



D-SNPs and C-SNPs: Frequently Asked Questions



What are Special Needs Plans (SNPs)?

Special Needs Plans (SNPs) are Medicare Advantage plans which provide care coordination services and tailored benefits to specific populations with defined health care conditions or needs.

What are the types of SNPs available?

SNPs include D-SNP (Dual Eligible), C-SNP (Chronic Condition) and I-SNP (Institutional Care).

How do D-SNPs and C-SNPs compare?

	CHRONIC CONDITION SNP (C-SNP)	DUAL ELIGIBLE SNP (D-SNP)
Who it is for	Those with a qualifying chronic condition	Those eligible for both Medicare and Medicaid
Part A	Included	Included
Part B	Included	Included
Part D (Drug Coverage)	Included	Included
Medicaid Coordination	No	Yes
Condition Care Management	Yes	No



More SNP Resources

This FAQ is an overview. Get to know more about SNPs and coverage here:
<https://www.medicare.gov/health-drug-plans/health-plans/your-coverage-options/SNP>

Can agents talk to clients about C-SNPs and D-SNPs?

Yes — with certain limitations. CMS has different guidance in place around marketing C-SNPs vs D-SNPs to clients. C-SNPs and eligibility can be discussed in the same way as Medicare Advantage plans. D-SNPs have stricter rules and generally cannot be brought up by the agent unless asked. If the consumer asks about D-SNPs, the agent can go ahead and discuss.

Is the C-SNP and D-SNP market too small for agents to bother?

Absolutely not. In 2024, 20% of total Medicare Advantage enrollment was in D-SNPs. It is estimated that 70% of dual-eligibles are not yet enrolled in a D-SNP. Additionally, as many as half of Medicare enrollees have one or more of the chronic conditions to qualify for a C-SNP.

Sources: <https://data.cms.gov/infographic/medicare-beneficiaries-at-a-glance>
<https://www.kff.org/medicare/issue-brief/10-things-to-know-about-medicare-advantage-dual-eligible-special-needs-plans-d-snps/>

Are C-SNP and D-SNP clients too challenging?

No. In fact, consumers eligible for SNPs may be those who can benefit greatly from an agent who cares for their well-being and who can guide them to the plans best suited for their unique health situation.

How can I start working with C-SNP and D-SNP clients?

Educate yourself on the available C-SNP and D-SNP plans in the areas you sell — and get contracted if needed. Once you understand the products, you can begin to include them in educational events with clients and prospects and marketing them as allowed by CMS. Always check for compliance before engaging in any marketing activity with consumers.



Always check with your compliance officer before starting any client outreach that may discuss specific plans or types of plans!

