



Overview

This guide will help you understand key changes for D-SNP enrollment eligibility beginning January 2027, as well as which consumers may be eligible to enroll in a UnitedHealthcare D-SNP and how to enroll.

Dual Eligibles

1.2M

Dual Eligibles

1.1M

Full Dual Eligibles (87%)

98K

QMB Eligibles (8%)

61K

Partial Dual Eligibles (5%)

UHC D-SNP Service Area Only; estimates based on June 2026 CMS.gov data

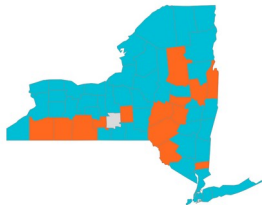
Summary of New 2027 Enrollment Requirements

New 2027 Alignment Requirements Apply in New York

- In 2027, there are new exclusively aligned enrollment CMS requirements for Full Dual eligibles (FBDE, QMB+) where UHC offers managed Medicaid. New requirements for Full Dual eligibles are:
 - One Full Dual Plan per Service Area. Full dual members (FBDE, QMB+) will have only one UHC plan available per service area (excluding MAP plan). Select plans will no longer accept full dual enrollments in 2027 (see Plan Information table below).
 - New Full Dual Enrollment Requirements Vary Based on Medicaid Enrollment Type. For individuals with managed Medicaid, agents must use the Medicare & Medicaid Verification Tool (MMV) to verify if the consumer obtained Medicaid coverage through the NY Marketplace or Maximus before determining the appropriate enrollment pathway. **Note:** This enrollment rule does not apply to UHC Dual Complete NY-S4 or clients with FFS Medicaid.
 - NY State of Health Marketplace**. New full dual enrollees who received their Medicaid coverage through the NY Marketplace must enroll in UHC's Managed Medicaid plan before they can enroll in a UHC D-SNP.
 - Maximus**. New full dual enrollees who received their Medicaid coverage through Maximus can enroll in a UHC D-SNP first. The clients Medicaid coverage will then be automatically changed to UHC.

Use the Jarvis Medicare and Medicaid Verification Tool to Verify Plan Eligibility Before You Submit the Application; See QR code above or navigate to Jarvis > Sales Tools > Medicare & Medicaid Eligibility Lookup.

2027 Footprint



- UHC Managed Medicaid Footprint**; New Enrollment Restrictions Apply
- Frozen Full Dual Enrollment**
- Counties with No UHC D-SNP**

Summary of UnitedHealthcare Medicaid Information

To enroll in UHC Dual Complete NY-S002, clients must first enroll in either New York State Medicaid or UHC's Managed Medicaid plan.

Medicaid Enrollment Process: Direct the client to the Medicaid enrollment resources below.

- Medicaid Helpline:** 1-800-541-2831
- State Number:** 1-800-701-0710 (TTY: 711)
- NY State of Health:** <https://nystateofhealth.ny.gov/>
- UHC Community Plan of NY:** 1-888-617-8979; clients can speak to a Medicaid health plan representative who can answer questions and help enroll.

Medicaid Plan Name: UnitedHealthcare Community Plan

Medicaid Open Enrollment / Plan Switch Period: There is no fixed calendar Open Enrollment period. New enrollments have a 90-day grace period, then a 9-month lock-in. Then, the member may transfer to another plan any time for any reason. Integrated plans such as MAP, PACE and FIDA-IDD are not subject to the MLTC lock-in in the same way.

Plan Information

Plan Name	Enrollment Eligibility Requirements	SEP Options
UHC Dual Complete NY-S002 (HMO-POS) H3387-014-001 Bronx, Kings, New York	Eligible Membership: Full Dual Only (FBDE, QMB+) Must have NY State or UHC Medicaid Plan Focus: Must have full Medicaid benefits and either New York State Medicaid or UHC Medicaid starting Jan. 1, 2027. If you want to switch from another company's Medicaid program, you must enroll in UHC Medicaid.	Integrated Care SEP: Full dual consumers are eligible to join this plan outside of AEP and OEP using the Integrated Care SEP, in addition to special circumstance SEPs.
UHC Dual Complete NY-S002 (HMO-POS) H3387-014-002 Nassau, Queens, Richmond, Suffolk	Eligible Membership: Full Dual Only (FBDE, QMB+) Must have NY State or UHC Medicaid Plan Focus: Must have full Medicaid benefits and either New York State Medicaid or UHC Medicaid starting Jan. 1, 2027. If you want to switch from another company's Medicaid program, you must enroll in UHC Medicaid.	Integrated Care SEP: Full dual consumers are eligible to join this plan outside of AEP and OEP using the Integrated Care SEP, in addition to special circumstance SEPs.
UHC Dual Complete NY-S002 (HMO-POS) H3387-014-003 Broome, Cayuga, Chemung, Chenango, Columbia, Dutchess, Fulton, Greene, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Oneida, Onondaga, Ontario, Orange, Oswego, Rockland, Seneca, Tioga, Ulster, Wayne, Westchester, Yates	Eligible Membership: Full Dual Only (FBDE, QMB+) Must have NY State or UHC Medicaid Plan Focus: Must have full Medicaid benefits and either New York State Medicaid or UHC Medicaid starting Jan. 1, 2027. If you want to switch from another company's Medicaid program, you must enroll in UHC Medicaid.	Integrated Care SEP: Full dual consumers are eligible to join this plan outside of AEP and OEP using the Integrated Care SEP, in addition to special circumstance SEPs.



