



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

182K
Dual Eligibles

91K

Full Dual Eligibles (50%)

52K

QMB Eligibles (29%)

39K

Partial Dual Eligibles (21%)

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

2027 Footprint



■ **Medicaid-First Counties:** Full Dual Enrollees Must Have UHC Medicaid
■ **Counties with No UHC D-SNP**

Summary of 2027 Enrollment Requirements

New 2027 Alignment Requirements Apply in Kentucky

- In 2027, there are new exclusively aligned enrollment CMS requirements for Full Dual eligibles (FBDE, QMB+, SLMB+) where UHC offers managed Medicaid. New requirements for Full Dual eligibles are:
 - One Full Dual Plan Option per Service Area. Full dual members will have only one UHC plan available per service area. Select plans will no longer accept full dual enrollments in 2027 (see Plan Information table below and on page 2).
 - New Full Dual Enrollment Must First Enroll in UHC Medicaid. New full dual enrollees must enroll in UHC's Managed Medicaid plan before they can enroll in a UHC D-SNP (detail on how to enroll is included below). Existing members can remain in their current Medicaid plan.

Use the Jarvis Medicare and Medicaid Verification Tool (MMV) to Verify Plan Eligibility Before You Submit the Application.

- See QR code above or navigate to Jarvis > Sales Tools > Medicare & Medicaid Eligibility Lookup.

Summary of UnitedHealthcare Medicaid Information

To enroll in UHC Dual Complete KY-S4, clients must first enroll in UHC's Managed Medicaid plan.

Medicaid Enrollment Process: In order to assist clients in signing up for a Medicaid Managed Care plan, agents must first be a "kynector." Otherwise, direct the client to the Medicaid resources below:

- Kynect Help Line: 1-855-459-6328
- Online: Using Kynect, consumers can fill out their application themselves or with the help of a kynector.

Medicaid Enrollment / Switch Period: Members can change their MCO at any time during the year. There is no longer a limited Open Enrollment period, 90-day change window or requirement to request disenrollment for cause.

Kynector Program: Clients may receive assistance in applying for Medicaid from a "kynector" or a health benefit assistor. Agents can learn more at kynect.ky.gov.

Plan Information

Plan Name	Enrollment Eligibility Requirements	SEP Options
<u>UHC Dual Complete KY-S4 (HMO-POS)</u> H6595-006-001 *Limited Footprint*	Eligible Membership: Full Dual Only (<u>FBDE</u>, <u>QMB+</u>, <u>SLMB+</u>) Must Have UHC Medicaid Plan Focus: Must have full Medicaid benefits and UHC Medicaid starting January 1, 2027, to enroll in this plan.	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. Consumer must have UHC Medicaid to enroll.
<u>UHC Dual Complete KY-S4 (HMO-POS)</u> H6595-006-002 *Limited Footprint*	Eligible Membership: Full Dual Only (<u>FBDE</u>, <u>QMB+</u>, <u>SLMB+</u>) Must Have UHC Medicaid Plan Focus: Must have full Medicaid benefits and UHC Medicaid starting January 1, 2027, to enroll in this plan.	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. Consumer must have UHC Medicaid to enroll.
<u>UHC Dual Complete KY-Q2 (HMO-POS)</u> H6595-007-001 *Limited Footprint*	Eligible Membership: QMB Only (<u>QMB</u>) 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 KY-Q2 (HMO-POS)</u> H6595-007-002 *Limited Footprint*	Eligible Membership: QMB Only (<u>QMB</u>) 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 Advantage KY-V1 (HMO-POS)</u> H6595-003-000	Eligible Membership: Partial Dual Only (<u>SLMB</u>, <u>QI</u>) Plan Focus: For those with partial Medicaid benefits who get help paying 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.



Plan Information

Plan Name	Enrollment Eligibility Requirements	SEP Options
<u>UHC Dual Complete KY-S3</u> (Local PPO) H1889-030-000	Frozen Enrollment: This plan isn't accepting new members starting January 1, 2027.	N/A This plan isn't accepting new members starting January 1, 2027.
<u>UHC Dual Complete KY-Q1</u> (Local PPO) H1889-008-000	Frozen Enrollment: This plan isn't accepting new members starting January 1, 2027.	N/A This plan isn't accepting new members starting January 1, 2027.