

2026 Agent Quick Reference Guide

Special Supplemental Benefits for the Chronically Ill (SSBCI)

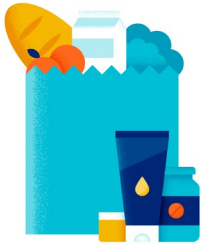


Special Supplemental Benefits for the Chronically Ill

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, who are at high risk for hospitalization or adverse health outcomes and who require intensive care coordination.

Like Value-Based Insurance Design (VBID), SSBCI allows Medicare Advantage plans to offer non-medical and non-primarily health-related benefits—such as healthy foods and utilities—tailored to individuals with serious chronic illnesses.

2026 Changes



The Centers for Medicare & Medicaid Services (CMS) is terminating the Medicare Advantage (MA) Value-Based Insurance Design (VBID) model December 31, 2025.

As VBID ends, Medicare Advantage plans will experience changes. However, the SSBCI program will remain a key component to support individuals with specific chronic health needs. **For UnitedHealthcare, there are important changes to Dual Special Needs Plans (D-SNPs).**

Why does SSBCI matter to UnitedHealthcare members?

SSBCI allows Medicare Advantage plans to offer non-primarily health-related benefits tailored to the unique needs of chronically ill individuals, such as the healthy food and utilities benefit. The UnitedHealthcare healthy food and utilities benefit was historically offered through VBID.

However, with VBID being terminated, UnitedHealthcare is making sure the healthy food and utilities benefit is still being offered through SSBCI.* **This is a change in particular for D-SNP members who may now need to take steps to qualify for SSBCI.**

**Benefits vary by plan/area.*

What are supplemental benefits?

All Medicare Advantage plans are required to offer the same benefits as Original Medicare*, benefits beyond this are considered supplemental benefits. Medicare Advantage plans have also been able to offer supplemental benefits such as gym memberships, dental, vision and credits for over-the-counter expenses.

Beyond these, Medicare Advantage plans began offering non-medical supplemental benefits to address health-related social needs. Through the VBID model and SSBCI, Medicare Advantage plans also began to offer non-medical supplemental benefits addressing social needs, like food, transportation, and utilities .**

**(except hospice)*

***Benefits vary by plan/area.*

What does this mean for D-SNP members?



SSBCI benefits

Qualifying D-SNP members will be able to use their OTC credit on covered healthy foods and approved utilities like electricity or home heat such as natural gas and transportation in select markets.

To access SSBCI benefits, members must have a verified qualifying condition.



Therefore, not all UnitedHealthcare D-SNP plan enrollees will qualify to use their OTC credits toward non-primarily health-related supplemental benefits such as healthy food or utilities. However, all plan members can still use their credit toward over-the-counter (OTC) products and wellness support.



SSBCI does not apply to Part D benefits.

VBID previously allowed UnitedHealthcare D-SNPs to offer \$0 copays on all covered prescriptions. Without VBID, members may see changes to their covered prescription drug benefit. Drug costs will vary by individual and plan.

D-SNP SSBCI Eligible Conditions

To qualify for SSBCI benefits, members must meet specific criteria, including having one or more qualifying conditions. Keep in mind, **SSBCI verification is different than the C-SNP verification**. C-SNP Verification is for the chronic conditions associated with enrollment into the C-SNP plan (Diabetes, Chronic Heart Failure, Cardiovascular Disorders).

