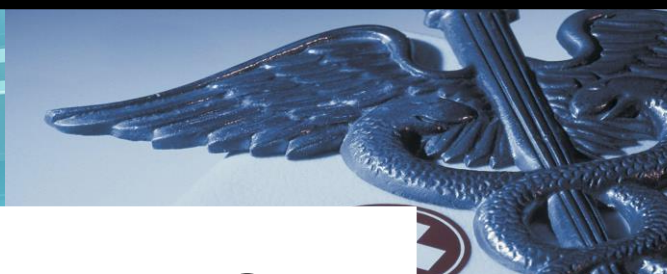




DSNP 101



 **MEDICARE HEALTH INSURANCE**

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

Medicare

Parts A, B, C, D



Hospital Coverage

Covers hospital stays, including the room, tests, doctor fees and meals



Medical Coverage

Covers doctor visits and outpatient care



Medicare Advantage Plans

Combines parts A & B with other benefits, such as vision, hearing, and dental. Many plans include part D.



Prescription Drug Coverage

Available in standalone plans or as part of Medicare Advantage.



Medicare Supplement (Medigap)

Helps pay some of the healthcare costs that Original Medicare doesn't cover.

Basics of SNP- eligibility requirements

There are 3 types of Special Needs Plans (SNPs) available:

Dual Special Needs Plan (DSNP)

- Plans are for those who are "dual" eligible and have both Medicare and Medicaid

Institutional Special Needs Plan (ISNP)

- Plans for those living in an institution, nursing home or receive nursing home care in their own home

Chronic Special Needs Plan (CSNP)

- Plans for those with specific severe or disabling chronic conditions

Medicare special needs plans (SNPs) are "special" Medicare Advantage plans that provide coordinated care for people who have certain severe diseases or who meet other requirements. Proof of eligibility to enroll is required.

Why DSNP?

12+ million prospects and growing

- 20% of the Medicare population is Dual eligible

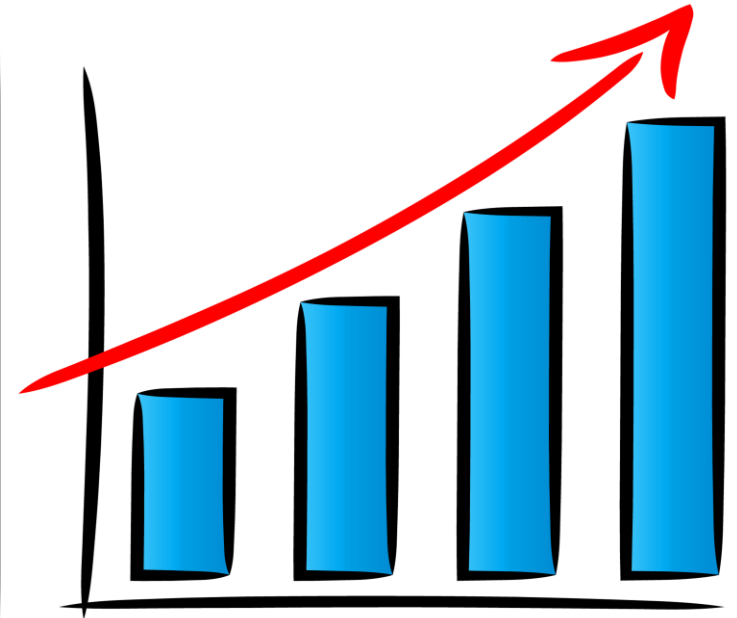
Growing population

Year-round opportunity

Expand your bob and build a pipeline

Referrals- great resource for referrals

Helping those that need it most!



The Opportunity

789 plans

From 2022 to 2023, the number of Dual Special Needs Plans rose by

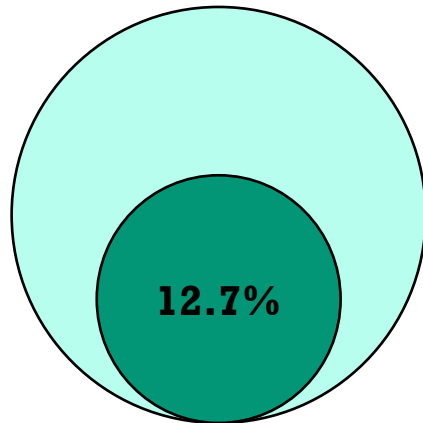
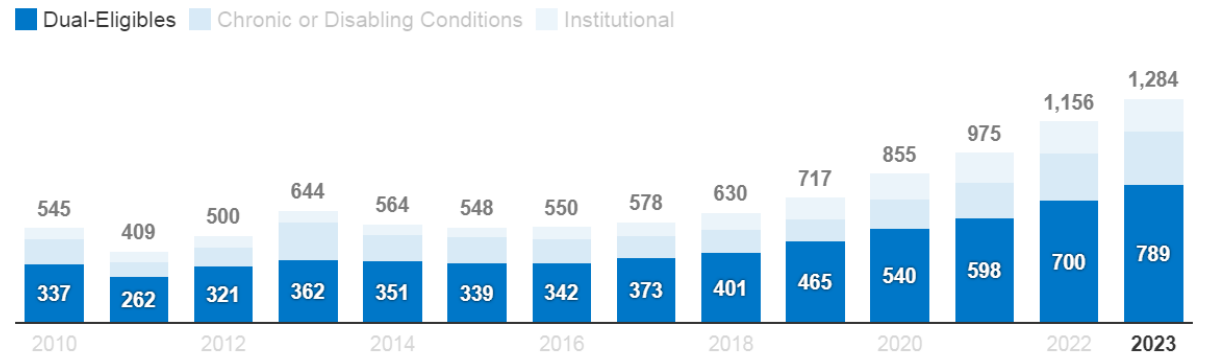


Figure 3

The number of Special Needs Plans has more than doubled since 2018

Number of Special Needs Plans (SNPs), by plan type, 2010-2023



NOTE: Includes only Special Needs Plans.

