



Special Supplemental Benefits for the Chronically Ill (SSBCI) Member Communications

Overview

- Special Supplemental Benefits for the Chronically Ill (SSBCI) is a program that allows Medicare Advantage plans to offer additional benefits to members with one or more complex conditions. With VBID ending, UnitedHealthcare will continue offering healthy food and utilities benefits through SSBCI. D-SNP members may now need to take steps to qualify for SSBCI. Learn more about [SSBCI in our Quick Reference Guide](#).
- Prospects and existing members should be notified about SSBCI updates to help them understand the changes and stay informed about their eligibility.

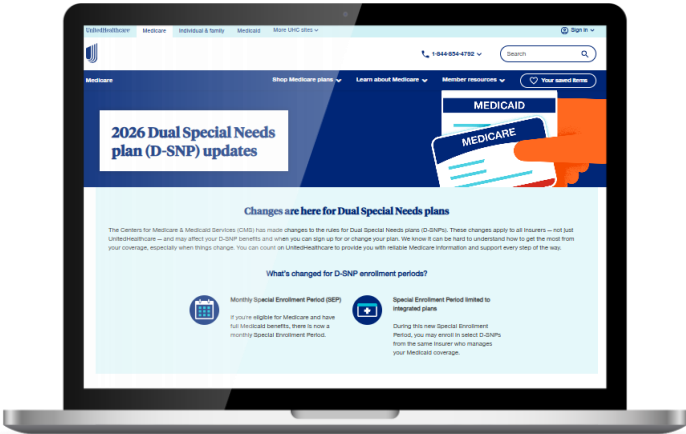
Key Objectives

- Create awareness of new eligibility requirement to use OTC credits toward healthy food and utilities, and help guide members through a seamless verification process.

Timing

- All prospects and existing members have access to education focusing on the CMS changes. This includes articles, videos, FAQs, and content on the UHC Agent Toolkit ([see page 2](#)).
- Existing members received their Annual Notice of Change (ANOC) in September, which outlined the VBID changes and plan impact ([see page 2](#)).
- Many existing members will automatically qualify for SSBCI benefits, and they will be notified by direct mail that they are eligible ([see page 3](#)). Existing members that aren't already verified can share information about their qualifying complex conditions on the member site.
- Starting 10/1, members will be directed to the Plan for Next Year (PFNY) page on the member portal from communications. PFNY will feature the SSBCI Eligibility status indicator.
- Starting in late November, members will receive the OTC+ Benefit Introduction via mail and/or email. This message shares a benefit overview, notes SSBCI eligibility if applicable, and directs members to the UCard Hub for details.
- Members will receive their new UCard in the mail, which will include information on how they can use their monthly credits and directs to the UCard Hub.
- Members who have shared information about their qualifying condition but haven't been verified for SSBCI will be able to spend their credits on healthy foods and utilities while we verify their condition with their provider. They will receive a reminder letter or email to encourage them to check with their provider about confirming their condition ([see page 4](#)).
- If verification fails, members receive a final letter to notify them ([see page 4](#)). If they are verified later in the plan year, they will have immediate access to use credits for healthy food and utilities.

Educational Content - July



Video




FAQ




Article


Annual Notice of Change (ANOC) - September




Annual Notice of Changes 2026

UHC Dual Complete IA-S001 (HMO-POS D-SNP)

 myUHC.com/CommunityPlan

 Toll-free 1-844-368-6883, TTY 711
8 a.m.-8 p.m.: 7 Days Oct-Mar; M-F Apr-Sept


Do we have the right address for you?
If not, please let us know so we can keep you informed about your plan.