Below is the list of UnitedHealthcare's D-SNP SSBCI qualifying conditions (may vary by carrier):

- Diabetes mellitus (type 1 or type 2)
- Cardiovascular disorders
- Chronic heart failure
- Chronic hypertension (chronic high blood pressure)
- Chronic hyperlipidemia (chronic high cholesterol)
- Autoimmune disorders
- Cancer
- Chronic alcohol use disorder and other substance use disorders (SUDs)
- Chronic gastrointestinal disease
- Chronic kidney disease (CKD)
- Chronic lung disorders
- Chronic and disabling mental health conditions
- Dementia
- HIV/AIDS
- Immunodeficiency and immunosuppressive disorders
- Myasthenia Gravis/Myoneural Disorders and Guillain-Barre Syndrome/Inflammatory and Toxic Neuropathy
- Neurologic disorders
- Overweight, obesity and metabolic syndrome
- Post-organ transplantation care
- Severe hematologic disorders
- Stroke
- Conditions associated with cognitive impairment
- Conditions with functional challenges and require similar services including spinal cord injuries, paralysis, limb loss, stroke and arthritis

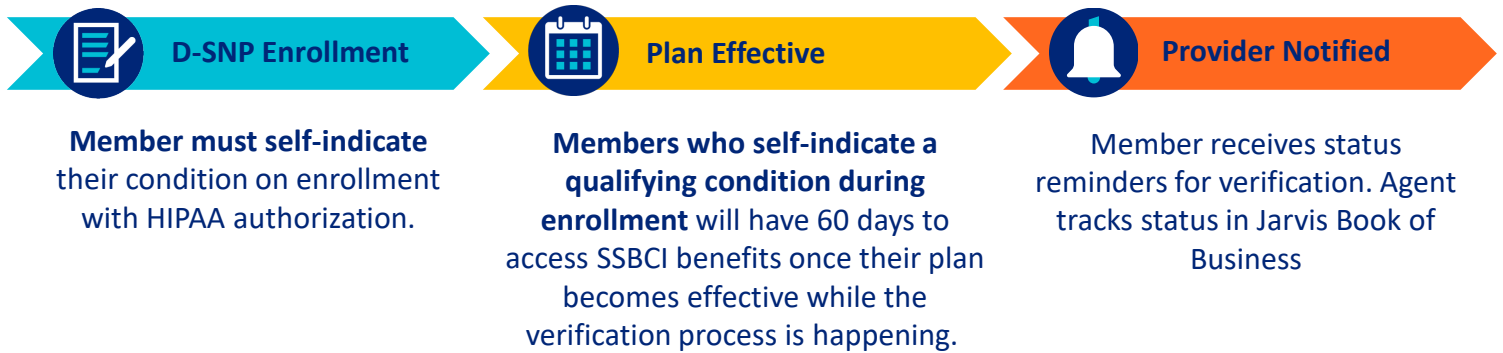
**To be eligible for SSBCI, members must meet several requirements will need to be confirmed by the plan, including diagnosis of a qualifying chronic condition, plan eligibility, and additional clinical criteria such as being at high risk for hospitalization or adverse health outcomes and requiring intensive care coordination.*

Current UnitedHealthcare D-SNP Members

UnitedHealthcare aims to make the transition to SSBCI benefits seamless for most current members. We estimate **more than 90% of existing** UnitedHealthcare D-SNP members will be verified for SSBCI benefits*. Current members not verified will receive a letter asking them to complete an eligible condition verification form.

*Internal UHC analysis of 2025 claims and health records

New Member and Plan Change Journey



Verification Determinations


If member is Verified

If we are able to verify that the member has an eligible condition, they will continue to have access to the healthy food and utilities benefits throughout the end of the year.

If member is NOT Verified

If we are **unable to verify** that the member has an eligible condition within the first 60 days on the plan, members will no longer have access to the healthy food and utilities benefits.* They will still have access to OTC, wellness support and fitness benefits and well as rewards and discounts (if available on the member's plan).

*The member will not have to pay UnitedHealthcare back their used healthy food and utilities credit if they do not qualify.

 **IMPORTANT!** If a member does not self-indicate during enrollment, they can indicate their condition online in the member portal, mobile app or by calling UnitedHealthcare. They must do so in-order to receive the 60 day access period to the healthy food and utilities benefits

Frequently Asked Question (FAQ)

Eligibility:

How is the qualifying condition verified?

The qualifying condition needs to be verified using existing health plan data or by the member's treating provider.

What if the consumer or member is unsure whether they have a qualifying condition?

The consumer or member may self-indicate they qualify for the condition and allow UnitedHealthcare to attempt to verify the condition.

How will we notify members if they qualify?

Upon verifying a member's SSBCI eligibility, a confirmation letter will be sent via their preferred delivery method.

How will we notify members who do not qualify?

If UnitedHealthcare can't verify that a member has a qualifying condition, they will receive a letter letting them know they will not have access to spend their credit on healthy food and utilities as of the date indicated in their letter. The member will still get the full amount of their credit each month and will still be able to spend their credit on OTC and wellness support,* such as select fitness items or assistance through The Helper Bees for in-home services, weight management counseling, caregiver relief and more. To view examples of member SSBCI verification communications, go to [SSBCI Member Communications](#).

*Only D-SNP members qualify for wellness support benefit.

Will members be disenrolled from their plan if we cannot obtain the documentation of a qualifying condition for SSBCI?

No, D-SNP members will not be disenrolled from the plan. Members who do not qualify for healthy foods and utilities will still be able to access their OTC and wellness offerings such as weight management coaching, fitness wearables, fitness equipment, home care, and respite care.

Are members able to see if they are eligible for SSBCI?

A member can track their qualification status by logging on to their member site, in the UnitedHealthcare mobile app or by calling customer service.

What happens if the provider verifies the member's chronic condition?

The member will be notified that their eligibility for SSBCI benefits have been verified and their UCard will be updated within 24-48 hours to allow them to use their credit on covered healthy food and approved utilities.

When can members access their healthy food and utilities benefit after they self-indicate?

- If the member self-indicated on their application, they will have access to 60- days of SSBCI benefits starting on the first day of their plan's effective date while verification is in process
- If the member self-indicates after their plan is effective, they will have access to their SSBCI benefits within 24-48 hours of submitting their self-indication and for the following 60 days while verification is in process

Will a member get notified when their condition has been verified?

Yes, members will receive a letter confirming their record has been updated, and their food and utility benefits will continue.

Frequently Asked Question (FAQ), cont.

If a member uses their credit on food or utilities during the 60 days, do they have to pay the funds back if we are unable to verify a qualifying condition?

No. The member does not have to pay UnitedHealthcare back. At the end of the 60 days, the benefit access will be changed to cover approved OTC products and additional access to wellness support.

*Only D-SNP members qualify for wellness support benefit.

What happens if a provider states that they do not have a qualifying condition prior to the end of the 60 days?

We will continue to try to verify their condition with other physicians, if provided, and continue to search internal data weekly. The member will still have access to spend their credit on healthy food and utilities for the remainder of the 60 days. After 60 days, the member will get a letter that they are not eligible to have access to healthy food and utilities (unless their condition is later confirmed).

What happens if a member is diagnosed with a condition more than 60 days after their plan effective date?

If a member who doesn't initially qualify is diagnosed with a qualifying condition later, the healthy food and utilities benefit will be granted once we confirm the diagnosis and SSBCI eligibility. Those members will be able to use their credit for healthy food and utilities immediately upon confirmation. Plan members who don't qualify can continue to use their credit to buy covered OTC products and, if D-SNP, certain home support services or to buy covered fitness equipment and activity trackers, based on plan design.

What are some of the reasons UnitedHealthcare cannot reach or locate a provider to verify a member's qualifying condition?

Some reasons include:

- Incorrect provider information was entered when the application was submitted or when the member self-indicated
- UnitedHealthcare cannot find the provider's contact information

What happens if UnitedHealthcare cannot reach or locate a provider to verify a member's qualifying condition?

A letter is mailed to the member informing them they cannot access their additional benefits (beyond OTC and wellness support (if applicable)) until we reach their provider. The letter also informs the member to call UnitedHealthcare Member Services and update their provider information. Otherwise, the member can go on their member site or UnitedHealthcare mobile app to select an in-network provider and self-indicate for a qualifying condition.