SOURCE: KFF analysis of CMS Landscape files for 2010–2023. • PNG

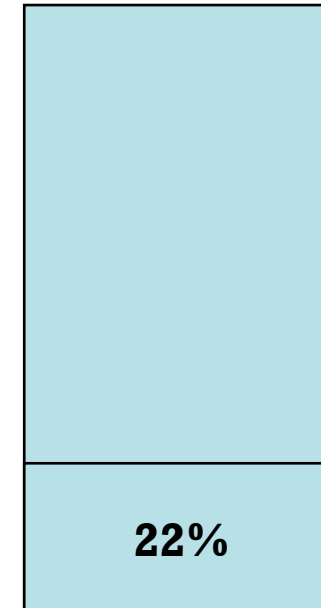
KFF

The Opportunity

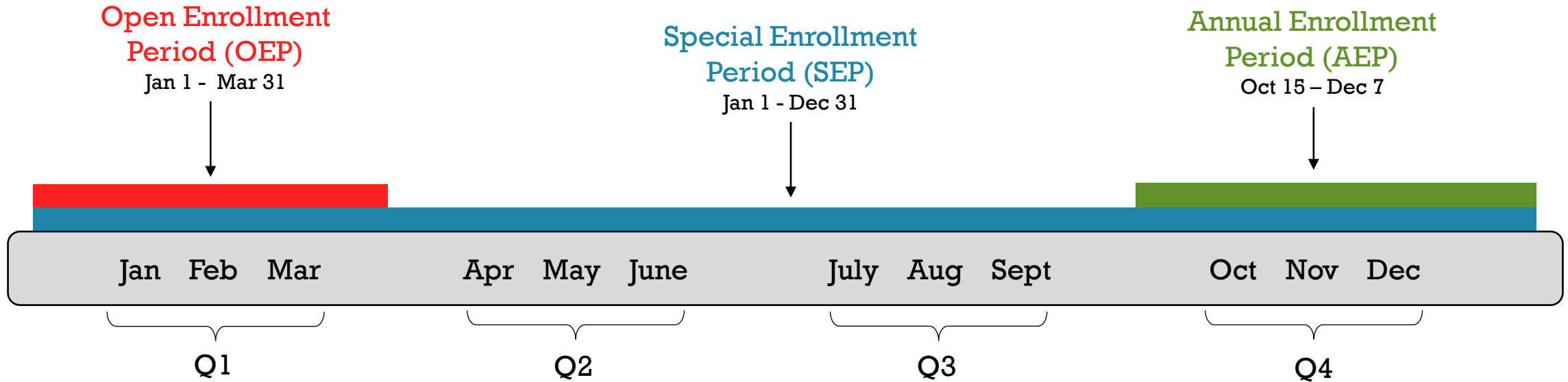


4 million

At the start of 2022,
enrollment rose YoY by



Enrollment Periods



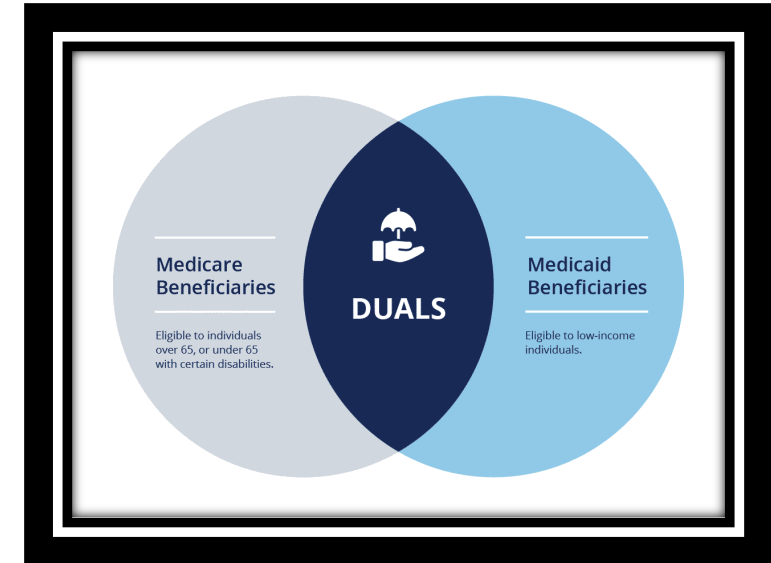
- Beneficiaries eligible for the LIS/Dual SEP will be permitted to make a coverage change one time per quarter during the first nine months of the year.

