

Chronic Condition Special Needs Plans (C-SNP)

Chronic Condition Special Needs Plans (C-SNPs) restrict enrollment to special needs individuals with specific severe or disabling chronic conditions. C-SNPs focus on monitoring health status, managing chronic diseases, avoiding inappropriate hospitalizations and helping beneficiaries move from high risk to lower risk on the care continuum.

Quick Facts:

- Nearly 95% of adults ages 65+ have at least one chronic condition.
- Almost 80% have two or more chronic conditions.
- Chronic diseases are the nation's leading contributors to its \$4.1 trillion in annual health care costs.
- Chronic pain and diabetes are the most expensive chronic conditions.

Chronic conditions include:

- Cardiovascular disorders
- Chronic heart failure
- Diabetes
- Chronic lung disorders*
- Chronic and disabling mental health conditions*

*Limitations apply

Sources: [ncoa.org](https://www.ncoa.org), [cms.gov](https://www.cms.gov), and [medicare.gov](https://www.medicare.gov)



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Sources: [ncoa.org](https://www.ncoa.org), [cms.gov](https://www.cms.gov),
[medicare.gov](https://www.medicare.gov), [ssa.gov](https://www.ssa.gov)

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2023 GUIDE

Medicare & Chronic Conditions



Part A – Hospital

COVERAGE INCLUDES:

- Inpatient hospital
- Skilled Nursing Facility
- Home Health Care
- Hospice Care

HOSPITAL STAY

In 2023, you pay:

- \$1,600 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$400 per day for days 61–90 of each benefit period
- \$800 “lifetime reserve day” after day 90 of each benefit period (up to a maximum of 60 days over your lifetime).

SKILLED NURSING FACILITY STAY

In 2023, you pay:

- \$0 for the first 20 days of each benefit period
- \$200 per day for days 21–100 of each benefit period

All costs for each day after day 100 of the benefit period

Medicare Part B Medical Insurance

PART B MONTHLY PREMIUM

You pay a Part B premium each month. In 2023, most people will pay the standard premium amount of \$164.90, per month.

2023 PART B DEDUCTIBLE

- \$226 per year

Note: If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty

Medicare Part C Medicare Advantage Plans

Medicare services are covered through the plan and are not paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

Medicare Part D

FOR 2023:

- Initial deductible: \$505
- Initial Coverage Limit: \$4,660
- Out of pocket: \$7,400

COVERAGE GAP (DONUT HOLE):

Begins once you reach your Medicare Part D plan's initial coverage limit (\$4,660 in 2023) and ends when you spend a total of \$7,400 in 2023.

IN 2023, once a beneficiary reaches the coverage gap, they pay no more than 25% for the plan's covered brand-name drugs.

Special Needs Plans (SNP)

MEDICARE SNPs ARE A TYPE OF MEDICARE ADVANTAGE PLAN (LIKE AN HMO OR PPO).

Medicare SNPs limit membership to people with specific diseases or characteristics.

Medicare SNPs tailor their benefits, provider choices, and drug formularies to best meet the specific needs of the groups they serve.

Generally, you must get your care and services from doctors or hospitals in the Medicare SNP network, **except:**

- Emergency or urgent care, like care you get for a sudden illness or injury that needs medical care right away

Medicare SNPs typically have specialists in the diseases or conditions that affect their members.

All SNPs must provide Medicare prescription drug coverage.

Some Medicare SNPs use a **care coordinator** to help you stay healthy and follow your doctor's orders.

- A **care coordinator** is someone who helps make sure people get the right care and information.