

Understanding SNP Eligibility

Identifying the Right Clients for SNP Plans

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Special Needs Plans (SNPs) are designed for individuals with specific health or financial needs. To market and sell these plans properly, agents must understand who qualifies and how to recognize potential prospects.

1. Dual Eligible SNP (D-SNP)

Who qualifies:

- Individuals enrolled in both Medicare and Medicaid.
- Medicaid eligibility varies by state (full or partial duals may qualify).

How to identify prospects:

- Clients who mention they already receive Medicaid benefits.
- People in lower-income communities, senior housing, or accessing social services.

Referral sources:

Medicaid caseworkers, community centers, food banks.

Always verify dual eligibility through your state's Medicaid office or your carrier portal. Don't rely on client self-report alone.

Pro Tip for Agents: Build relationships with local Medicaid offices, social workers, and community clinics — they are excellent referral sources for dual eligible prospects.

2. Chronic Condition SNP (C-SNP)

Who qualifies:

- Medicare beneficiaries diagnosed with specific chronic or disabling conditions.
- Common conditions covered include:
 - Diabetes
 - Cardiovascular disorders (heart disease, stroke)
 - Chronic heart failure
 - COPD or other lung disorders

How to identify prospects:

- Clients who talk about regular specialist visits or daily medications for a chronic disease.
- Referrals from primary care doctors or specialty clinics.
- Educational events at pharmacies, diabetes education classes, or wellness fairs.

Always ask compliant, open-ended questions: “Do you have any ongoing health conditions that require regular treatment?”



Did you know? D-SNPs (Dual Eligible) make up over 90% of all SNP members. Roughly 12 million Medicare beneficiaries are dual eligible (about 1 in 5).

3. Institutional SNP (I-SNP)

Who qualifies:

- Individuals living in an institution (e.g., nursing home, rehab facility) for 90 days or longer.
- Those who require an institutional level of care but may live at home (with state approval).

How to identify prospects:

- Long-term care facilities, rehab centers, assisted living communities.
- Partnerships with discharge planners and care coordinators.
- Family caregivers seeking extra benefits and coordinated care for loved ones.

These plans often have very localized provider networks — know which facilities are in-network before marketing.

Quick Recap Cheat Box

- D-SNP → Medicare + Medicaid.
- C-SNP → Specific chronic conditions (diabetes, heart disease, COPD, etc.).
- I-SNP → Nursing home residents or those needing equivalent care.

Compliance Reminders



- Never imply that benefits are “free” instead say “covered” or “\$0 cost with eligibility.”
- Always verify Medicaid eligibility before enrolling a client.
- Use carrier-provided marketing materials to ensure CMS compliance.
- Document every client interaction and keep records of eligibility verification for compliance audits.

3-Step Process



Step 1 - Identify Potential Prospects



Step 2 - Verify Eligibility



Step 3 - Match the Right SNP Plan

SNPs are more than just another product in your portfolio — they’re a way to truly impact the lives of clients who need extra support. By understanding eligibility, guiding clients through their options, and connecting them with the right resources, agents can deliver real value.

PSM Brokerage

11940 Jollyville Rd. #200 South
Austin TX, 78759

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(800) 998-7715
info@psmbrokerage.com
www.psmbrokerage.com