



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

930K

Dual Eligibles

445K

Full Dual Eligibles (48%)

299K

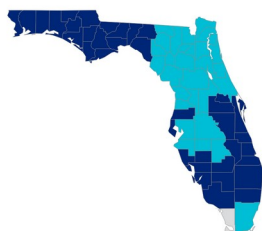
QMB Eligibles (32%)

186K

Partial Dual Eligibles (20%)

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

2027 UHC Footprint



- Medicare-First Counties;** No restriction on UHC enrollment
 - Medicare-First For FIDE Plans & Medicare-First for HIDE Plans;** UHC LTC plan required for new full dual enrollment
 - No UHC D-SNP**
- Medicaid-first counties only applies to the FIDE plan while Medicare-first applies to HIDE

New 2027 Enrollment Requirements

For Full Dual consumers (FBDE, SLMB+, QMB+) there are two new CMS enrollment requirements:

- One Full Dual Plan per Service Area.** Full dual consumers (FBDE, QMB+, SLMB+) will have only one UHC plan available per service area (excluding LTC plans). Select plans will no longer accept full dual enrollments in 2027 (see Plan Information table below).
- Full Dual Enrollment Must be Aligned.** New full dual enrollees must follow a Medicare-First enrollment pathway for all plans except UHC Dual Complete FL-YL, which follows a Medicaid-First enrollment pathway.
 - Medicare-First Enrollment.** Enrolling in the UHC D-SNP will auto-enroll the member in UHC's Medicaid Wrap plan for a combined Medicare and Medicaid experience.
 - Medicaid-First Enrollment (UHC Dual Complete FL-YL Only).** The member must enroll in UHC's Managed LTC plan before they can enroll in the UHC FIDE D-SNP.

Note: These changes do not apply to Partial consumers (QMB, SLMB, QI).

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.

Medicaid Information

To enroll in UHC Dual Complete FL-YL, UHC Preferred Dual Complete FL-Y6, UHC Preferred Dual Complete FL-Y3P, UHC Dual Complete FL-Y5 or UHC Dual Complete FL-Y8, the consumer must be Medicaid eligible. To enroll in UHC Dual Complete FL-YL, the consumer must first enroll into the UHC Medicaid LTC plan.

Medicaid Enrollment Process: Agents may not assist clients in signing up for a Managed LTC plan. Simply direct the client to the Medicaid enrollment number below.

- FL Medicaid Choice Counselor:** 1-877-711-3662; TTY / TDD users please call 1-866-467-4970

Medicaid LTC Plan Name: UnitedHealthcare Health & Home Connection

Does a consumer's D-SNP selection change their Medicaid plan?

Yes, consumers who select a UHC D-SNP plan will automatically receive all their Medicaid covered services through their UHC D-SNP. Note: LTC consumers must first call the state to change their LTC plan to the UHC LTC plan.

Unique Medicaid Considerations:

- Full dual eligible consumers with other LTC carriers will not be eligible to switch to the UHC LTC plan using the Integrated Care SEP until they have switched to the UHC LTC plan, which is subject to Medicaid Open Enrollment Period rules.
- The 2026 Medicaid LTC Open Enrollment begins October 1st and ends November 30th, with a December 1, 2026 effective date for all plan changes.

Plan Information

Plan Name	Enrollment Eligibility Requirements	SEP Options:
UHC Dual Complete FL-YL (HMO-POS) H2509-001-000 Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Hardee, Hernando, Highlands, Hillsborough, Lafayette, Lake, Levy, Manatee, Marion, Miami-Dade, Nassau, Polk, Putnam, St. Johns, Sumter, Suwannee, Union, Volusia	Eligible Membership: Full Dual Only (FBDE, QMB+, SLMB+); Must Have UHC LTC Plan Focus: Must have full Medicaid benefits and UHC Long-Term Care (LTC). Joining this plan provides a combined Medicare and Medicaid experience.	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. Consumers must first enroll in UHC LTC.
UHC Preferred Dual Complete FL-Y6 (HMO-POS) H1045-063-000 Broward, Miami-Dade	Eligible Membership: Full Dual Only (FBDE, QMB+, SLMB+) Plan Focus: Must have full Medicaid benefits. Joining this plan will also enroll you in UHC Medicaid Wrap for a combined Medicare and Medicaid experience.	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 Preferred Dual Complete FL-Y3P (HMO-POS) H1045-065-000 Palm Beach	Eligible Membership: Full Dual Only (FBDE, QMB+, SLMB+) Plan Focus: Must have full Medicaid benefits. Joining this plan will also enroll you in UHC Medicaid Wrap for a combined Medicare and Medicaid experience	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