The DSNP Opportunity

12.7 million individuals
are 'Dually Eligible' for
Medicare and Medicaid

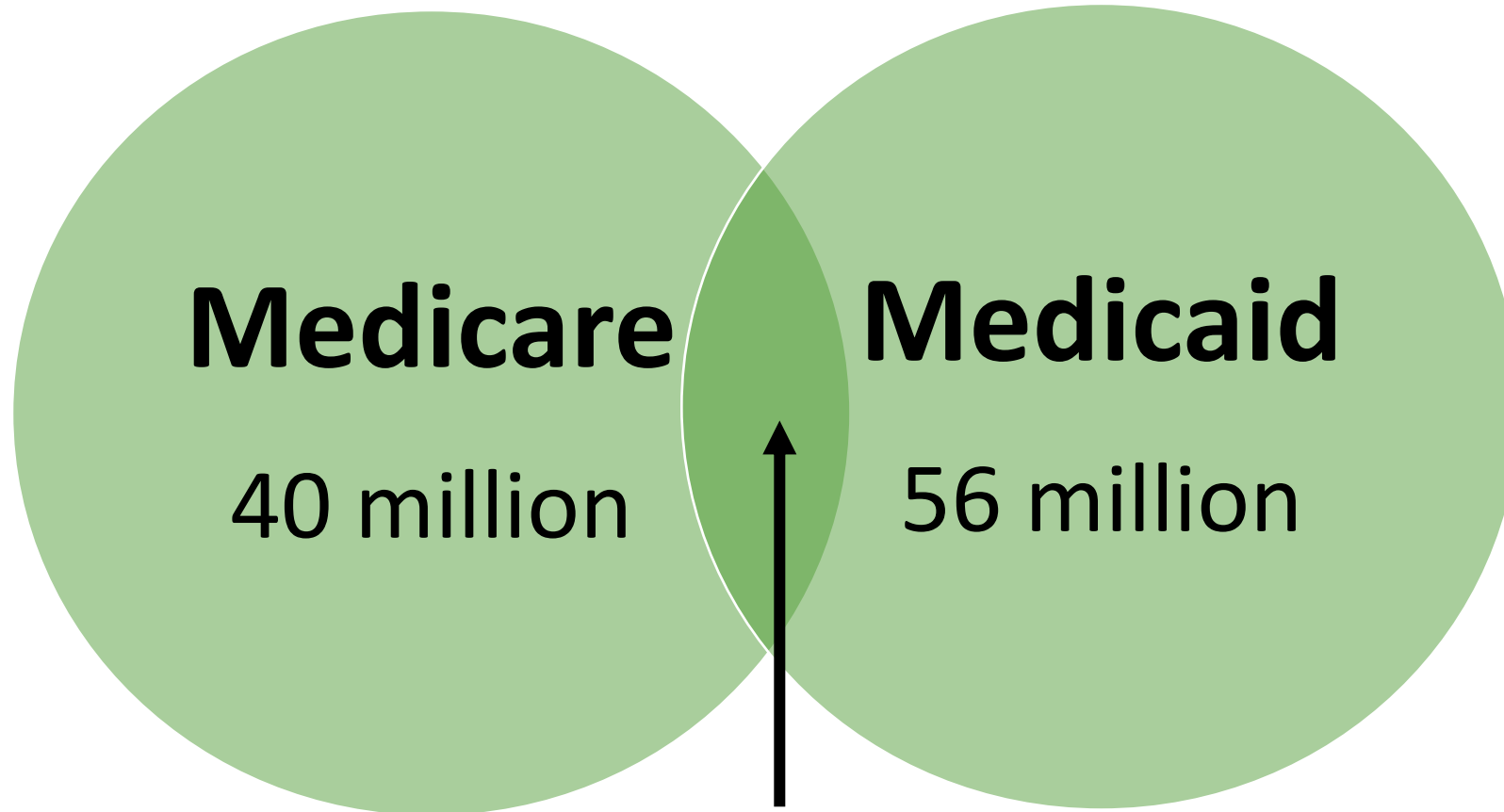
7.3 million
eligible but not
enrolled in a
DSNP plan

5.4 million
enrolled in a
DSNP plan



Growth opportunity
More than 50% of dual
eligibles are not
enrolled in a DSNP plan

The DSNP Opportunity



Dually eligible – 10 million

What is DSNP?

Dual Special Needs Plans , DSNP

A DSNP is a type of health insurance plan available in most states for individuals who are dual-eligible.

What is DSNP Eligible?

Individuals who are entitled to both Medicare and Medicaid.



DSNP= Medicare + Medicaid Eligibility

Medicare

- Administered by CMS and Social Security is responsible for enrollment
- Federal health insurance program
- To qualify for Medicare:
 - ✓ 65 years or older
 - ✓ Individuals under age 65 with disabilities
 - ✓ ESRD any age

Medicaid

- Generally, to qualify for Medicaid:
 - ✓ Must be either a US citizen or eligible as a qualified alien admitted for permanent residence
 - ✓ Based on individual's income and asset
 - ✓ Pregnant or living with a certain disability
 - ✓ Social Security number or proof of application applying for Medicaid



DSNP Medicaid

- A joint Federal and State health insurance program available to certain individuals and families who have limited income and resources
- Each state administers its own Medicaid program and establishes eligibility requirements
- Program determines the type, amount, duration and scope of services

To qualify for Medicaid services individuals must meet the following requirements:


- Income level that does not exceed your state's income threshold, qualifying income level national average in 2023, cannot be more than \$2,742.00 per month.
- Must be a US citizen or must reside in and meet immigration requirements within the state where applying
- Must have a Social Security number

In addition, must meet at least one of the following requirements:

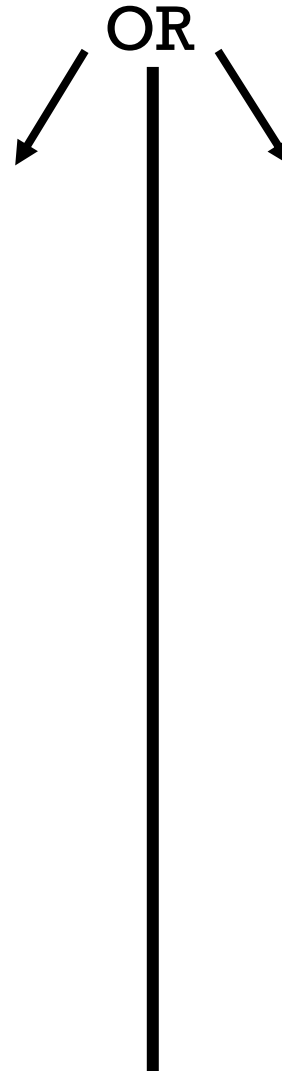
- Age of at least 65 years old
- A permanent disability (according to the Social Security Administration)
- Blindness

Medicare Advantage DSNP Prospect


ORIGINAL MEDICARE



Government provided




**MEDICARE ADVANTAGE
or DSNP**




Keep Original Medicare and add:

MEDICARE PART D



Offered by private companies

MEDICARE PART D



Offered by private companies

MEDICAID



ADDITIONAL BENEFITS



Offered by private companies

DSNP Eligibility Levels

What does each eligibility level cover?

