



# Dual Special Needs Plans

In 2018, there were 12.2 million individuals simultaneously enrolled in both Medicare and Medicaid, often referred to as Dual Eligible. There are special Medicare Advantage plans to assist these individuals in finding and obtaining the best care possible called Dual Special Needs Plans. If you have both Medicare and Medicaid, it's important to understand your options when it comes to choosing the best-fit healthcare for you.

## Medicare Savings Programs

Medicare beneficiaries that also qualify for their state Medicaid coverage are part of the Medicare Savings Program. Depending on their level of income and resources (savings, investments, etc.), they could qualify for any of the following levels of the program; Full Benefit Dual Eligible (**FBDE**), Qualified Medicare Beneficiary (**QMB**), Specified Low Income Medicare Beneficiary (**SLMB**), Qualifying Individual (**QI**), or Qualified Disabled and Working Individual (**QDWI**). Each level will have specific benefits in how it helps to reduce the financial responsibility for eligible beneficiaries:

MSP Level	Part A Premium	Part B Premium	Medicare Cost Sharing & Deductible	Additional State Benefits
Full Benefit Dual Eligible <b>FBDE</b>	Yes	Yes	Yes	Yes
Qualified Medicare Beneficiary <b>QMB</b>	Yes	Yes	Yes	No
Specified Low Income Medicare Beneficiary <b>SLMB</b>	No	Yes	No	No
Qualifying Individual <b>QI</b>	No	Yes	No	No
Qualified Disabled and Working Individual <b>QDWI</b>	Yes	No	No	No

## Medicare & Medicaid

For individuals at the **FBDE** or **QMB** levels, the state Medicaid program will pay for Medicare premiums, cost sharing and deductibles. Medicare is the primary payer, which means they are the first to be billed and will pay their share of any Medicare-approved services. Medicaid is the secondary payer, which means they will pay whatever is left over after Medicare pays. Dual Eligible beneficiaries must utilize doctors and facilities that accept both Medicare and Medicaid, so it's important to know if your healthcare providers participate in both programs prior to receiving services.

## Dual Special Needs Plans

Depending on where you live, there may be a particular type of Medicare Advantage plan available that's specifically designed for beneficiaries on both Medicare and Medicaid called a **Dual Special Needs Plan (DSNP)**. These network-based plans are tailored for Dual Eligible individuals to coordinate benefits from both Medicare and Medicaid, and also work with your healthcare providers (doctors, hospitals, facilities, pharmacies, etc.) to ensure you're receiving the best care possible. Many times, depending on the available plan, they will offer additional benefits that are not covered by Medicare, including dental, vision, hearing, transportation, over-the-counter items, fitness membership, and other ancillary benefits. If a Dual Special Needs Plan is available in the county you live, and you have Medicare Part A, Part B, and either FBDE or QMB levels of Medicaid, you can enroll into one of these plans any time of the year.

**Thank You For Attending**

Presented by: