

2027 Agent Quick Reference Guide

Special Supplemental Benefits for the Chronically Ill (SSBCI)

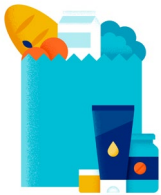


Special Supplemental Benefits for the Chronically Ill

Special Supplemental Benefits for the Chronically Ill (SSBCI) is a program that allows Medicare Advantage plans to offer additional benefits to members with one or more complex conditions, who are at high risk for hospitalization or adverse health outcomes and who require intensive care coordination.

SSBCI allows Medicare Advantage plans to offer non-medical and non-primarily health-related benefits, such as healthy foods and approved utilities, tailored to individuals with serious chronic illnesses. SSBCI offerings vary by plan and are not available on all plans.

Why does SSBCI matter to UnitedHealthcare members?



SSBCI allows Medicare Advantage plans to offer non-primarily health-related benefits tailored to the unique needs of chronically ill individuals, such as the healthy food and utilities benefit.

Benefits vary by plan/area.

2027 Changes

For plan year 2027, CMS made changes to clarifying how to interpret SSBCI eligibility requirements.

We cannot apply an overarching policy that members who have a chronic condition are inherently at high risk of hospitalization and need care coordination. We must publish objective criteria and demonstrate the member has met each element independently. Previously, we allowed 60 days for the member to access to SSBCI benefits while we verified if they qualified for SSBCI benefits. For any new enrollments with an effective date of 10/1 or after, members will not have the temporary access to healthy food and utilities during verification.

We will look at all our resources such as the member's health assessment to minimize member disruption. We have developed criteria with members in mind and continue to check for changes in a member's conditions and status however we know a small portion of members will not qualify for SSBCI benefits.



What does this mean for C-SNP and D-SNP members?



SSBCI benefits

Qualifying C-SNP and D-SNP members will be able to use their OTC credit on covered healthy foods and utilities (D-SNP members only) like electricity or home heat such as natural gas and transportation in select markets once their SSBCI is verified.



To access SSBCI benefits, members must meet several requirements, including

- **diagnosis of a qualifying chronic condition**
- **being identified as high risk for hospitalization or adverse health**
- **being identified as requiring intensive care coordination**

Therefore, not all UnitedHealthcare C-SNP and D-SNP plan members will qualify to use their OTC credits on healthy food or utilities (D-SNP members only).



SSBCI does not apply to Part D benefits.

SSBCI only applies to Part C and does not include benefits related to prescription drugs or Part D. Drugs costs will vary by individual and plan.

Benefits, features and/or devices may vary by plan/area. Limitations, exclusions and/or network restrictions may apply. OTC, food and utilities benefits have expiration timeframes. Review the Evidence of Coverage (EOC) for more information.

SSBCI D-SNP Eligible Conditions

To qualify for SSBCI benefits, members must meet specific criteria, including having one or more qualifying conditions. Keep in mind, **SSBCI verification is different than the C-SNP enrollment verification.**

Below is the list of UnitedHealthcare's 2027 SSBCI qualifying conditions (may vary by carrier):

- ☐ Diabetes mellitus (type 1 or type 2)
- ☐ Cardiovascular disorders
- ☐ Chronic heart failure
- ☐ Chronic hypertension (chronic high blood pressure)
- ☐ Chronic hyperlipidemia (chronic high cholesterol)
- ☐ Autoimmune disorders
- ☐ Cancer
- ☐ Chronic alcohol use disorder and other substance use disorders (SUDs)
- ☐ Chronic gastrointestinal disease
- ☐ Chronic kidney disease (CKD)
- ☐ Chronic lung disorders
- ☐ Chronic and disabling mental health conditions
- ☐ Dementia
- ☐ HIV/AIDS
- ☐ Immunodeficiency and immunosuppressive disorders
- ☐ Myasthenia Gravis/Myoneural Disorders and Guillain-Barre Syndrome/Inflammatory and Toxic Neuropathy
- ☐ Neurologic disorders
- ☐ Overweight, obesity and metabolic syndrome
- ☐ Post-organ transplantation care
- ☐ Severe hematologic disorders
- ☐ Stroke
- ☐ Conditions associated with cognitive impairment
- ☐ Conditions with functional challenges and require similar services including spinal cord injuries, paralysis, limb loss, stroke and arthritis

Information is also available on [CMS.gov](https://www.cms.gov).

C-SNP enrollment verification is for the chronic conditions associated with enrollment into the C-SNP plan (Diabetes, Chronic Heart Failure, Cardiovascular Disorders).



Current UnitedHealthcare Members

UnitedHealthcare aims to make the transition to SSBCI benefits seamless for most current members. Current members not verified will receive a letter asking them to complete an eligible condition verification form.

New Member and Plan Change Journey



*Not all D-SNPs offer healthy food and utilities

Verification Determinations

If member is Verified

If we are able to verify that the member has met the SSBCI criteria, they will have access to the healthy food and utilities (D-SNP only) benefits throughout the end of the year.

If member is NOT Verified

If we are unable to verify that the member meets all three CMS qualifying criteria within the first 60 days on the plan, members will not have access to the healthy food and utilities benefits. They will still have access to OTC, wellness support* and fitness benefits and well as rewards and discounts (if available on the member's plan).

*Only D-SNP members qualify for wellness support benefit.



IMPORTANT! If a member does not self-indicate during enrollment, they can indicate their condition online in the member site, UnitedHealthcare app or by calling UnitedHealthcare.

Frequently Asked Question (FAQ)

Eligibility:

How is the qualifying condition verified?

The qualifying condition needs to be verified using existing health plan data or by the member's treating provider.

What if the consumer or member is unsure whether they have a qualifying condition?