Plan Name	Enrollment Eligibility Requirements	SEP Options:
UHC Dual Complete FL-Y5 (HMO-POS) H1045-073-000 <i>Brevard, Charlotte, Clay, Collier, Duval, Flagler, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Volusia</i>	Eligible Membership: Full Dual Only (<u>FBDE</u>, <u>QMB+</u>, <u>SLMB+</u>) Plan Focus: Must have full Medicaid benefits. Joining this plan will also enroll you in UHC Medicaid Wrap for a combined Medicare and Medicaid experience.	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 FL-Y8 (HMO-POS) H2509-003-000 <i>Alachua, Baker, Bay, Bradford, Calhoun, Citrus, Columbia, DeSoto, Dixie, Escambia, Franklin, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Highlands, Holmes, Jackson, Jefferson, Lafayette, Leon, Levy, Liberty, Madison, Martin, Nassau, Okaloosa, Okeechobee, Putnam, Santa Rosa, Suwannee, Taylor, Union, Wakulla, Walton, Washington</i>	Eligible Membership: Full Dual Only (<u>FBDE</u>, <u>QMB+</u>, <u>SLMB+</u>) Plan Focus: Must have full Medicaid benefits. Joining this plan will also enroll you in UHC Medicaid Wrap for a combined Medicare and Medicaid experience.	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 Preferred Dual Complete FL-QV4 (HMO) H1045-012-000 <i>Broward, Miami-Dade</i>	Eligible Membership: QMB or Partial (<u>QMB</u>, <u>SLMB</u>, <u>QI</u>) Plan Focus: Must be a Qualified Medicare Beneficiary or have partial Medicaid.	Limited SEPs: Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
UHC Preferred Dual Complete FL-QV1P (HMO) H1045-038-000 <i>Palm Beach</i>	Eligible Membership: QMB or Partial (<u>QMB</u>, <u>SLMB</u>, <u>QI</u>) Plan Focus: Must be a Qualified Medicare Beneficiary or have partial Medicaid.	Limited SEPs: Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
UHC Dual Complete FL-QV2 (HMO-POS) H1045-003-000 <i>Brevard, Charlotte, Clay, Collier, Duval, Flagler, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Volusia</i>	Eligible Membership: QMB or Partial (<u>QMB</u>, <u>SLMB</u>, <u>QI</u>) Plan Focus: Must be a Qualified Medicare Beneficiary or have partial Medicaid.	Limited SEPs: Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
UHC Preferred Dual Complete FL-QV5 (HMO) H1045-061-000 <i>Broward, Miami-Dade</i>	Eligible Membership: QMB or Partial (<u>QMB</u>, <u>SLMB</u>, <u>QI</u>) Plan Focus: Must be a Qualified Medicare Beneficiary or have partial Medicaid.	Limited SEPs: Outside of AEP and OEP, consumers are limited to special circumstance SEPs.
UHC Dual Complete FL-Q2 (HMO-POS) H2509-002-000 <i>Alachua, Baker, Bay, Bradford, Calhoun, Citrus, Columbia, DeSoto, Dixie, Escambia, Franklin, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Highlands, Holmes, Jackson, Jefferson, Lafayette, Leon, Levy, Liberty, Madison, Martin, Nassau, Okaloosa, Okeechobee, Putnam, Santa Rosa, Suwannee, Taylor, Union, Wakulla, Walton, Washington</i>	Eligible Membership: QMB or Partial (<u>QMB</u>, <u>SLMB</u>, <u>QI</u>) 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 FL-Q1 (Local PPO) H1889-002-001	Frozen Enrollment: This plan isn't accepting new members starting Jan. 1, 2027.	
UHC Dual Complete FL-Q1 (Local PPO) H1889-002-002	Frozen Enrollment: This plan isn't accepting new members starting Jan. 1, 2027.	
UHC Dual Complete FL-Y7 (Local PPO) H1889-026-000	Frozen Enrollment: This plan isn't accepting new members starting Jan. 1, 2027.	

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.