



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

Overview

- SSBCI may provide eligible Medicare Advantage plan members access to additional benefits, such as healthy food, utilities (D-SNP only) and transportation to plan-approved locations in select markets. Benefits vary by plan and area.
- For the 2027 plan year, CMS requires plans to confirm a member meets all SSBCI eligibility criteria before the benefit can be used.
- Notify prospects and members about the requirement and how to check their status. Learn more in our [SSBCI Quick Reference Guide](#).

Key Objectives

- Create awareness that eligibility must be verified before members can use applicable credits for healthy foods or utilities.
- Guide members through a clear, supported verification process.

What Members Need to Know

Verified	Verification Pending	Eligibility Not Confirmed
• Members receive a letter confirming they qualify for SSBCI.	• Members cannot use applicable credits for healthy food or utilities while verification is pending. They may still use credits for OTC products and, for D-SNP members, wellness support. • Members receive a letter asking them to complete an eligible condition verification form if it was not received at the time of enrollment. • UnitedHealthcare contacts providers when needed to verify qualifying condition eligibility.	• A letter explains that eligibility could not be confirmed. • Members cannot use applicable credits for healthy food or utilities but may still use credits for OTC products and, for D-SNP members, wellness support. • UnitedHealthcare reviews available information throughout the year, although provider outreach ends after 60 days. Applicable healthy food or utility benefits become available if eligibility is later confirmed. • Members are not disenrolled from their plan solely because SSBCI eligibility cannot be verified.

Timing

- **September:** Existing members receive the Annual Notice of Change (ANOC), which outlines the SSBCI verification changes and plan impact.
- **Beginning in early October:** Verified members receive a letter by mail or eDelivery confirming they qualify for SSBCI; members not yet verified can share their qualifying condition on the member site or app to initiate the verification process.
- **Starting October 1:** Communications direct members to the Prepare for Next Year (PFNY) page, which features the SSBCI eligibility status indicator.
- **Starting in mid-November:** Members receive the OTC Benefit Introduction by mail and/or email, which notes SSBCI status if applicable and directs members to the UCard Hub.

Agent Support Opportunities

- Reinforce that SSBCI eligibility must be verified before applicable benefit access.
- Direct members to check their eligibility status; verification continues throughout the year.
- Clarify that SSBCI verification is separate from Chronic Needs Plan eligibility verification, and that plan coverage can end if the member does not qualify for the plan itself.
- Explain that SSBCI eligibility and available benefits are determined by the member's current plan and may change if the member changes plans.

Sample Creative: Verification in Progress

Verification Pending

Member has self-indicated a qualifying condition, and UnitedHealthcare is working to confirm eligibility.



Atlanta GA 30374-0376

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Contract-PBP: H4527-050
680 BLAIR MILL RD
HORSHAM PA 19044-2223



Questions?
Connect with us through the
UnitedHealthcare® app or
[MyUHC.com/CommunityPlan](https://myuhc.com/CommunityPlan).

UHC Dual Complete TX-S4 (HMO-POS D-SNP)
Member ID: 763000000011

June 8, 2026

Dear FFFFF,

Thank you for choosing UnitedHealthcare. You need to qualify for the special supplemental benefit that lets you use the over-the-counter (OTC) credits on your UnitedHealthcare UCard® to pay for healthy food like fruits, vegetables, meat, seafood, dairy products and bottled water and approved utilities like electricity or natural gas.

This benefit is for members with a qualifying chronic condition and more complex health needs. You can view our full policy at member.uhc.com/benefits/ssbci.

We're currently reviewing your information to confirm you qualify. In the meantime, you can use your credits to pay for covered OTC products like pain relievers, cold remedies, vitamins and more when your plan starts. And to get wellness support, including in-home services, weight management counseling, caregiver relief and select fitness items.

If we're not able to confirm you qualify, you won't be able to use your credits for healthy food and utilities.

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

This verification only applies to your UnitedHealthcare plan. If you switch to a plan with a different health insurance carrier, you will lose your UnitedHealthcare OTC credits. You may need to complete this verification again with your new plan.

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More Information Needed

UnitedHealthcare needs additional information to verify eligibility, and the letter explains what the member needs to do.



Atlanta GA 30374-0376

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UHC Dual Complete TX-S4 (HMO-POS D-SNP)
Member ID: 763000000015

June 8, 2026

Dear FFFFF,

Thank you for choosing UnitedHealthcare. You need to qualify for the special supplemental benefit that lets you use the over-the-counter (OTC) credits on your UnitedHealthcare UCard® to pay for healthy food like fruits, vegetables, meat, seafood, dairy products and bottled water and approved utilities like electricity or natural gas.

This benefit is for members with a qualifying chronic condition and more complex health needs. You can view our full policy at member.uhc.com/benefits/ssbci.

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

What do I need to do?
Go to member.uhc.com/benefits/ssbci or scan the QR code at the end of this letter to see if you meet the plan requirements to qualify. If you believe you qualify, please let us know which chronic condition you have and complete the verification release, including the name of the doctor you see for treatment. We'll review your information and send you another letter with next steps.

If you don't believe you qualify, you don't need to do anything. You can still use the credits loaded onto your UCard to buy covered OTC products like pain relievers, cold remedies, vitamins and more. And to get wellness support, including in-home services, weight management counseling, caregiver relief and select fitness items.

