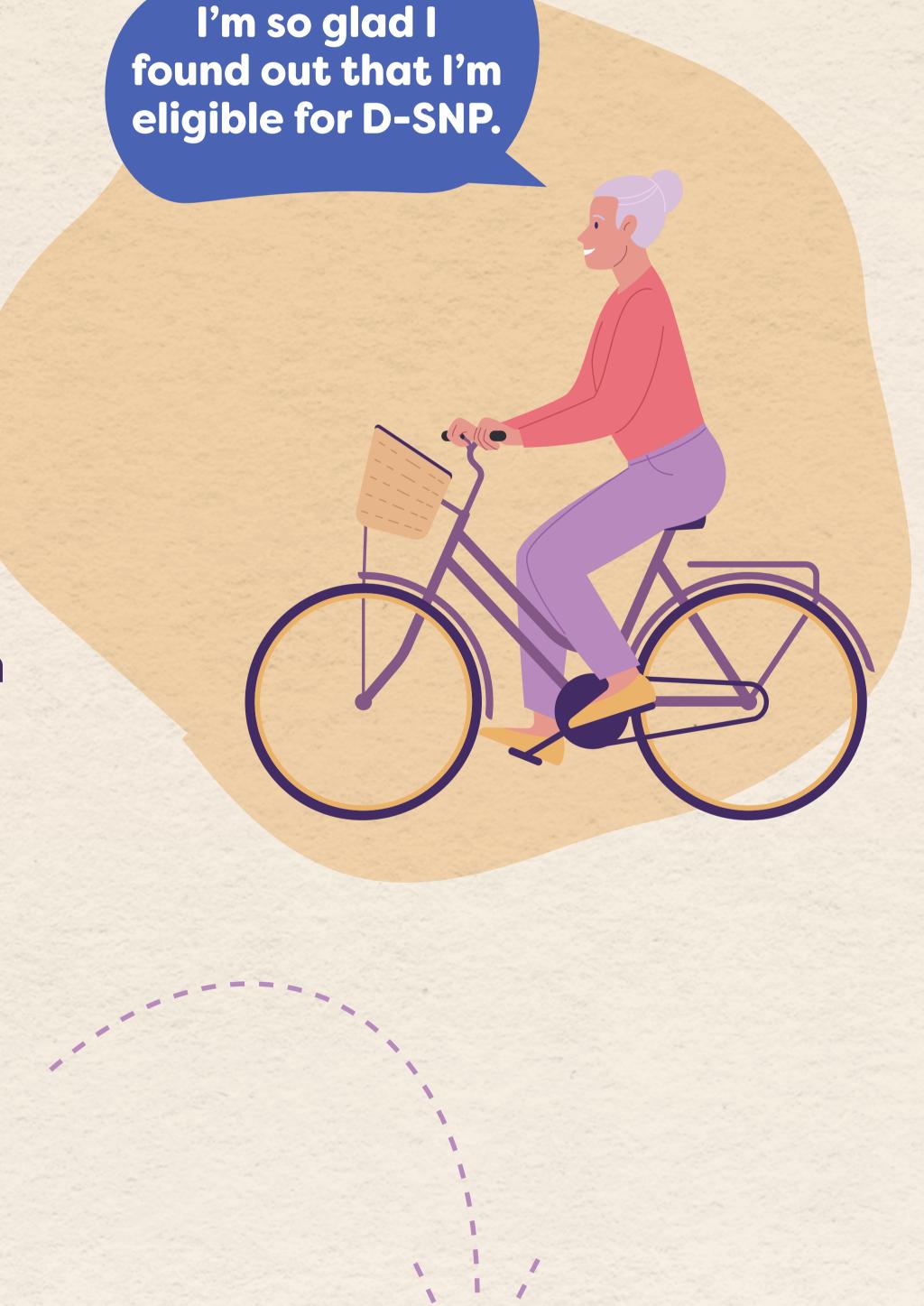
eligible for Medicare, you must be age 65 or older, under 65 with certain disabilities, or have end-stage renal disease (ESRD).

Medicaid eligibility varies from state to state. Many state Medicaid programs cover low-income adults, which depends

income and resources requirements. To be

on household income, family size, age, disability, and other factors.

Now we can relax and enjoy our time



To find a D-SNP near you, look at the Medicare & You handbook mailed to you

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:

If you have Medicaid, you can

enroll in a Medicare Advantage

D-SNP as soon as you're eligible

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.

Or visit:



each fall. D-SNPs in your area are listed

toward the back of the book.

or 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048).

www.medicare.gov/contacts

Or call:

Is D-SNP Right for You?

Medicare

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

at **CVS**®

Support Center

a non-governmental program

www.MedicareSupportCenter.com

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.