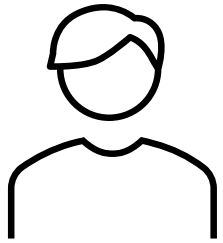
Eligibility Level	Part A Premium	Part B Premium	Part D Premium	Medicare Deductibles, Co-pays, Co-insurance	Full Medicaid Benefits
QMB Only	Yes	Yes	No	Yes	No
QMB Plus	Yes	Yes	No	Yes	Yes
SLMB Only	No	Yes	No	No	No
SLMB Plus	No	Yes	No	Varies by state	Yes
QI	No	Yes	No	No	No
QDWI	Yes	No	No	No	No
FBDE	No	Varies by state	No	Varies by state	Yes

QMB – Qualified Medicare Beneficiary
 SLMB – Specified Low-Income Medicare Beneficiary
 QI – Qualified Individual
 QDWI – Qualified Disabled and Working Individual
 FBDE – Full Benefit Dual Eligible

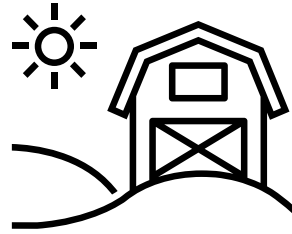
	Federal Poverty Income Level	Social Security Income Level
QMB Only	At or lower than	Resources not more than two times
QMB Plus	At or lower than	Resources not more than two times
SLMB Only	Between 100% and 120%	Resources not more than two times
SLMB Plus	Between 100% and 120%	Resources not more than two times
QI	Between 120% and 135%	Resources not more than two times
QDWI	Below 200%	Resources not more than two times
FBDE	Based on Medical Need status, institutionalized income levels, home/community-based waivers	

Characteristics of a Dual Eligible

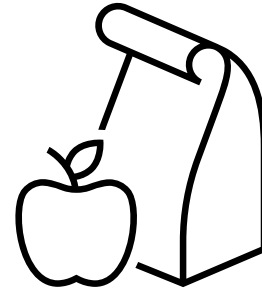
Data shows that dual eligible beneficiaries are:



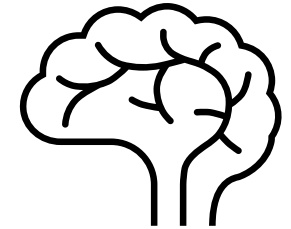
More likely to be under the age of 65



More likely to live in rural areas / 40% live outside of inner city



4x as likely to have high food insecurity

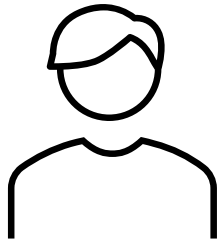


Nearly 3x as likely to have cognitive impairment

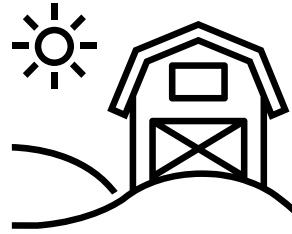
There are questions you can ask to screen...Be present consistently

DSNP Eligible- Screening Questions

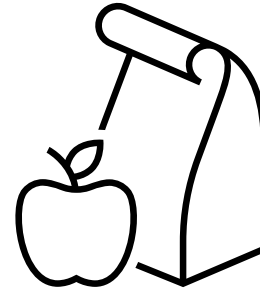
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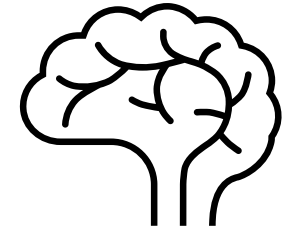
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Nearly 3x as likely to have cognitive impairment

There are questions you can ask to screen...Be present consistently

DSNP is a Medicare Advantage Plan

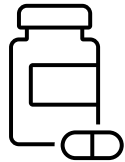
DSNP benefits and supplemental perks vary from state to state and carrier to carrier, but typically, beneficiaries can expect to receive the following from these comprehensive plans:

- \$0 premium plans (HMO, PPO, HMO/POS)
- Part D benefits included
- Ancillary benefits:
 - dental, vision, hearing
 - over-the-counter benefits
 - food benefits
 - transportation
 - fitness benefits or gym memberships
 - telehealth access
 - and more...

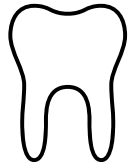
DSNP Benefits

Benefits that DSNP prospect most interested in

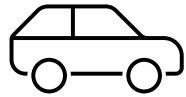
Rx



Dental



Transportation



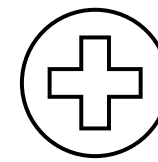
Food



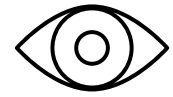
OTC



TelaDoc



Vision



DSNP Beneficiaries will benefit from comprehensive plan offerings:

- Care coordination
- Dental, hearing, vision benefits
- Transportation
- Telemedicine services
- Food benefits
- OTC benefits
- Gym

DSNP plan benefits and supplemental perks vary from state to state and carrier to carrier (HMO, PPO, HMO/POS) + part D benefits included