Plan Information (Continued)

Plan Name	Enrollment Eligibility Requirements	SEP Options
<u>UHC Dual Complete NY-S002</u> (HMO-POS) H3387-014-004 <i>Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming</i>	• Eligible Membership: Full Dual Only (FBDE, QMB+) • Must have NY State or UHC Medicaid • Plan Focus: Must have full Medicaid benefits and either New York State Medicaid or UHC Medicaid starting Jan. 1, 2027. If you want to switch from another company's Medicaid program, you must enroll in UHC Medicaid.	Integrated Care SEP: Full dual consumers are eligible to join this plan outside of AEP and OEP using the Integrated Care SEP, in addition to special circumstance SEPs.
<u>UHC Dual Complete NY-S002</u> (HMO-POS) H3387-014-005 <i>Albany, Rensselaer, Schenectady, Warren</i>	• Eligible Membership: Full Dual Only (FBDE, QMB+) • Must have NY State or UHC Medicaid • Plan Focus: Must have full Medicaid benefits and either New York State Medicaid or UHC Medicaid starting Jan. 1, 2027. If you want to switch from another company's Medicaid program, you must enroll in UHC Medicaid.	Integrated Care SEP: Full dual consumers are eligible to join this plan outside of AEP and OEP using the Integrated Care SEP, in addition to special circumstance SEPs.
<u>UHC Dual Complete NY-S002</u> (HMO-POS) H3387-014-006 <i>Clinton, Essex, Franklin, St. Lawrence</i>	• Eligible Membership: Full Dual Only (FBDE, QMB+) • Must have NY State or UHC Medicaid • Plan Focus: Must have full Medicaid benefits and either New York State Medicaid or UHC Medicaid starting Jan. 1, 2027. If you want to switch from another company's Medicaid program, you must enroll in UHC Medicaid.	Integrated Care SEP: Full dual consumers are eligible to join this plan outside of AEP and OEP using the Integrated Care SEP, in addition to special circumstance SEPs.
<u>UHC Dual Complete NY-S4</u> (HMO-POS) H3387-017-000 <i>Allegany, Cattaraugus, Cortland, Delaware, Hamilton, Montgomery, Otsego, Putnam, Saratoga, Schoharie, Schuyler, Steuben, Sullivan, Washington</i>	• Eligible Membership: Full Dual Only (FBDE, QMB+) • Plan Focus: Must have full Medicaid benefits.	Limited SEPs: Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
<u>UHC Dual Complete NY-Q001</u> (HMO-POS) H3387-015-001 <i>Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates</i>	• Eligible Membership: QMB Only (QMB) • Plan Focus: Must be a Qualified Medicare Beneficiary with \$0 Medicare-covered services but not full Medicaid.	Limited SEPs: Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
<u>UHC Dual Complete NY-Q001</u> (HMO-POS) H3387-015-002 <i>Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk</i>	• Eligible Membership: QMB Only (QMB) • Plan Focus: Must be a Qualified Medicare Beneficiary with \$0 Medicare-covered services but not full Medicaid.	Limited SEPs: Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
<u>UHC Dual Complete NY-S001</u> (Local PPO) H2001-063-001	• Frozen Enrollment: This plan isn't accepting new members starting Jan. 1, 2027.	N/A: This plan isn't accepting new members starting January 1, 2027.
<u>UHC Dual Complete NY-S001</u> (Local PPO) H2001-063-002	• Frozen Enrollment: This plan isn't accepting new members starting Jan. 1, 2027.	N/A: This plan isn't accepting new members starting January 1, 2027.