



D-SNP 101:

Understanding Dual-Eligible Special Needs Plans

Licensed Insurance Agent

What are D-SNP plans?



Dual-Eligible Special Needs Plans (D-SNPs) are a type of Medicare Advantage Special Needs Plan (SNP) that:





- ✓ Combines multiple coverages
- ✓ Coordinates Medicaid and Medicare benefits
- ✓ May provide additional features or benefits



How does D-SNP compare to Original Medicare?



Original Medicare and D-SNP plans have some overlap in coverage, but are not the same. You have options for additional coverage:

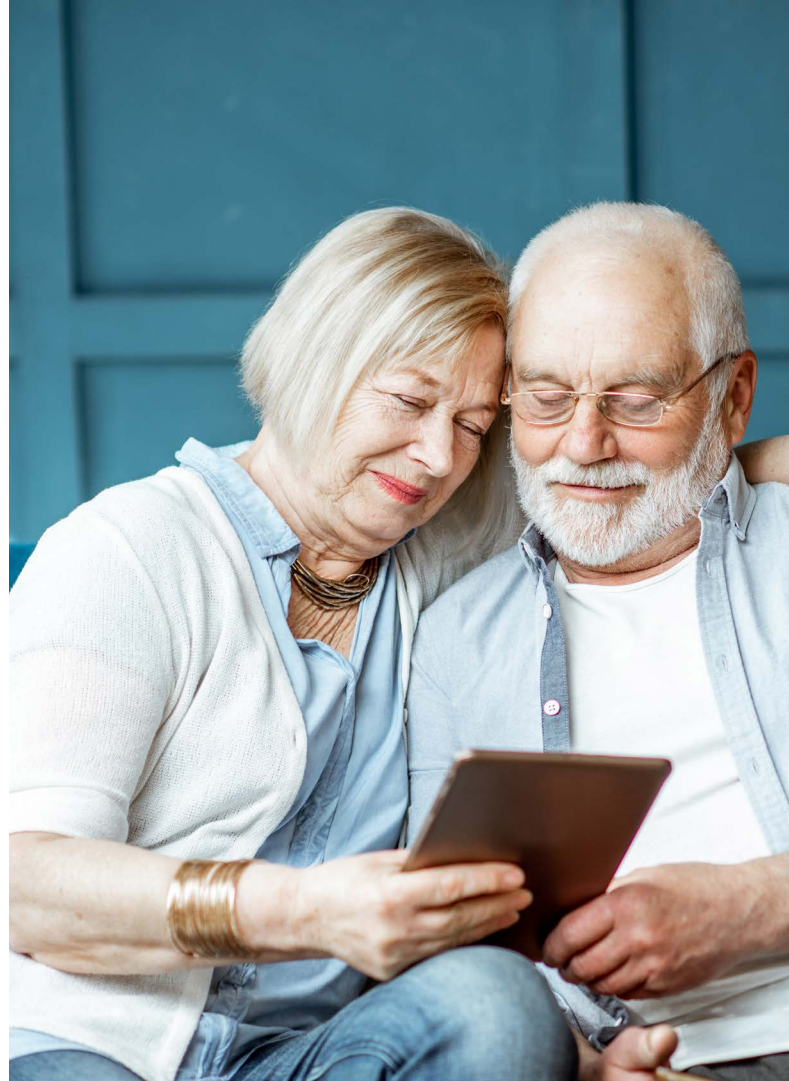
ORIGINAL MEDICARE		D-SNP PLAN
Part A (Hospital Insurance) + Part B (Medical Insurance)		Includes Part A and Part B coverage
Does not automatically include Part D (Prescription Drug coverage)		Includes Prescription Drug coverage
Most U.S. citizens over 65 qualify		Qualifying is through having eligibility for both Medicaid and Medicare coverage
Does not include a care coordinator		Includes a care coordinator
Requires multiple plans to have wide coverage (Part A, Part B, Part D, Medicare Supplement)		One single plan with multiple coverages rolled together

Why choose a D-SNP plan?



Reasons to choose a D-SNP plan:

- ✓ Includes **Part D prescription drug coverage**
- ✓ Covers **everything Original Medicare covers**
- ✓ Includes a **care coordinator** to help you stay healthy and create a care plan
- ✓ May offer additional features or services to support health



**Do you qualify
for D-SNP?**



If You Are:

✓ Eligible for Medicare

And

✓ Eligible for Medicaid

... You may be eligible for a D-SNP plan!



To enroll in a D-SNP, you must:

- ✓ Be eligible for both Medicare and Medicaid
- ✓ Be enrolled in Original Medicare
- ✓ Live in an area with an available D-SNP plan (most places do!)



**When can you
enroll in a D-SNP?**



There are several chances to enroll in a D-SNP each year:



Initial Enrollment Period (IEP)

- 7-month “Turning 65” Election Period:
Three months before your birthday month,
the month of your birthday and three
months after your birthday



Open Enrollment Period (OEP)

- October 15th – December 7th each year



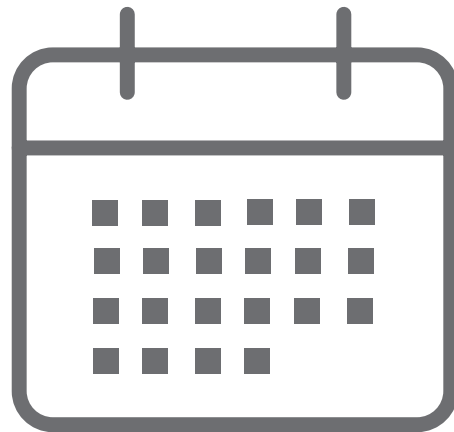
Special Enrollment Period (SEP)

- Starts around a qualifying event, such as
becoming eligible for Medicaid benefits



D-SNP Monthly SEP

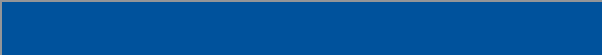
- Available for certain individuals and allows the selection
of a stand-alone prescription drug plan or an integrated
D-SNP plan



Getting help with D-SNP plans



D-SNP plans can help
simplify your health
care, but seem hard
to understand



**Available government resources for
D-SNP information:**

- [Dual Eligible Special Needs Plans \(D-SNPs\) — from the Centers for Medicare & Medicaid Services](#)
- [What is a Dual Eligible Special Needs Plan \(D-SNP\)? — from National Council on Aging](#)

**It helps to have resources to simplify
D-SNPs!**

How I Can Help

I'm here to offer:

- ✓ Help understanding D-SNPs
- ✓ Answers about eligibility and enrollment
- ✓ Assistance finding a D-SNP plan in your area

I'll be with you every step of the way.



Ready to get started or get your questions answered?

I am here to help you at no additional cost or obligation to you.

My contact information:

By calling the number above, you will be directed to a licensed insurance agent.

This is a solicitation for insurance. Not connected with or endorsed by the U.S. government or federal Medicare program. Licensed sales agents can answer your questions and provide information about Medicare options, such as Medicare Advantage, Prescription Drug (Part D), and Medicare Supplement insurance plans. A Medicare Advantage Plan is a health insurance plan provided through a private insurer and delivers Medicare Part A and Part B benefits. A Part D Drug Plan is a prescription drug insurance plan provided through a private insurer and delivers Medicare Part D benefits.

For more detailed information, consult:

<https://www.cms.gov/medicare/enrollment-renewal/special-needs-plans/dual-eligible>