Y0066_ANOC_H0169_001_000_2026_M

	2025 (this year)	2026 (next year)
OTC, home and bath safety devices, fitness, in-home support services, caregiver support, and weight management credit	\$219 credit a month loaded to your UnitedHealthcare UCard® for covered OTC products, healthy food, certain utility bills and home and bath safety devices.	\$160 credit a month loaded to your UnitedHealthcare UCard® for covered OTC products, home and bath safety devices, select fitness equipment and wearables, and extra support with in-home services, companion care and weight management. If you qualify, you can also use it to pay for healthy food and certain utility bills.
Healthy food and utilities - Special Supplemental Benefits for the Chronically Ill	<p>Use your UCard online or in-store to access your benefits. Your credit amount expires at the end of each month.</p> <p>The healthy food and utility bills options are only available to qualifying members through the Value Based Insurance Design (VBID) program. Fitness equipment, wearables, and extra support with in-home services, companion care and weight management are not covered by the credit.</p> <p>Important note: Medicare has decided to end the VBID program on Dec. 31, 2025. This is an industry-wide change that impacts all Medicare Advantage insurance carriers.</p> <p>The VBID program let Medicare Advantage</p>	<p>The healthy food and utility bills options are provided through the Special Supplemental Benefits for the Chronically Ill (SSBCI). These options are only available to chronically ill enrollees with a qualifying condition, such as chronic high blood pressure, chronic high cholesterol, chronic and disabling mental health conditions, diabetes and/or cardiovascular disorders, and who also meet all applicable plan coverage criteria. There may be other qualified conditions not listed.</p> <p>Use your UCard online or in-store to access your</p>

Condition confirmed: Member is eligible for healthy food & utilities



United
Healthcare

ATLANTA GA 30374-0376

JOHN SAMPLE
123 MAIN STREET
ANYTOWN MN 55123

Questions?
We're here to help.
Chat online with an advocate
and access your plan details by
signing in to the
UnitedHealthcare app or
[myuhc.com](#).

October 15, 2025

UHC Dual Complete XX-S001 (HMO-POS D-SNP)
Member ID: 123456789

Dear JOHN,

Great news! We're writing to let you know that along with over-the-counter (OTC) products, you can continue to use the credits loaded onto your UnitedHealthcare UCard® to pay for healthy food like fruits, vegetables, meat, seafood, dairy products and water and approved utilities like electricity or natural gas. Plus, new for 2026, you can use your monthly credit on wellness support, like select fitness items. Or, get assistance through Helper Bees for in-home services, nutritional coaching, respite care and more.

You may recall from your 2026 Annual Notices of Changes, that there were changes to the OTC, healthy food and utilities benefit requirements for 2026 due to Medicare changes. In response to these changes, we've implemented a supplemental benefit program that allows qualifying members to continue to use credits to pay for healthy food and utilities. This benefit is for members with a chronic condition, such as diabetes, cardiovascular disorders, chronic heart failure, chronic high blood pressure and/or chronic high cholesterol.

Based on claims information and verification from your doctor, we were able to confirm that you qualify. For more details about this change, please refer to your 2026 Annual Notices of Changes document. You can also find answers to common questions about the special supplemental benefit program at [myuhc.com/SSBCI](#) or scan the QR code below.


Questions?
Chat with us online by visiting [myuhc.com](#) or the UnitedHealthcare app. Or call us at the toll-free member phone number on your UCard.

Visit the UCard Hub to learn more about using your benefit, check your balance, find covered products, locate thousands of participating stores and more.

Thank you for being a UnitedHealthcare member.

Great news! We're writing to let you know that along with over-the-counter (OTC) products, you can continue to use the credits loaded onto your UnitedHealthcare UCard® to pay for healthy food like fruits, vegetables, meat, seafood, dairy products and water and approved utilities like electricity or natural gas. Plus, new for 2026, you can use your monthly credit on wellness support, like select fitness items. Or, get assistance through Helper Bees for in-home services, nutritional coaching, respite care and more.

More information required



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October 15, 2025

UHC Dual Complete XX-S001 (HMO-POS D-SNP)
Member ID: 123456789

Dear JOHN,

Thank you for choosing UnitedHealthcare. You may recall that you need a qualifying chronic condition to use the credits loaded onto your UnitedHealthcare UCard® to pay for healthy food like fruits, vegetables, meat, seafood, dairy products and approved utilities like electricity or natural gas.

This benefit is for members with a qualifying chronic condition, such as diabetes, cardiovascular disorders, chronic heart failure, chronic high blood pressure and/or chronic high cholesterol.

We need more information from you to verify if you qualify.

What do I need to do?
Go to [myuhc.com/SSBCI](#) or scan the QR code below to view a full list of qualifying chronic conditions. If you have one of the conditions listed, please let us know which condition you have and complete the verification release, including the name of the doctor you see for treatment. We'll contact your doctor and send you another letter with next steps.

