UnitedHealthcare 2027 Plan Year

Alabama | D-SNP Enrollment At A Glance

Scan the QR code or follow the Jarvis path below to access the UHC D-SNP landing page and learn more about UHC D-SNPs

Jarvis > Knowledge Center > Medicare Product Resources > Dual Special Needs Plans

Information Valid for Plan Year 2027 Only

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.

Dual Eligibles

225K
Dual Eligibles

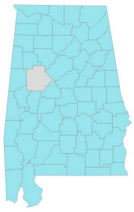
88K
Full Dual Eligibles (39%)

74K
QMB Eligibles (33%)

63K
Partial Dual Eligibles (28%)

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

2027 Footprint



Counties with UHC D-SNP
Counties with No UHC D-SNP

Summary of 2027 Enrollment Requirements

New 2027 CMS Alignment Requirements Do Not Apply in Alabama

- In 2027, there are new exclusively aligned enrollment CMS requirements for Full Dual eligibles (FBDE, QMB+, SLMB+) where UHC offers managed Medicaid. UHC does not have managed Medicaid in Alabama, so the new requirements do not apply.

Any Dual-Eligible Consumer Can Enroll in A UHC D-SNP During AEP and MA-OEP

- There are no changes to enrolling in UHC D-SNPs during AEP and MA-OEP. Use the Jarvis Medicare and Medicaid Verification (MMV) tool 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

- Special circumstance SEPs still apply to all D-SNP consumers; client must be Medicaid eligible.
- 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.

Plan Information

Plan Name	Enrollment Eligibility Requirements	SEP Options
UHC Dual Complete AL-S1 (HMO-POS) **H2802-064-000**	• **Eligible Membership:** Full Dual Only (FBDE, QMB+, SLMB+) • **Plan Focus:** Must have full Medicaid benefits.	**Limited SEPs:** Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
UHC Dual Complete AL-Q1 (HMO-POS) **H0432-009-000**	• **Eligible Membership:** All Dual* (FBDE, QMB+, SLMB+, QMB, SLMB, QI) • **Plan Focus:** Designed for Qualified Medicare Beneficiaries (QMBs) with $0 Medicare-covered services but not full Medicaid..	**Limited SEPs:** Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
UHC Dual Complete AL-Q2 (Local PPO) **H1889-009-000**	• **Eligible Membership:** All Dual* (FBDE, QMB+, SLMB+, QMB, SLMB, QI) • **Plan Focus:** Designed for Qualified Medicare Beneficiaries (QMBs) with $0 Medicare-covered services but not full Medicaid.	**Limited SEPs:** Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
UHC Dual Advantage AL-V2 (HMO-POS) **H2802-044-000**	• **Eligible Membership:** All Dual* (FBDE, QMB+, SLMB+, QMB, SLMB, QI) • **Plan Focus:** Designed for partial Medicaid recipients who get help with their Medicare Part B premium and pay some of their own Medicare-covered costs.	**Limited SEPs:** Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
UHC Dual Complete AL-Q3 (HMO-POS) **H2802-090-000**	• **Eligible Membership:** QMB or Partial (QMB, SLMB, QI) • **Plan Focus:** Designed for Qualified Medicare Beneficiaries (QMBs) with $0 Medicare-covered services but not full Medicaid.	**Limited SEPs:** Outside of AEP and OEP, consumers are limited to special circumstance SEPs.

*"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

Underlined are the dual eligibles most suited for each plan.

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