

# COZY UP

## AND UNDERSTAND MEDICARE D-SNP

Everyone loves the comfort and security of a nice warm blanket. And we've crafted one that's extra special. It can help you understand if switching to a Medicare D-SNP is right for you!

**Medicare Dual Eligible Special Needs Plans (D-SNPs)** are designed to address the unique health care needs of individuals who qualify for both Medicare and Medicaid. These plans offer an approach to healthcare coverage that combines benefits and provides coordinated care for those who qualify. Relax, get cozy and be informed!

### Eligibility

**D-SNPs** are exclusively for individuals who have Medicare (Part A and B) and qualify for Medicaid.

Factors for Eligibility vary by state, but you must meet income and other medical requirements for both programs. Note: States review these factors annually during a Medicaid Redetermination period. If you no longer meet the factors to be eligible for Medicaid, you may still get extra benefits based on income—just call us for a Benefits Check-up.

### Coordinated Care

D-SNPs aim to coordinate healthcare services, ensuring that you receive comprehensive care that meets both Medicare and Medicaid standards.

Coordinated care may involve a designated care manager or team to assist with your health care.

### Care Plans

An individual can select a D-SNP health plan that meets their needs from what's offered, taking into account your unique health conditions and health care needs.

Care plans may include preventive services, chronic disease management, and other services designed to improve your overall health.

### Coverage Benefits

D-SNPs typically provide coverage for all Medicare services, including hospital stays (Part A) and medical services (Part B).

D-SNPs include prescription drug coverage, helping you manage your medication costs. This coverage is often more extensive than standalone Medicare Part D plans, addressing your specific medication needs.

Additional D-SNP benefits can include dental services, vision care, hearing aids, and other supplementary services.

### Provider Networks

D-SNPs may have a defined network of health care providers, specialists, and facilities that you must use.

Some plans offer out-of-network coverage, but it's essential to understand the plan's policies regarding choosing a provider.

### D-SNP State Variations

D-SNPs are regulated at both the federal and state levels, so plan details and availability vary by location.

It's crucial to consider your state-specific rules and available plans when considering switching to a D-SNP.

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### Cost Benefits

Cost-sharing, such as copayments and deductibles, may be reduced for individuals enrolled in Special Needs Plans.

### Enrollment

You can enroll in a D-SNP plan during specific enrollment periods, such as your Initial Enrollment Period (IEP), which is the 7-month period around your 65th birthday - 3 months before, your birthday month, and 3 months after.

Annual Enrollment Period (AEP) during October 15-December 7 or Special Enrollment Periods (SEPs) occurs 60 days before or 60 days following the event.

You can learn more about D-SNP and all Special Needs Plan details or enroll in one by calling 1-844-471-0182 (TTY: 711). You'll speak one-on-one with a Medicare Support Center at CVS licensed insurance agent.

The Medicare website at Medicare.gov also provides D-SNP enrollment options.

### Regular Review and Updates

Once enrolled in a D-SNP plan, you should review your coverage yearly to ensure it continues to meet your health care needs.

Annual enrollment periods provide opportunities to switch plans if necessary.

Putting the pieces together of Medicare Special Needs Plans is important if you're seeking combined comprehensive health care coverage. The Medicare Support Center at CVS can help you explore the benefits and coverage options offered like a D-SNP, so you can make an informed decision that does your overall well-being.

