D-SNPs

People who are dual eligible may have access to certain Special Needs Plans based on availability, carrier guidelines and their dual eligible status. These are called D-SNPs or Dual Special Needs Plans. Dual eligibles may also enroll in an MA-PD or any type of Medicare Advantage plan with the exception of stand-alone MA plans and MSAs.

While there are several categories of dual eligibility, it is important to condense it down to two categories; QMBI and SLMBI, or full and partial qualifiers, respectively. If someone is a full qualifier, they will not usually incur any costs from the D-SNP or Medicare; partial qualifiers will incur some costs.

For a partial qualifier, an SNP is usually not the best option. Usually, the only advantage to taking a D-SNP is ancillary benefits — things that are not covered by Medicare or Medicaid. Otherwise, it is no different than staying on Original Medicare, for most people who qualify.

SNPs work like an HMO and require a primary care physician or a care coordinator. A referral is required to see a specialist except for certain preventive treatments. There are no services outside of the network (except emergency care) and all providers in the network must accept Medicare assignment and Medicaid.