



Overview

This guide will help you understand which consumers may be eligible to enroll in a UnitedHealthcare D-SNP plan and outline alternative Special Enrollment Period (SEP) options for plans that do not qualify for the Integrated Care SEP.

Dual Eligibles

97K

Dual Eligibles

55K

Full Dual Eligibles (57%)

31k

QMB Eligibles (31%)

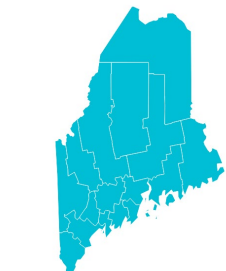
11K

Partial Dual Eligibles (12%)

UHC D-SNP Service Area Only; estimates based on June 2024 CMS.gov data

2026 Footprint

Unable to sell any duals during monthly Integrated Care SEP.



Counties with no Integrated Care SEP

Summary of D-SNP Enrollment Eligibility

Any dual-eligible consumer can enroll in a UHC D-SNP plan during AEP and MA-OEP

1. There are no changes to enrolling in D-SNP plans during AEP and MA-OEP. Use the Jarvis Medicare and Medicaid Verification (MMV) tool linked on the D-SNP landing page to verify plan eligibility (see QR code above or navigate to Jarvis > Sales Tools > Medicare & Medicaid Eligibility Lookup).

Dual-eligible consumers are limited to special circumstances SEPs (see below)

1. Special circumstance SEPs still apply to all D-SNP consumers; client must be Medicaid eligible. Refer to the D-SNP Landing Page for more information (QR code or Jarvis file path above). Special circumstance SEPs include (but are not limited to) your client:
 - a. Being eligible for Medicare prior to turning 65 and is now turning 65 (IEP2).
 - b. Losing coverage from an employer.
 - c. Moving outside of the service area for the current plan or into the service area of a new plan.
 - d. Moving into a long-term care facility, such as a nursing home.
 - e. Moving out of a long-term care facility, such as a nursing home.
 - f. Recently had a change in or is no longer eligible for Extra Help paying for Medicare prescription drug coverage or Medicaid.
 - g. Was affected by a weather-related emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA)).
 - h. Enrolled in a plan by Medicare (or the state) and wants to choose a different plan within 3 months.
 - i. Delayed enrollment into Medicare Part B and now has Part B (ICEP-Delayed Part B).
 - j. Recently enrolled in a Medicare Advantage plan for the first time and wants to make a change during the first 3 months of enrollment.

The D-SNP plans listed in the below table are split into Rural and Metro footprints. Reference the below lists for county-level footprints.

- **Metro Counties:** Androscoggin, Cumberland, Kennebec, York
- **Rural Counties:** Aroostook, Franklin, Hancock, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington

Plan Information (Click plan name for details)

Plan Name	Plan Eligibility and Overview	SEP Sales Opportunity
<u>UHC Dual Complete ME-S1 (PPO D-SNP)</u> H2001-068-001 Metro Counties	Eligible Membership: Full Dual Only (<u>FBDE</u> , <u>QMB+</u>) Plan Focus: Must have full Medicaid benefits. \$129 credit every month for OTC, plus healthy food and utilities for qualifying members.	Limited - Outside of AEP and MA-OEP, consumers are limited to special circumstance SEPs to enroll in this plan
<u>UHC Dual Complete ME-S2 (PPO D-SNP)</u> H2001-069-001 Metro Counties	Eligible Membership: Full Dual or QMB Only (<u>FBDE</u> , <u>QMB+</u> , <u>QMB</u>) Plan Focus: Designed for a Qualified Medicare Beneficiary (QMB) who doesn't have full Medicaid benefits but gets all their Medicare-covered services provided at \$0. \$73 credit every month for OTC, plus healthy food and utilities for qualifying members.	Limited - Outside of AEP and MA-OEP, consumers are limited to special circumstance SEPs to enroll in this plan
<u>UHC Dual Complete ME-S1 (PPO D-SNP)</u> H2001-068-002 Rural Counties	Eligible Membership: Full Dual Only (<u>FBDE</u> , <u>QMB+</u>) Plan Focus: Must have full Medicaid benefits. \$93 credit every month for OTC, plus healthy food and utilities for qualifying members.	Limited - Outside of AEP and MA-OEP, consumers are limited to special circumstance SEPs to enroll in this plan
<u>UHC Dual Complete ME-S2 (PPO D-SNP)</u> H2001-069-002 Rural Counties	Eligible Membership: Full Dual or QMB Only (<u>FBDE</u> , <u>QMB+</u> , <u>QMB</u>) Plan Focus: Designed for a Qualified Medicare Beneficiary (QMB) who doesn't have full Medicaid benefits but gets all their Medicare-covered services provided at \$0. \$48 credit every month for OTC, plus healthy food and utilities for qualifying members.	Limited - Outside of AEP and MA-OEP, consumers are limited to special circumstance SEPs to enroll in this plan

The healthy food and utilities benefit is a special supplemental benefit only available to chronically ill enrollees with a qualifying condition, such as diabetes, cardiovascular disorders, chronic heart failure, chronic high blood pressure and/or chronic high cholesterol, and who also meet all applicable plan coverage criteria. There may be other qualified chronic conditions not listed.

Benefits, features and/or devices may vary by plan/area. Limitations and exclusions apply. OTC, food and utilities benefits have expiration timeframes. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing materials for the general public. Do not distribute, reproduce, edit or delete any portion without express permission of UnitedHealth Group. 10.1.2025

Underlined are the dual eligibles most suited for each plan.