



Special Needs Plans (SNPs)

A Guide to Understanding These Unique
Medicare Advantage Options

Not connected with or endorsed by the United
States government or the federal Medicare program.
For informational purposes only.



What Are Special Needs Plans (SNPs)?

- A type of Medicare Advantage (Part C) plan designed to provide targeted care and benefits for individuals with specific needs.
- SNPs cover the same services as Medicare Part A (hospital) and Part B (medical), and most include Part D (prescription drugs).
- These plans tailor their benefits, provider choices, and drug formularies to best serve their members.

Types of SNPs



Chronic Condition SNP (C-SNP):

For people with certain chronic or disabling conditions (e.g., diabetes, chronic heart failure, ESRD).



Dual Eligible SNP (D-SNP):

For people who qualify for both Medicare and Medicaid.



Institutional SNP (I-SNP):

For people who live in an institution (like a nursing home) or need nursing care at home.

Who Are SNPs For?

- Individuals living with one or more qualifying chronic health conditions.
- People who receive both Medicare and Medicaid benefits.
- People residing in long-term care facilities or who require at-home nursing care.

How Do You Qualify?

C-SNP: Must have a doctor's confirmation of the qualifying chronic condition.

D-SNP: Must be eligible for both Medicare and Medicaid.

I-SNP: Must live in or need the level of care provided by an institution or nursing facility.

Key Benefits of SNPs

- Coordinated care tailored to specific needs.
- Prescription drug coverage (most SNPs include Part D).
- Access to a specialized network of providers.
- Extra benefits not always found in Original Medicare, such as transportation, dental, or vision.

Did you know? SNP plan Enrollment has nearly doubled in the last 5 years, reflecting the demand for more tailored Medicare Advantage options.



Care Coordination

- SNPs must provide a personalized care plan for each member.
- Many assign a care manager or care coordinator who:
 - Helps schedule appointments.
 - Coordinates services between different doctors.
 - Connects members with community resources.
- This can be especially helpful for people managing multiple medications or specialists.

SNP Provider Networks

- SNP members usually need to use doctors and hospitals in the plan's network (except in emergencies).
- Each SNP has a specialized network of providers trained to treat the plan's focus population (chronic conditions, dual-eligibles, etc.).
- Members often get access to specialists and coordinated care teams who understand their condition or situation.

Enrollment Periods

You can join an SNP during: 

- Your Initial Enrollment Period (IEP)
- The Annual Enrollment Period (AEP)
- or if you qualify for a Special Enrollment Period (SEP) (such as when your eligibility changes).

Important Notes

- SNP availability varies by state and county.
- Benefits and costs differ depending on the specific plan.
- Not all providers or hospitals accept SNPs, so checking the network is important.

Quick Facts

- D-SNPs (Dual Eligible) make up over 90% of all SNP members.
- Chronic Condition SNPs most commonly focus on diabetes, cardiovascular disorders, and chronic lung conditions.

CMS Resources

<https://www.medicare.gov/health-drug-plans/health-plans/your-health-plan-options/SNP>

PSM Brokerage

11940 Jollyville Rd. #200 South
Austin TX, 78759

Not connected with or endorsed by the United States government or the federal Medicare program. For informational purposes only.



(800) 998-7715

info@psmbrokerage.com

www.psmbrokerage.com