The consumer or member may self-indicate they have a qualifying condition and allow UnitedHealthcare to attempt to verify the condition and other qualifying criteria.

Will a member be notified when their SSBCI eligibility is verified?

A confirmation letter will be sent via their preferred delivery method after verifying a member's SSBCI eligibility. Their UCard will be updated within 24-48 hours to allow them to use their credit on covered healthy food and approved utilities (D-SNP only).

How will we notify members who do not qualify?

If UnitedHealthcare cannot verify that a member meets the SSBCI criteria, they will receive a letter letting them know they do not meet the SSBCI criteria as of the date indicated in their letter and their benefit will be OTC and wellness support,* such as select fitness items or assistance through The Helper Bees for in-home services, weight management counseling, caregiver relief and more. If a member who doesn't initially qualify is diagnosed with a qualifying condition later, the healthy food and utilities* benefit will be granted once we confirm the diagnosis and SSBCI eligibility. To view examples of member SSBCI verification communications, go to [SSBCI Member Communications](#).

*Only D-SNP members qualify for utilities and wellness support benefit.

Will members be disenrolled from their plan if we are unable to obtain documentation verifying the SSBCI qualifying criteria?

No, members will not be disenrolled from their plan if we cannot verify **SSBCI eligibility**. Members who do not qualify for healthy foods and approved utilities (D-SNP members only) will still be able to access their OTC benefit. D-SNP members will have access to wellness offerings such as weight management coaching, fitness wearables, fitness equipment, home care, and respite care.

What happens when a C-SNP member is verified as eligible for enrollment in a C-SNP but cannot be verified for SSBCI eligibility?

If C-SNP members do not meet the SSBCI criteria, their benefit will be OTC only.

Are members able to see if they are eligible for SSBCI?

A member can track their qualification status by logging on to their member site, in the UnitedHealthcare mobile app or by calling customer service.

Does the provider verify all three CMS qualifying criteria for access to healthy food and approved utilities (D-SNP only) for SSBCI benefits?

No, UnitedHealthcare uses clinical data to determine whether a member meets all three criteria. We will continue to outreach to a provider for condition verification if we are unable to substantiate it internally.



Frequently Asked Question (FAQ), cont.

What happens if a provider states that they do not have a qualifying condition prior to the end of the verification process?

We will continue to outreach to a provider for condition verification if we are unable to substantiate it internally, if provided, and continue to search internal data weekly. The member will get a letter that they are not eligible to have access to healthy food and utilities (unless their condition is later confirmed). We stop all provider outreach after 60 days.

What happens if a member is diagnosed with a condition more than 60 days after their plan effective date?

If UnitedHealthcare cannot verify that a member has a qualifying condition, they will receive a letter letting them know they will not have access to spend their credit on healthy food and utilities (D-SNP members only) as of the date indicated in their letter. If a member who doesn't initially qualify is diagnosed with a qualifying condition later, the healthy food and utilities benefit will be granted once we confirm the diagnosis and SSBCI eligibility. The members will be able to use their credit for healthy food and utilities immediately upon confirmation. Plan members who don't qualify can continue to use their credit to buy covered OTC products and, if D-SNP, certain home support services or to buy covered fitness equipment and activity trackers, based on plan design.

What are some of the *reasons* UnitedHealthcare cannot reach or locate a provider to verify a member's qualifying condition?

Some reasons include:

- Incorrect provider information was entered when the application was submitted or when the member self-indicated
- UnitedHealthcare cannot find the provider's contact information

What *happens* if UnitedHealthcare cannot reach or locate a provider to verify a member's qualifying condition?

A letter is mailed to the member informing them they cannot access their additional benefits (beyond OTC and wellness support (if applicable)) until we reach their provider. The letter also informs the member to call UnitedHealthcare Member Services and update their provider information. The member can go on their member site or UnitedHealthcare mobile app to select an in-network provider and self-indicate for a qualifying condition.

Plan Changes:

If we have verified the member on one plan and then they change to another plan with SSBCI benefits mid-year, will they have to re-verify?

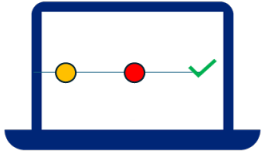
A verified member who switches plans from one UnitedHealthcare plan with SSBCI benefits to another UnitedHealthcare plan will be considered SSBCI verified and have access to OTC and healthy food and utilities depending on plan offering.

If a member changes to a new plan with SSBCI benefits before verifying for healthy food and utilities, will they need to self indicate again?

Yes.



SSBCI Resources:



Jarvis Book of Business (BoB)

You have the ability to quickly track member verification status and upload SSBCI verification documentation for members in your Book of Business on Jarvis. Review the Book of Business User Guide in Learning Lab for more information.

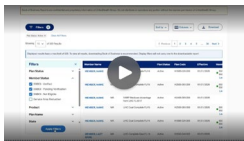
Use the “Member Status” filter to view your member’s SSBCI verification status.

1. Go to Book of Business and select "Filters"
2. Select the drop down for "Member Status" and select SSBCI filters
3. Click “Apply Filters”

In the "Service Request" tab, follow the instructions to upload your member’s completed Additional Benefits Verification Form and Authorization to Release information Form.

Book of Business (BoB) Video in Learning Lab

Learn about the enhancements with the BoB in our Jarvis course on Learning Lab. This video will walk you through how to utilize the features built within the BoB.



SSBCI National Webinar

Register for our SSBCI National Webinar on Jarvis. In this live webinar you will be able to interact with our trainers on the topic of SSBCI and explore way to retain your members if they do not verify for the SSBCI.



Member SSBCI Communications

Click the link below to learn about communications going out to members about eligibility.

[SSBCI Member Communications](#)

SSBCI Member Communications

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[Learn more](#)

