Monday-Friday | 9 AM-6 PM ET

1-844-672-0317 (TTY: 711)



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



Eligibility



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.



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).

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.

D-SNPs include prescription drug coverage, helping you manage your medication costs. This coverage



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.

Plan details and availability vary by location.



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

Cost Benefits

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.

Enrollment

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

CVS licensed insurance agent. The Medicare website at Medicare.gov also provides D-SNP enrollment options.

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



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

Regular Review and Updates

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 could enhance your overall well-being. And keep you warm!



Refer to Medicare.gov for the official Medicare website. Medicare Support Center at CVS® is not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare Support Center at CVS is an educational and enrollment program owned and operated by CareFree Insurance Services® ("CareFree"), a subsidiary of CVS Health® and licensed insurance agency. CareFree sells Medicare plans through arrangements with insurance companies, independent licensed agents, agencies, and call centers staffed by CareFree agents, contractors, and affiliated agencies. We do not offer every plan available in your area. Currently we represent 61 organizations which offer 8 products in your area. Please contact Medicare.gov, 1-800-MEDICARE (TTY: 1-877-486-2048), 24 hours a day, 7 days a week, or your local State Health Insurance Program (SHIP) to get information on all your options. CVS Pharmacy® has made space available to select licensed insurance agents or agencies and the Medicare Support Center at CVS as a courtesy for its customers. CVS Pharmacy is preferred with some Medicare Part D plans, does not endorse any particular Medicare plan, and does not receive compensation of any kind from plan sponsors or other third parties related to enrollment in a Medicare plan. Please refer to the outlines of coverage and specific brochures on products and insurance plans for more detailed information

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