

# Dual Benefit Special Needs Plans (D-SNP)

D-SNPs restrict enrollment to individuals who are entitled to both Medicare and medical assistance from a state plan under Medicaid (title XIX). Dual plans go beyond either Medicaid or Original Medicare alone.

In addition, Medicare beneficiaries can qualify for Extra Help with their Medicare prescription drug plan costs. The Extra Help is estimated to be worth about \$5,000 per year. To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 States or the District of Columbia. To see if you meet Medicaid eligibility requirements, contact Social Security at [www.SSA.gov](http://www.SSA.gov) or call 1-800-772-1213.

## Who Should Complete an Application For Extra Help With Medicare Prescription Drug Plan Costs?

- You have Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance); and
- You live in one of the 50 States or the District of Columbia; and
- Your combined savings, investments, and real estate are not worth more than \$29,520, if you are married and living with your spouse, or \$14,790 if you are not currently married or not living with your spouse. (Do NOT count your home, vehicles, personal possessions, life insurance, burial plots, irrevocable burial contracts or back payments from Social Security or SSI.) If you have more than those amounts, you may not qualify for the extra help. However, you can still enroll in an approved Medicare prescription drug plan for coverage. You will have to enroll directly with an approved Medicare prescription drug provider for coverage. If you need information about Medicare Prescription Drug plans or how to enroll in a plan, call 1-800-MEDICARE (TTY 1-877-486-2048) or visit [www.medicare.gov](http://www.medicare.gov).

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## When Can I Enroll in a D-SNP?

If you maintain eligibility for both Medicare and Medicaid, you qualify for a Special Enrollment Period (SEP) to join or switch your D-SNP once during each of the first three calendar quarters of the year.

Premium, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.

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## 2023 GUIDE

# Medicare & Medicaid Dual Benefits



## Medicare 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**, Part D enrollees will receive a 25% discount on all medications in the donut hole.

## 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
- If you have End-Stage Renal Disease (ESRD) and need out-of-area dialysis

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.