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

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Examples shown are for D-SNP members with food and utilities. Content varies by member and plan.

Sample Creative: Eligibility Confirmed

Verified Member Letter

Confirms that the member qualifies and explains how eligible UnitedHealthcare UCard credits can be used.



Atlanta GA 30374-0376

HPBP: H3113-005
680 BLAIR MILL RD
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Questions?
Connect with us through the
UnitedHealthcare® app or
[MyUHC.com/CommunityPlan](https://myuhc.com/CommunityPlan).

August 9, 2026

UHC Dual Complete NJ-Y001 (HMO D-SNP)
Member ID: 762000000007

Dear FFFFF,

Great news! We're writing to let you know that along with over-the-counter (OTC) products, you can continue to use the credits on your UnitedHealthcare UCard® to pay for healthy food like fruits, vegetables, meat, seafood, dairy products and bottled water and approved utilities like electricity or natural gas. Plus, you can still use your monthly credit to get wellness support, including in-home services, weight management counseling, caregiver relief, select fitness items and more.

As noted in your 2027 Annual Notice of Change, there was a change to the verification process for your OTC, healthy food and utilities benefit. The good news is, based on the information we have, you still qualify for this benefit.

You can find answers to common questions about the special supplemental benefit program and view our full policy at member.uhc.com/community/benefits/ssbel or by scanning the QR code at the end of this letter.

This verification only applies to your UnitedHealthcare plan. If you switch to a plan with a different health insurance carrier, you will lose your UnitedHealthcare OTC credits. You may need to complete this verification again with your new plan.

You can use your UCard to access your benefit. The UCard is your easy-to-use benefit award card that lets you access more of what your plan offers. It can be used to spend your OTC credits on eligible items. Visit the UCard Hub to check your balance, learn more about using your benefit, find covered products, locate thousands of participating stores and more.

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Example shown is for a renewing D-SNP member with food and utilities. Content varies by member and plan.

Sample Creative: Eligibility Not Confirmed

Reverification Failure

For existing members who qualify today but do not meet the 2027 verification requirements. Explains that eligibility could not be confirmed and that UnitedHealthcare will continue reviewing available health information throughout the year.



Atlanta GA 30374-0376

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Questions?
Connect with us through the
UnitedHealthcare® app or
[MyUHC.com/CommunityPlan](https://myuhc.com/CommunityPlan).

March 26, 2026

UHC Dual Complete TX-S4 (HMO-POS D-SNP)
Member ID: 764000000013

Dear FFFFF,

We're writing to let you know that, based on the information we have on file, we're not able to confirm that you qualify to continue to use the over-the-counter (OTC) credits on your UnitedHealthcare UCard® to pay for healthy food and utilities.

As noted in your 2027 Annual Notice of Change, there was a change to the verification process for this benefit. To qualify, members must have a qualifying chronic condition and more complex health needs – you can view our full policy at member.uhc.com/community/benefits/ssbcl.

We reviewed our information for members currently receiving these benefits to see if 2027 requirements are met. At this time, the information we have doesn't show that you meet the plan requirements for this benefit. We understand benefit changes can be frustrating, and we're here to help if you have questions or need more information.

We'll continue to review your health information throughout the year, and if we're able to confirm that you qualify, we'll let you know.

Good news! You can still use your credits for OTC products like pain relievers, cold remedies, vitamins and more. And to get wellness support, including in-home services, weight management counseling, caregiver relief and select fitness items. Visit the UCard Hub to check your balances, learn more about using your benefit, find covered products, locate thousands of participating stores and more.

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Verification Failure

Explains that eligibility could not be confirmed and that UnitedHealthcare will continue reviewing the member's health information throughout the year.



Atlanta GA 30374-0376

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680 BLAIR MILL RD
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Questions?
Connect with us through the
UnitedHealthcare® app or
[MyUHC.com/CommunityPlan](https://myuhc.com/CommunityPlan).

February 13, 2026

UHC Dual Complete TX-S4 (HMO-POS D-SNP)
Member ID: 765000000013

Dear FFFFF,

We're writing to let you know that, based on the information we have on file, we're not able to confirm that you qualify for the special supplemental benefit that lets you use the over-the-counter (OTC) credits on your UnitedHealthcare UCard® to pay for healthy food and utilities. We understand this may be disappointing, and we're here to help.

This benefit is for members with a qualifying chronic condition and more complex health needs. You can view our full policy at member.uhc.com/benefits/ssbcl.

We'll continue to review your health information throughout the year, and if we're able to confirm that you qualify, we'll let you know.

Good news! You can still use your credits for OTC products like pain relievers, cold remedies, vitamins and more. And to get wellness support, including in-home services, weight management counseling, caregiver relief and select fitness items. Visit the UCard Hub to check your balances, learn more about using your benefit, find covered products, locate thousands of participating stores and more.

We're committed to providing you with what you need and can help you find additional support in your community. If you need help with healthy food and utilities, visit **Community Resources** on the UnitedHealthcare app and your member site to find local support.

You can find answers to common questions about the special supplemental benefit program at member.uhc.com/benefits/ssbcl or by scanning the QR code at the end of this letter.

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Examples shown are for D-SNP members with food and utilities. Content varies by member and plan.

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