Plan Changes:

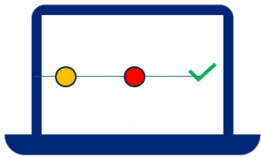
If we have verified the member on one D-SNP plan and then they change to another D-SNP with SSBCI benefits mid-year, will they have to re-verify and if so, will they have another 60-day access to healthy food and utilities?

A verified member who switches plans from one UnitedHealthcare D-SNP with SSBCI benefits to another UnitedHealthcare D-SNP with SSBCI benefits will not enter an additional 60-day access to healthy food and utilities. They will be considered SSBCI verified and have access to OTC and healthy food and utilities. Only one 60-day access to healthy food and utilities will be provided for the member.

If a member changes to a new D-SNP with SSBCI benefits during their 60-day access to healthy food and utilities, will they need to self indicate again?

Yes, and the 60 days access to healthy food and utilities will be reset.

SSBCI Resources:

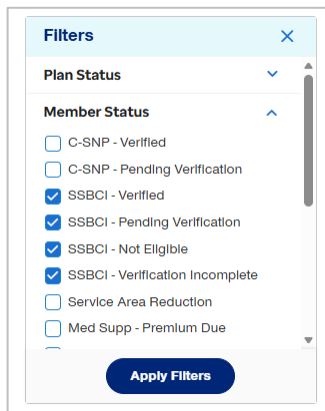


Jarvis Book of Business (BoB)

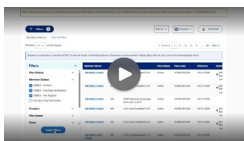
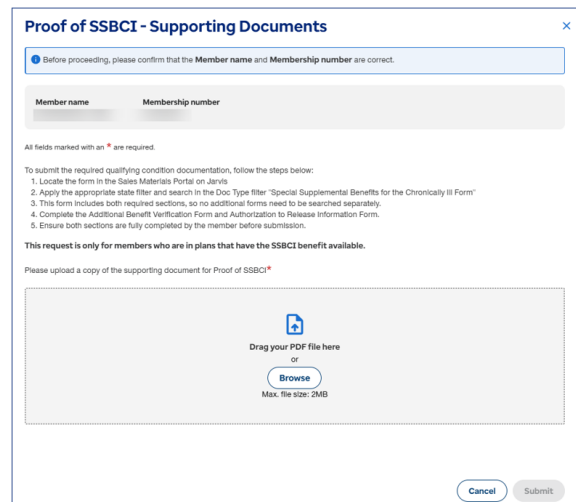
You have the ability to quickly track member verification status and upload SSBCI verification documentation for members in your Book of Business on Jarvis. Review the Book of Business User Guide in Learning Lab for more information.

Use the “Member Status” filter to view your member’s SSBCI verification status.

1. Go to Book of Business and select "Filters"
2. Select the drop down for "Member Status" and select SSBCI filters
3. Click “Apply Filters”



In the "Service Request" tab, follow the instructions to upload your member’s completed Additional Benefits Verification Form and Authorization to Release information Form.



Book of Business (BoB) Video in Learning Lab

Learn about the enhancements with the BoB in our Jarvis course on Learning Lab. This video will walk you through how to utilize the features built within the BoB.



SSBCI National Webinar

Register for our SSBCI National Webinar on Jarvis. In this live webinar you will be able to interact with our trainers on the topic of SSBCI and explore ways to retain your members if they do not verify for the SSBCI.



Member SSBCI Video

Click the link below to watch a video to see how members can self-indicate a qualifying condition on the UnitedHealthcare mobile app.

[Help eligible members self-indicate to receive SSBCI benefits](#)

Member SSBCI Communications

Click the link below to learn about communications going out to members about eligibility.

[SSBCI Member Communications](#)

SSBCI Member Communications

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[Learn more](#)