

SPECIAL NEEDS PLANS

Answering Client Questions



Ready-Agent[™]
A PROGRAM BY NEISHLOSS AND FLEMING

**NEISHLOSS &
FLEMING, LLC**

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Differences

How are Special Needs Plans (SNP) different from Medicare Advantage Plans?

- Special Needs Plans are Medicare Advantage Plans designed for a specific group of people.
- SNP's offer unique enrollment opportunities, benefit structure, and care management services not available in conventional MA plans.

When Can I Enroll into a Special Needs Plan?

In addition to enrollment periods that are available to all other Medicare consumers, qualifying individuals have additional opportunities for enrollment.

- Dual Eligibles can enroll once per Quarter during the first 9 months of the year using SEP-Dual
- People who have qualifying Chronic Illnesses, can enroll once per year into a Chronic Illness SNP using SEP-Chronic.

“Can I change plans?”

- Clients who are enrolled into a SNP plan have the option to change plans on a yearly basis during AEP
- Clients can also change plans during the OEP (between January 1st and March 31st)
- If they qualify for a SEP, they will have the option to change plans at that time

Will My Plan Ever Change?

- Carriers who provide SNP's will review and adjust plan benefits every year.
- Clients will be notified of any changes through their Annual Notice of Change (ANOC) package.
- At that point, clients have the option to use AEP to change plans if they choose to do so.
- If a plan exits the area, the client will also have a SEP to change their coverage from December 8th through end of February.
- Carriers can only make benefit enhancements during the calendar year once the benefits have been filed.

Will I be Able to See My Doctor?

- Clients will want to check that their doctor is in their plan's provider directory.

Depending on the type of plan they are in, the client's doctor may be 'out-of-network' – which requires higher copays

Care Management

What are these Care Management services that are advertised with Special Needs Plans?

- Care Management is an important piece of all SNP's, regardless of type.
- The carrier has staff that will work with members of the plan on the best way to manage their chronic health conditions.
- This includes, but is not limited to:
 - Coordination of care between PCP and Specialists
 - Home visits
 - Dietary counseling
 - "Translation" of medical instructions

Added Benefits

Value added benefits could include:

- Dental services
- Vision services
- Hearing services
- Gym membership
- Nutritional services
- 24/7 nurse line
- Foreign travel coverage