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## FOR IMMEDIATE RELEASE

## **Dual Eligible Special Needs Plans (D-SNPs)**

A Medicare Dual Eligible Special Needs Plan (D-SNP) is a Medicare Advantage plan, offered by private insurance companies that are specifically designed to provide medical and prescription drug coverage for Medicare beneficiaries eligible for both Medicare and Medicaid.

D-SNP plans include hospital, medical, and prescription drug coverage combined into a single plan. Eligibility for D-SNP enrollment is based on whether an individual is eligible for Elderly, Blind, or Disabled Medicaid (EBD MA). Eligibility for Medicaid programs is determined by an individual's local Income Maintenance Consortium or Tribal Agency.

## Potential Benefits of a Dual Eligible Special Needs Plan (D-SNP):

- Low or No Co-Pays and Coinsurance
- Vision Coverage
- Dental Coverage
- Hearing Coverage
- Extra or Supplemental Benefits (Outside of Medicaid and Medicare Covered Services)

Enrolling in a D-SNP is voluntary in most cases. D-SNPs can be either HMOs (Health Maintenance Organizations) or PPOs (Preferred Provider Organizations). HMO D-SNPs may have a more limited provider network. Beneficiaries can enroll in a D-SNP by calling Medicare (1-800-633-4227), calling the D-SNP plan directly, or using Medicare.Gov.





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In the event a beneficiary loses Medicaid eligibility, a beneficiary may want to call their plan and speak with a representative. D-SNP plan copays, premiums, and services covered can change significantly when an individual no longer qualifies for a Medicaid program.

For further questions or assistance about Medicare-related health insurance coverage in Wisconsin, contact the Medigap Helpline at **1-800-242-1060** to speak with a counselor.

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**Navigating Medicare** 

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