



What Is a D-SNP?

Learn how D-SNPs combine Medicare and Medicaid to deliver more complete care.

Here for You, Every Step of the Medicare Journey



Insurance Services

What Is a D-SNP?

A Dual Eligible Special Needs Plan (D-SNP) is a type of Medicare Advantage (Part C) plan created for people who qualify for both Medicare and Medicaid. These plans are designed to coordinate benefits from both programs, helping members receive more seamless care and support for their unique health and financial needs.

Who Qualifies for a D-SNP?

You may qualify for a D-SNP if you:

- Are enrolled in Medicare Part A and Part B, and
- Are eligible for Medicaid in your state.

If both apply, you can generally enroll in a D-SNP offered in your area.

What Do D-SNPs Offer?

D-SNPs include all the benefits of Original Medicare and often much more. Many plans also include:

- Prescription drug coverage (Part D)
- Extra benefits such as dental, vision, and hearing care
- Transportation to medical appointments
- Care coordination and wellness support
- In some cases, grocery, utility, or rent assistance

Key Features and Advantages

Coordinated Care

D-SNPs align Medicare and Medicaid services to reduce gaps in care and confusion that can happen when managing two separate programs. Members often receive help from care coordinators who assist with scheduling, follow-ups, and ongoing support.

Comprehensive Coverage

Along with the standard Medicare benefits, D-SNPs may cover Medicaid services like long-term care, personal care, or home health support, depending on your state's program.

Lower Out-of-Pocket Costs

Because Medicaid often helps cover copayments, deductibles, and premiums, D-SNP members typically pay little to nothing for many covered services.

Added Benefits

Some plans go beyond medical coverage by including dental, vision, hearing aids, fitness or wellness programs, and social service assistance — all designed to improve quality of life and help members stay independent.

Support for Chronic and Complex Needs

Many D-SNPs provide targeted programs for members with chronic illnesses or disabilities, helping ensure their care is coordinated across multiple providers and settings.

Varies by State

Each state runs its own Medicaid program, so D-SNP eligibility and benefits can differ by location. Plans must follow federal rules but adjust to local Medicaid guidelines.

Enrollment and Eligibility

To enroll in a D-SNP, you must qualify for both Medicare and Medicaid.

Dual-eligible individuals have access to a Special Enrollment Period (SEP) — which means you can change your D-SNP at any time of the year if you remain eligible.

Did You Know?

- More than 5 million Americans are enrolled in D-SNPs as of 2024. (CMS Enrollment Data)
- Over 90% of dual-eligible individuals live in areas where at least one D-SNP is available. (CMS MMCO)
- D-SNP enrollment has doubled in the last five years, showing strong growth and demand. (CMS SNP Data Reports)

Need Help Comparing Plans?

Choosing the right D-SNP can feel complicated — but you don't have to navigate it alone. A licensed insurance agent can help you:

- Confirm your eligibility
- Compare available plans in your area
- Review your doctors, prescriptions, and extra benefits
- Guide you through enrollment or state transitions

Moving Forward

Medicare is about more than coverage — it's about finding a plan that fits your health, lifestyle, and budget. Working with a knowledgeable agent can help ensure your benefits are coordinated, your out-of-pocket costs are minimized, and your care stays on track all year long.

Talk with a licensed professional about your Medicare and Medicaid options.



[Agent Name]
[Licensed Insurance Agent]
[Phone Number]
[Email Address]



Get the coverage, care, and confidence you deserve.



We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. Not connected with or endorsed by the United States government or the federal Medicare program. This is a solicitation for insurance.