DSNP Life Cycle

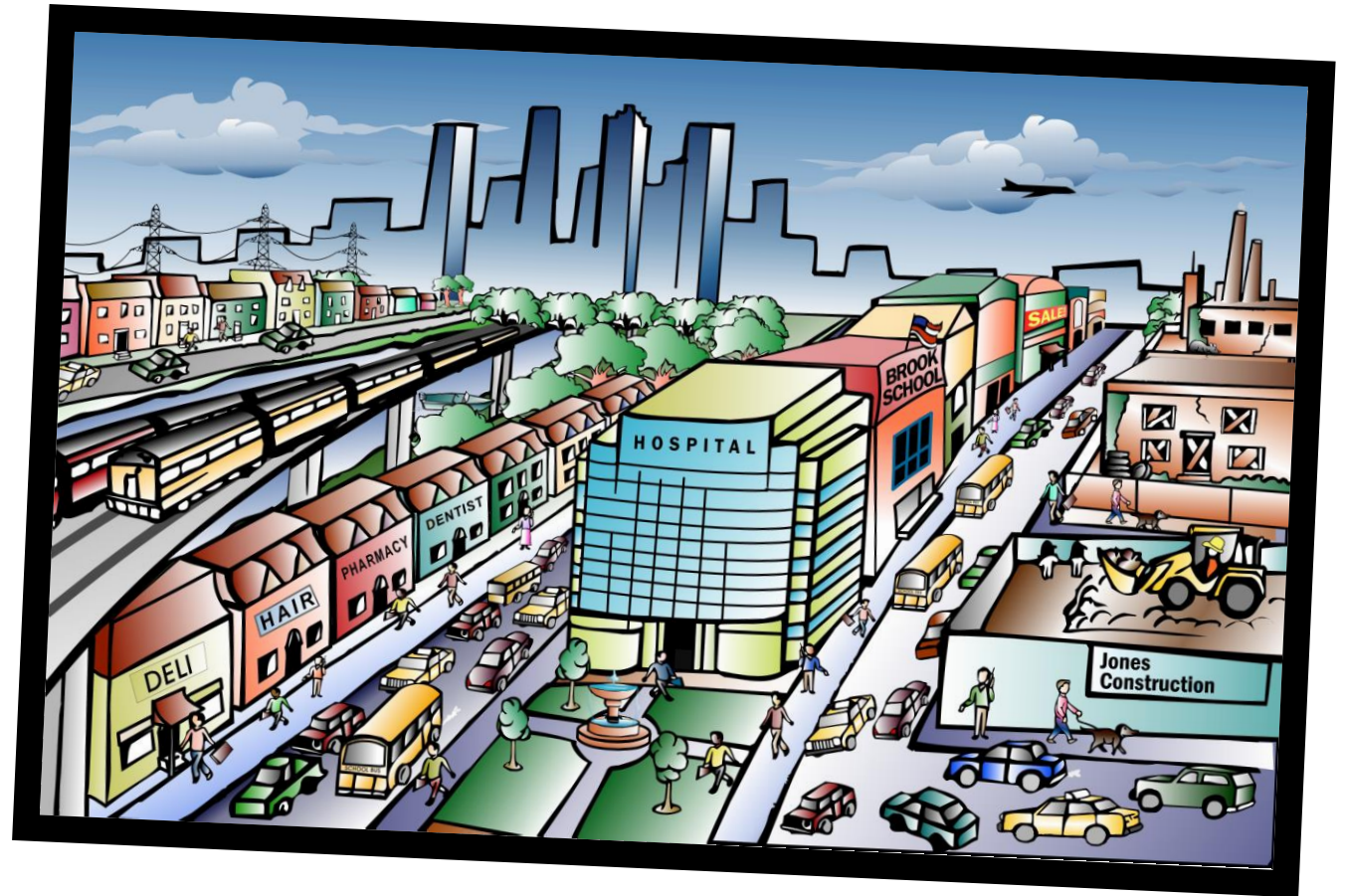
We are creatures of habit



What You Can Do Now

Rely heavily on community resources

- Churches/Faith Based Organizations
- Senior High Rise/Apartments
- County Housing Authorities
- Food pantries/food banks
- Senior Centers
- Dollar stores (e.g., Dollar Tree, Dollar General, and Family Dollar)
- Discount stores (e.g., Walmart, Kmart, Aldi, etc.)
- Thrift shops and flea markets
- Soup kitchens
- Utility assistance locations
- Provider Offices, Pharmacy's Community events (e.g., senior expos and health fairs)
- Charity events
- Churches or other faith-based organizations
- Areas with low-income housing



LIVE, EAT, SLEEP, PRAY, RECEIVE SERVICES

Be a part of their community!

Influence Influencers!



Pharmacy Bags to promote your plan on the bag your prospect's medications come in

