



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

165K

Dual Eligibles

75K

Full Dual Eligibles (45%)

52K

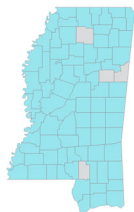
QMB Eligibles (32%)

38K

Partial Dual Eligibles (23%)

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 Mississippi

- 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 Mississippi, 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:
 - Being eligible for Medicare prior to turning 65 and is now turning 65 (IEP2).
 - Losing coverage from an employer.
 - Moving outside of the service area for the current plan or into the service area of a new plan.
 - Moving into a long-term care facility, such as a nursing home.
 - Moving out of a long-term care facility, such as a nursing home.
 - Recently had a change in or is no longer eligible for Extra Help paying for Medicare prescription drug coverage or Medicaid.
 - Was affected by a weather-related emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA)).
 - Enrolled in a plan by Medicare (or the state) and wants to choose a different plan within 3 months.
 - Delayed enrollment into Medicare Part B and now has Part B (ICEP-Delayed Part B).
 - 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
<u>UHC Dual Complete MS-S3</u> (Local PPO) H1889-044-001 *Limited Footprint*	Eligible Membership: Full Dual Only (<u>FBDE</u>, <u>QMB+</u>, <u>SLMB+</u>) 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 MS-S3</u> (Local PPO) H1889-044-002 *Limited Footprint*	Eligible Membership: Full Dual Only (<u>FBDE</u>, <u>QMB+</u>, <u>SLMB+</u>) 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 MS-S4</u> (HMO-POS) H5008-017-000	Eligible Membership: Full Dual Only (<u>FBDE</u>, <u>QMB+</u>, <u>SLMB+</u>) 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 MS-Q2</u> (HMO-POS) H5008-011-000	Eligible Membership: Full Dual or QMB Only (<u>FBDE</u>, <u>QMB+</u>, <u>SLMB+</u>, <u>QMB</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.
<u>UHC Dual Complete MS-Q1</u> (Local PPO) H1889-045-001 *Limited Footprint*	Eligible Membership: All Dual* (<u>FBDE</u>, <u>QMB+</u>, <u>SLMB+</u>, <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.

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.



Plan Information (Continued)

Plan Name	Enrollment Eligibility Requirements	SEP Options
<u>UHC Dual Complete MS-Q1</u> (Local PPO) H1889-045-002 *Limited Footprint*	• Eligible Membership: All Dual* (FBDE, QMB+, SLMB+, <u>QMB</u>, 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.
<u>UHC Dual Advantage MS-V2</u> (Local PPO) H1889-043-000	• Eligible Membership: All Dual* (FBDE, QMB+, SLMB+, QMB, <u>SLMB</u>, <u>QI</u>) • 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.
<u>UHC Dual Advantage MS-V1</u> (HMO-POS) H5008-016-000	• Eligible Membership: All Dual* (FBDE, QMB+, SLMB+, QMB, <u>SLMB</u>, <u>QI</u>) • 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.

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.