

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**

## **Summary of D-SNP Enrollment Eligibility**

# 163K

**Dual Eligibles** 

#### 75K

Full Dual Eligibles (46%)

### 50k

QMB Eligibles (31%)

#### 38K

Partial Dual Eligibles (23%)

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 Counties with no UHC D-SNP Plan

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:
  - Being eligible for Medicare prior to turning 65 and is now turning 65 (IEP2).
  - b. Losing coverage from an employer.
  - Moving outside of the service area for the current plan or into the service area of a new plan. C.
  - Moving into a long-term care facility, such as a nursing home.
  - Moving out of a long-term care facility, such as a nursing home. e.
  - f. Recently had a change in or is no longer eligible for Extra Help paying for Medicare prescription drug coverage or Medicaid.
  - Was affected by a weather-related emergency or major disaster (as declared by the Federal g. Emergency Management Agency (FEMA)).
  - Enrolled in a plan by Medicare (or the state) and wants to choose a different plan within 3
  - Delayed enrollment into Medicare Part B and now has Part B (ICEP-Delayed Part B). i.
  - Recently enrolled in a Medicare Advantage plan for the first time and wants to make a change during the first 3 months of enrollment.

#### Plan Information (Click plan name for details) **Plan Name** Plan Eligibility and Overview

**UHC Dual Complete** MS-S3 (PPO D-SNP) H1889-032-000

Eligible Membership: Full Dual Only (FBDE, QMB+, SLMB+)

Plan Focus: Must have full Medicaid benefits. \$237 credit every month for OTC, plus healthy food and utilities for qualifying members.

**UHC Dual Complete** MS-S4 (HMO-POS D-SNP)

**UHC Dual Complete** 

**UHC Dual Complete** 

MS-S002 (HMO-POS

MS-S001 (PPO D-

H1889-011-000

H5008-011-000

SNP)

D-SNP)

H5008-017-000

Eligible Membership: Full Dual Only (FBDE, QMB+, SLMB+)

Plan Focus: Must have full Medicaid benefits. \$168 credit every month for OTC, plus healthy food and utilities for qualifying members.

Eligible Membership: Full Dual or QMB Only (FBDE, QMB+, SLMB+, QMB)

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. \$173 credit every month for OTC, plus healthy food and utilities for qualifying members.

Eligible Membership: Full Dual or QMB Only (FBDE, QMB+, SLMB+, QMB)

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. \$125 credit every month for OTC, plus healthy food and utilities for qualifying members.

Eligible Membership: All Dual\* (FBDE, QMB+, SLMB+, QMB, SLMB, QI)

Plan Focus: Designed for those who don't have full Medicaid benefits but get help paying their Medicare Part B premium and pay some of their own Medicare-covered costs. \$71 credit every month for OTC, plus healthy food and utilities for qualifying members.

OEP, consumers are limited to special circumstance SEPs to enroll in this plan Limited - Outside of AEP and MA-

Limited - Outside of AEP and MA-

**SEP Sales Opportunity** Limited - Outside of AEP and MA-

OEP, consumers are limited to

OEP, consumers are limited to

in this plan

in this plan

special circumstance SEPs to enroll

Limited - Outside of AEP and MA-

special circumstance SEPs to enroll

OEP, consumers are limited to special circumstance SEPs to enroll in this plan

Limited - Outside of AEP and MA-OEP, consumers are limited to special circumstance SEPs to enroll in this plan

MS-V001 (HMO-POS D-SNP) H5008-016-000

**UHC Dual Complete** 

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.

\*"All Dual" means any level of Dual Eligible member may sign up for the plan: Full Dual = FBDE, QMB+, SLMB+ | QMB = QMB | Partial Dual = SLMB, QI

<u>Underlined</u> are the dual eligibles most suited for each plan.