Target Ads can be purchased at select laundromats with ads

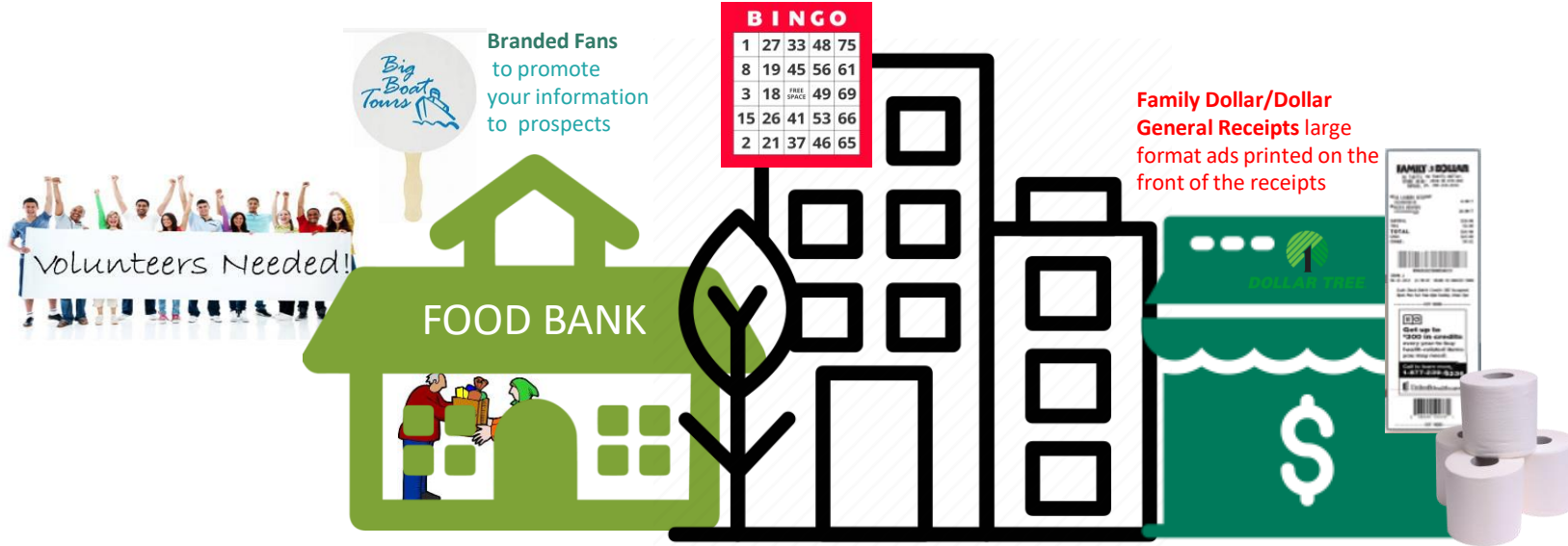
- Ask an Expert Table
- Receipt Ads
- Pharmacy Bags

- Check Cashing
- Laundry
- Detergent

- Activities Coordinator
- Food Distribution
- Mini Health Fair

Be a part of their community!

Influence Influencers!



- Volunteer
- Food Distribution
- Partner
- Quarterly B'days
- Holiday Shindigs
- BINGO
- Retail Staff
- Engaging
- Table set up/candy

Examples of working with CBO's

Food Banks

- Google area food distribution sites
- Go to location
- See who is the event coordinator
- Ask when distribution days are and see about having a table

Dollar Stores

- Contact/go see store manager
- Ask if they have senior discount days
- Ask why they are the busiest
- Give items they offer in the store

*Holiday Focused Events

Senior Centers

- Contact/go see center manager
- Host a monthly Bingo
- Target program/info table time before or after lunch hour
- Target program/info table time before carding playing

hour/bingo

Low Income High Rises

- Contact/go see manager/activities coordinator
- Host birthday months/holiday events
- Ask and expert table
- Target time planning around mail delivery
- Target time planning around non-shopping day/Walmart days
- Target time in collaboration with already planned "coffee hour mornings", etc.

Examples of working with CBO's

Provider Offices

- PCPs, Ancillary- dental, podiatrists
- Ask for Business Manager/Billing person
- Bring candy jar/sweets
- Ask if they have patients who miss their appts

Faith-Based Organizations

- Ask if they have an Activity Coordinator
- Ask if they have a senior group
- Ask if you can host a block party
- Ask to be invited to any Mini Health Fairs
- Ask if you can host a block party
- Ask if they have a commodity day/food pantry site

*Holiday Focused Events

Trailer Park Communities

- Find their office center manager
- Host a monthly Fruit Stand
- Target time planning around mail delivery
- Ask if you can host bingo events

Care Giver Events

- Host a networking event for local CBO influencers
- Host Catalog Ordering Party
- Offer to coordinate a quarterly/yearly CBO Health Fair
- Host coat drive/food drive events
- Host Annual Care Giver Award events
- Host monthly themed initiatives

DSNP Flyers

Get your extras now
 Have both Medicare and Medicaid? You could get a Medicare plan extra benefits at low or no extra cost to you.
 Call a licensed agent to see if you qualify: 1-833-232-1586 (TTY: 711)

Call to see if you qualify or to schedule an in-home visit:
1-833-232-1586 (TTY: 711)
 8 a.m. to 8 p.m., 7 days a week. A licensed agent will answer your questions.

Get a \$10 Visa Reward Card when you call to learn more! There's no obligation to enroll.
 Learn more at AetnaMedicare.com/extrabenefits

You could get extra benefits that go beyond Original Medicare, including:

- More dental coverage
- Over-the-counter products
- Transportation

We're here to help you get all your extra benefits.

Then you may also be able to carry this card and get **EVEN MORE BENEFITS!**

A Medicare Dual Eligible Medicare Advantage plan includes Medicare coverage that works with your Medicaid benefits so you can get the benefits you need and more, like:

- 30 days of Home Care services
- 24 hours of Home Health services
- 24 hours of Hospice services
- 24 hours of Skilled Nursing Facility services
- 24 hours of Inpatient Rehabilitation services
- 24 hours of Inpatient Psychiatric services
- 24 hours of Inpatient Substance Abuse services
- 24 hours of Inpatient Respite services
- 24 hours of Inpatient Behavioral Health services
- 24 hours of Inpatient Speech Therapy services
- 24 hours of Inpatient Occupational Therapy services
- 24 hours of Inpatient Physical Therapy services
- 24 hours of Inpatient Case Management services
- 24 hours of Inpatient Care Coordination services
- 24 hours of Inpatient Care Management services
- 24 hours of Inpatient Care Transitions services
- 24 hours of Inpatient Care Coordination services
- 24 hours of Inpatient Care Management services
- 24 hours of Inpatient Care Transitions services

And more we haven't listed!

