

Chronic Special Needs Plans

A Medicare Scholar Presentation



Special Needs Plans

Medicare Special Needs Plans (SNPs) are a type of Medicare Advantage plan that tailors its benefits, provider choices, and drug coverage to best meet the specific needs of the groups they serve.



Types of SNPs

Dual Eligible – for those with Medicare & Medicaid

Institutional – for Medicare beneficiaries living in certain institutions, like a nursing home

Chronic – for Medicare beneficiaries living with one or more specific chronic conditions

Why can join a SNP?

You can join a Special Needs Plan if you meet these requirements:

- You have Medicare Part A and Medicare Part B
- You live in the plan's service area (county based)
- You meet the plan's eligibility for one of the 3 SNP types

Qualifying Conditions

To qualify for a Chronic SNP, you must have one or more specific conditions, including:

- Heart Failure
- Chronic Lung Disorders
- Diabetes
- End-Stage Renal Disease (ESRD) requiring dialysis
- And more...

Chronic SNP Designs

- Plans may limit qualifications to those with only a specific condition, like heart failure, chronic lung disorder like COPD, or diabetes
- Network based – they are either HMO or PPO plans and you must choose a Primary Care Physician (PCP)
- Include Part D prescription drug coverage
- Tailors its benefits to enhance member's quality of life and improve their health outcomes
- Includes Care Coordination



Chronic SNP Benefits

May be tailored to allow greater access to care to help maintain chronic conditions, including things like:

- Lower copays for commonly used services and supplies, like podiatry visits or oxygen equipment
- Lower tier copays for commonly used maintenance medications

Care Coordination

- SNPs use a Care Coordinator to help you stay healthy and follow your doctors' orders
- They make sure you receive the right care and information at the right time
- Can help you better monitor and treat your condition, and connect you to tools and resources within the plan to achieve that goal

When to join a Chronic SNP

You can join a Chronic SNP during any eligible election period, including:

- Initial Enrollment Period
- Annual Enrollment Period
- Open Enrollment Period
- Special Enrollment Period – Chronic SNPs have a special enrollment period that can be used once per lifetime, per qualifying condition (like diabetes)

When can you leave a Chronic SNP?

You can leave a Chronic SNP during any eligible election period, including:

- Annual Enrollment Period
- Open Enrollment Period
- Special Enrollment Period – this may be triggered by moving out of the plan's service area, qualify for additional benefits like Medicaid or Extra Help, or other factors



Is a Chronic SNP right for you?

You may consider looking into a Chronic SNP if:

- You feel like you need assistance managing your chronic condition
- You're looking for additional resources or financial savings from your healthcare
- You are outside of an enrollment period and are looking to change your coverage



Questions?



Thank you for
attending!



Sources

- <https://www.medicare.gov/sign-upchange-plans/types-of-medicare-health-plans/special-needs-plans-snp>
- <https://www.medicare.gov/sign-upchange-plans/types-of-medicare-health-plans/how-medicare-special-needs-plans-snps-work>