If you don't have one of the qualifying chronic conditions, you don't need to do anything. You can use the credit loaded onto your UnitedHealthcare UCard to buy covered OTC products and wellness support, like select fitness items. Or, get assistance through Helper Bees for in-home services, nutritional coaching, respite care and more.

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We need more information from you to verify if you qualify.

What do I need to do?

Go to [myuhc.com/SSBCI](#) or scan the QR code below to view a full list of qualifying chronic conditions. If you have one of the conditions listed, please let us know which condition you have and complete the verification release, including the name of the doctor you see for treatment. We'll contact your doctor and send you another letter with next steps.

If you don't have one of the qualifying chronic conditions, you don't need to do anything. You can use the credit loaded onto your UnitedHealthcare UCard to buy covered OTC products and wellness support, like select fitness items. Or, get assistance through Helper Bees for in-home services, nutritional coaching, respite care and more.

Reminder letter - January



ATLANTA GA 30374-0376

JOHN SAMPLE
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ANYTOWN MN 55123

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January 31, 2026

UHC Dual Complete XX-S001 (HMO-POS D-SNP)
Member ID: 123456789

Dear JOHN,

We're writing to let you know we haven't been able to confirm that you have one of the qualifying chronic conditions required to use the credits on your UnitedHealthcare UCard® to pay for healthy food and utilities.

Remember, this benefit is for members with a qualifying chronic condition, such as diabetes, cardiovascular disorders, chronic heart failure, chronic kidney disease, or chronic high cholesterol.

If you think you qualify, please contact your treating physician. We have reached out but have not received the confirmation we need as of the date of this letter.

If we're not able to confirm your qualifying condition by March 1, 2026, you will no longer be able to use credits for healthy food and utilities.

You can continue to use your credits for over-the-counter (OTC) products and wellness support, like select fitness items. Or, get assistance through Helper Bees for in-home services, nutritional coaching, respite care and more.

Questions?

Chat with us online by visiting myuhc.com or the UnitedHealthcare app. Or call us at the toll-free member phone number on your UCard.

Visit the UCard Hub to learn more about using your benefit, check your balance, find participating stores, and more.

Thank you for helping us get the information we need.

If you think you qualify, please contact your treating physician. We have reached out but have not received the confirmation we need as of the date of this letter.

If we're not able to confirm your qualifying condition by March 1, 2026, you will no longer be able to use credits for healthy food and utilities.

You can continue to use your credits for over-the-counter (OTC) products and wellness support, like select fitness items. Or, get assistance through Helper Bees for in-home services, nutritional coaching, respite care and more.

Condition not confirmed: Member is not eligible for healthy food & utilities



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We're writing to let you know we haven't been able to confirm that you have one of the qualifying chronic conditions required to use the credits on your UnitedHealthcare UCard® to pay for healthy food and utilities.

February 1, 2026

UHC Dual Complete XX-S001 (HMO-POS D-SNP)
Member ID: 123456789

Dear JOHN,

We're writing to let you know we haven't been able to confirm that you have one of the qualifying chronic conditions required to use the credits on your UnitedHealthcare UCard® to pay for healthy food and utilities.

You may recall from your 2026 Annual Notices of Changes, that there was a change to the over-the-counter (OTC), healthy food and utilities benefit requirements for 2026 due to industry-wide Medicare changes. In response to these changes, we've implemented a new special supplemental benefit program that allows qualifying members to continue to use their credits to pay for healthy food and utilities. This benefit is for members with a qualifying chronic condition, such as diabetes, cardiovascular disorders, chronic heart failure, chronic kidney disease, or chronic high blood pressure and/or chronic high cholesterol.

You can continue to use your credits for OTC products and wellness support, like select fitness items. Or, get assistance through Helper Bees for in-home services, nutritional coaching, respite care and more. Starting March 1, 2026, you will no longer be able to use credits for healthy food and utilities.

Can I still qualify?

If you think you qualify please contact your treating physician. We have reached out but have not received the confirmation we need as of the date of this letter.

Questions?

Find qualifying conditions and answers to common questions about the special supplemental benefit at myuhc.com/SSBCI or scan the QR code.

You can also chat with us online by visiting myuhc.com or the UnitedHealthcare app. Or call us at the toll-free member phone number on your UCard.

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