

Special Needs Plans (SNPs)

A Guide to Understanding These Unique Medicare Advantage Options



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

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Chronic Condition SNP (C-SNP):

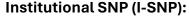


For people with certain chronic or disabling conditions (e.g., diabetes, chronic heart failure, ESRD).



Dual Eligible SNP (D-SNP):

For people who qualify for both Medicare and Medicaid.





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

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