Humana

CARRYING THESE CARDS?

Humana

UnitedHealthcare
 (Powered by UH)

Are you having trouble viewing this email? [Click on Envelope](#)

DON'T WAIT. Find out today if you qualify.

If you have these cards, YOU MAY BE ELIGIBLE.

Services Card
 METINA WASHINGTON, SCHENESSEE, NY
 Provider

FLORIDA CITIZEN
 Medicare Number/Numero de Medicare: 1E64-TE5-MK72
 Coverage start/Inicio de Cobertura: 01-01-2022
 01-01-2022

Call UnitedHealthcare today to learn more:
1-855-439-4430, TTY 711
 8 a.m. to 8 p.m., local time, 7 days a week.

If you have both Apple Health and Medicare, you may qualify for a UnitedHealthcare Dual Complete™ plan. For a \$0 plan premium, you could get these benefits and features:

- HEALTH PRODUCTS CATALOG:** Up to \$200 in credits to buy things you may need.
- DENTAL COVERAGE:** \$1,250 toward dental services, and \$0 copay for covered exams and cleanings.
- EYEWEAR COVERAGE:** \$200 credit on glasses or contacts every 2 years, and \$0 copay for one routine exam every two years.
- TRANSPORTATION ASSISTANCE:** Up to 24 one-way rides every year.

Call today: **1-855-439-4430, TTY 711** to learn more or visit UHCCommunityPlan.com.

IF YOU HAVE MEDICARE & MEDICAID
 ... you may qualify for additional benefits.

As an experienced local independent agent, I work for you. Contact me if you'd like to set up an appointment to learn more about your specific Medicare health plan options, or come find out more at a meeting in your area.

FLORIDA CITIZEN
 Medicare Number/Numero de Medicare: 1E64-TE5-MK72
 Coverage start/Inicio de Cobertura: 01-01-2022
 01-01-2022

STATE OF FLORIDA
 Agency for Health Care Administration
FLORIDA MEDICAID
 Identification Card
 11111111
 FLORIDA CITIZEN

The number above is this card control number. It is not the Medicaid ID Number and cannot be used for billing. Medicaid Eligibility is determined by the Department of Children and Families (DCF).

Not connected with the Federal Medicare program. This is an advertisement for insurance. We do not offer every plan available in your area. Any information provided is limited to those plans offered in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

