

# SPECIAL NEEDS PLANS

Qualifying with a Chronic Illness



Ready-Agent™  
A PROGRAM BY NEISHLOSS AND FLEMING

 NEISHLOSS &  
FLEMING, LLC

AN INTEGRITY COMPANY

## What are Chronic Illnesses?

One type of Medicare Special Needs Plan (SNP) relates directly to chronic illnesses. Before you can understand the plans, you need to understand chronic illnesses.

- A chronic illness is a human health condition or disease that is persistent or otherwise long-lasting in its effects.
- The term chronic is usually applied when the course of the disease lasts for more than 3 months.
- Common chronic illnesses include arthritis, asthma, cancer, COPD, diabetes and HIV/AIDS.

## Additional Care

- Consumers with Chronic Illnesses generally need additional, or in some cases, specialized medical care beyond what the normal Medicare recipient requires. This becomes even more important when two or more Chronic Illnesses are present.
- This type of care management is generally not available through Original Medicare.

## Why Do They Matter?

Understanding Chronic Illnesses is important to agents working in the Medicare market for a number of reasons:

- Consumers with Chronic Illnesses may have different priorities in terms of plan selection
- Consumers with Chronic Illnesses may have additional plan options (SNP) available to them, based upon where they live

## How Do Chronic Illnesses Affect Plan Choices?

A Chronic Illness can make a private plan – such as Medicare Supplement or Medicare Advantage – more attractive to a consumer.

- Consumers with Diabetes may focus on benefit areas like Diabetic Supplies and Podiatry
- Consumers with COPD may focus on Durable Medical Equipment cost sharing for Oxygen
- Additionally, it is often too costly for a consumer with Chronic Illnesses to remain on Original Medicare without additional coverage

## Additional Plan Options

In many areas of the country, insurance carriers offer Chronic Illness SNP's to specific consumers. These plans usually have benefits that are geared towards consumers with specific chronic illnesses.

For example, a Diabetic Chronic Illness SNP may have \$0 copays for Diabetic supplies.

## Enrollments

Chronic Illness SNP's are unique, in that qualifying consumers receive an SEP to enroll into them.

For example:

- Consumer lives in a county with a Chronic Illness SNP.
- The available plan is designated for people with a Chronic Illness that matches the consumer.
- The consumer can apply using SEP-Chronic to enroll into the Chronic Illness SNP.