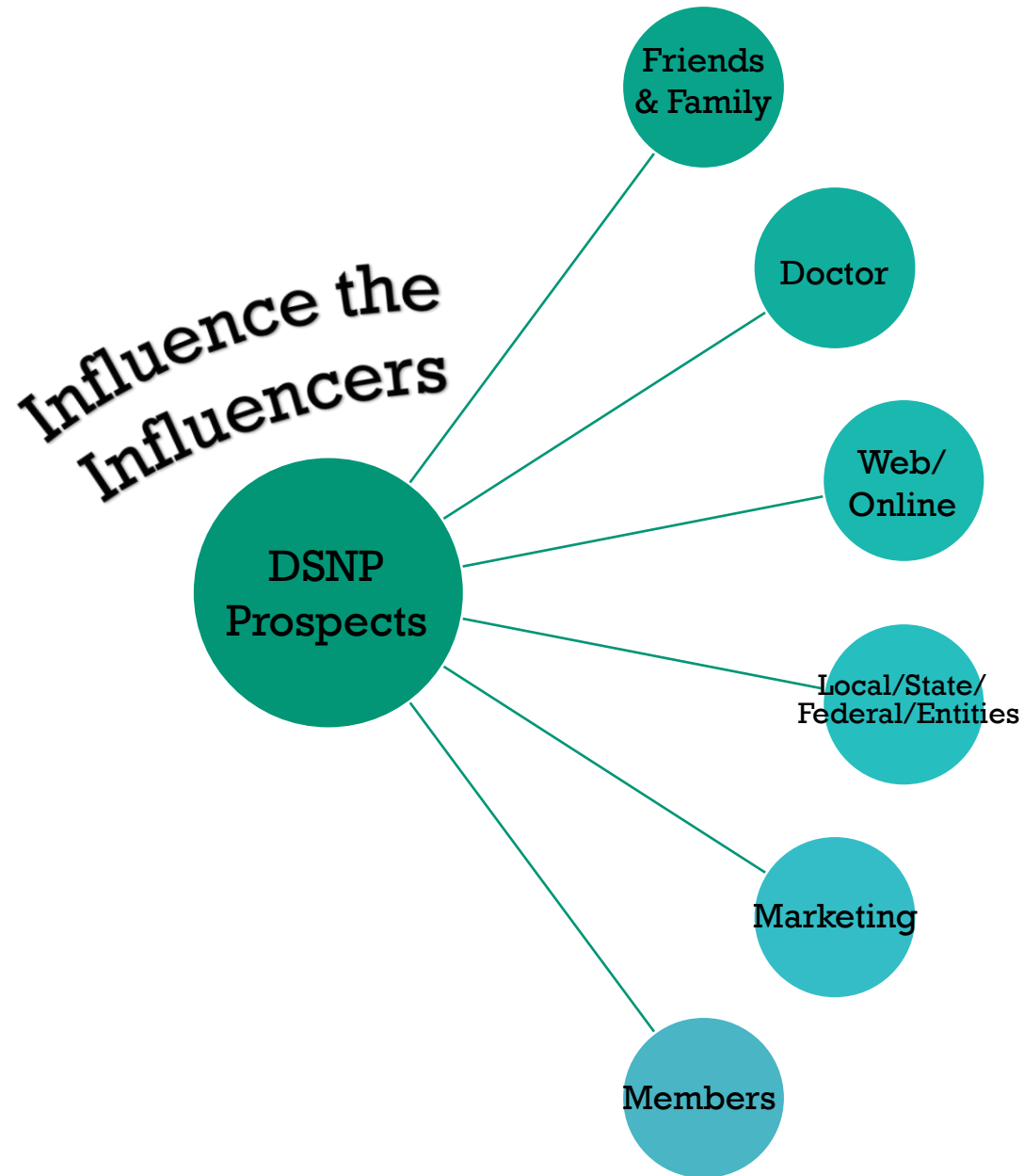
Retention

Continuous touchpoints

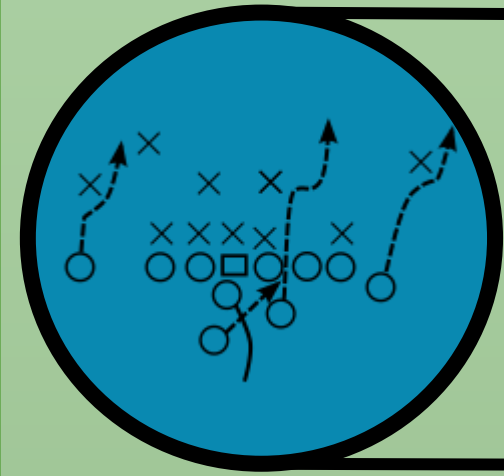
- Have them take notes during meeting
- 1st 90 days are crucial
 - Say thank you
 - Did you receive your member ID
 - Go the extra mile
 - Walk them thru their Welcome Kits
 - Remind them of their benefits
 - Get them to access and use their benefits
 - Ask for referrals
- Remember the "important things"
- Send a birthday card + holiday card
- Reach out prior to them receiving ANOCH
- Send them a tchotchke
- Send 5 business cards (with your photo)



What is your niche?
What are your interests?



Find Your Natural Talents
And
Play to Your Strengths



online RESOURCES

Use Google to find the exact locations you are looking for

Other helpful websites:

Foodpantries.org

Affordablehousingonline.com

LowIncomeHousing.us

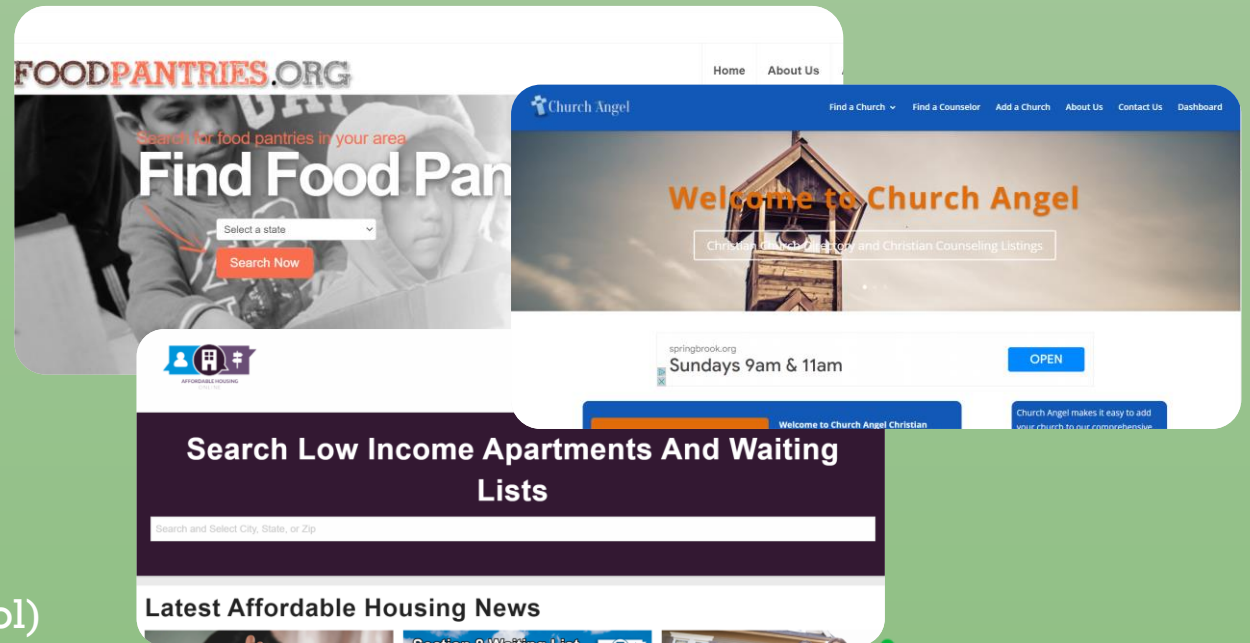
Hud.gov/findshelter

Churchangel.com

FreeClinicDirectory.org

Infousa.com

Usps.com (click business, then EDDM for mapping tool)

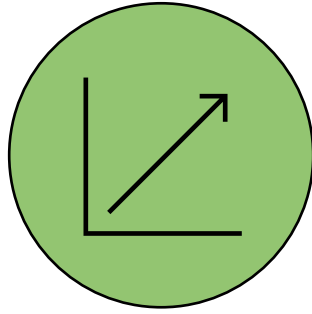


Why DSNP?



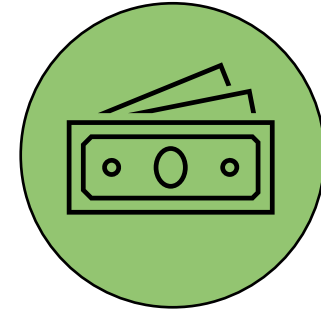
Difference

Make an impact
helping people



Opportunity

Growing market



Income

Year-round SEP



**Thank You For Joining Us
DSNP 101**