



Apple Health Medicare Connect or Dual Eligible Special Needs Plans (D-SNPs)

Materials

- This PowerPoint presentation.
- Workbook.

Learning outcomes

By the end of this training, participants will be able to effectively counsel dual-eligible clients on plan choices, including D-SNPs.

Section 1: Tools & rules

Path to care: Medicare & Medicaid

Coverage can take one of three forms:

1. Dual-Eligible Special Needs Plans (D-SNP)
2. Standard MAPD
3. Original Medicare + Part D with Extra Help+ Medicaid

MA: D-SNPs

- Designed for individuals eligible for both Medicare and Medicaid.
- Cover all benefits included in Original Medicare (Parts A & B).
- Provide access to full or partial Medicaid benefits based on eligibility.
- Include drug coverage (Extra Help is applied)
- D-SNPs can be HMOs, PPOs, HMO-POS

D-SNPs-Managed care

- MA companies are contracted to manage both Medicare & Medicaid benefits.
- Benefits, providers, and drug formularies are designed to meet the specific needs of eligible groups.
 - Eligibility for plans depends on level of assistance – there are different plans for Full-dual, QMB Only, SLMB/QI-1

D-SNPs-Managed care (cont.)

WA offers two categories of D-SNPs:

- Highly Integrated Dual Special Needs Plans HIDE-SNPs
- Coordination-Only Dual Special Needs Plans CO-D-SNPs

HIDE vs CO

HIDE-SNPs

- Must have a service area alignment with a Medicaid Managed Care Organization,
- Incorporate both behavioral health and long-term services and supports (LTSS) benefits into the plan

CO-D-SNPs

- Provide a minimum level of coordination between Medicare and Medicaid
- Do not incorporate behavioral health or LTSS

D-SNP additional benefits

- May offer easier access to providers within the plan's network.
- Includes care coordination for better health management.
- Offers valuable extra benefits such as dental, vision, hearing, and transportation.
- Coverage rules and restrictions vary—check with the plan for details.

D-SNP Plans: Review

- MA Plans incorporating Medicare, Medicaid & Extra Help
- Often have \$0 monthly premiums
- Often have \$0 or low monthly copays
- Extra benefits tend to be more robust

D-SNP Job Aid

OFFICE of the SHIBA WASHINGTON STATE INSURANCE COMMISSIONER		Washington Apple Health Medicare Connect Plan List - D-SNP, I-SNP, C-SNP for all counties							
MASTER LIST		***** FOR INTERNAL USE ONLY *****							
MEDICARE ADVANTAGE 2025 PLAN:	Allwell	Allwell	Allwell	Community Health Plan of WA	Community Health Plan of WA	Humana	Humana	Humana	Humana
	Wellcare Dual Liberty QMB+, SLMB+, Full-Dual-only	Wellcare Dual Access QMB only	Wellcare Dual Reserve QMB, SLMB, QI-1, QWDI, Full-Dual-only	Community Health Plan of WA Dual Complete (no specific MSP given)	Community Health Plan of WA Dual Select (no specific MSP given)	Humana Together in Health I-SNP Only	Humana Gold Plus - Diabetes C-SNP only	Humana Gold Plus SNP-DE QMB+, SLMB+, Full-Dual-only (see pg 2 of Summary of Benefits)	Humana Dual Select QI-1, SLMB only (see pg 3 of Summary of Benefits)
	HMO D-SNP Plan ID: H0029-007 800-225-8017	HMO-POS D-SNP Plan ID: H0029-008 800-225-8017	HMO-POS D-SNP Plan ID: H0029-010 800-225-8017	HMO D-SNP H5826-014 800-944-1247	HMO D-SNP H5826-017 800-944-1247	PPO I-SNP H5216-402 800-833-2364	HMO C-SNP H5619-154 800-833-2364	HMO D-SNP H5619-155 800-833-2364	HMO D-SNP H5619-165 800-833-2364
PREMIUM	\$0	\$0	\$21.90	\$0-\$26.20	\$0-\$26.20	\$0	\$0	\$0	\$0-\$24.10
Health Deductible	\$0	\$0	\$0	Depends on level of MSP \$0 - \$590	Depends on level of MSP \$0 - \$590	\$240	\$0	\$0	\$0
Part D Drug Cost Sharing	\$0	\$0	\$0	Depending on level of "Extra Help"	Depending on level of "Extra Help"	\$460	\$350	\$0	\$0
Primary doctor	\$0	\$0	\$0	\$0 or 20%	\$0 or 20%	\$0	\$0	\$0	\$0
Specialist	\$0	\$0	\$10	\$0 or 20%	\$0 or 20%	20%	\$10	\$0	\$0
Annual Physical Exam	\$0								
Annual Wellness Screenings	\$0								
Phy-Speech-Occ Therapy	\$0								
Inpatient Hospital	\$0								
Outpatient Hospital	\$0								
Outpatient surgery	\$0								
Emergency Room	\$0								
Urgent Care	\$0								

My SHIBA

Resources to help with counseling clients

SHIBA volunteers can find tools here to help with counseling and communicating with Medicare clients who might need additional help with a Medicare issue, language interpretation or hearing impairment.

- > [2025 All Counties D-SNP \(Excel, 73.02 KB\)](#)
- [Medicare Savings Programs \(MSP\) application instructions desk aid \(PDF, 1.72 MB\)](#)
- [Get help paying for Medicare - information for American Indians & Alaskan Natives \(PDF, 280.85 KB\)](#)
- [2025 Medicare Advantage and Special Needs Plans \(SNPs\)](#)

Section 2: Counseling session

Counseling scenario

- Preparation
- [Session Part 1](#)
- [Session Part 2](#)
- STARS: Beneficiary Contact Form

Section 3: Conclusion

Learning outcomes

After completing the training:

- Do you feel more confident in your ability to explain D-SNPs to a beneficiary?
- Do you believe you can effectively guide a beneficiary to make an informed plan choice?

Announcements & resources

First Thursday Lunch and Learn

1st Thursdays - 11:00 to Noon

Register through monthly training calendar
<https://www.trumba.com/calendars/shiba-volunteer-training>

March 6 D-SNP special enrollment periods
Vanessa Sherrill (DSHS) &
Johnny Shults (HCA)



Have questions? Send in advance to:
Noreen.Brisson@oic.wa.gov

Resources

- [Dual Eligible Special Needs Plans \(D-SNPs\)](#)
- [Health Care Authority Medicaid Phone System Job Aid](#)
- [Medicare Interactive SNP Costs & Coverage](#)
- [My SHIBA Resources to help with counseling clients](#)

Resources continued

- [New name for Dual-Eligible Special Needs Plans](#)
- [STARS Beneficiary Contact Data Entry Basics](#)
- [Understanding Medicare Advantage Plans](#)
- [Understanding the Extra Help with Your Medicare Prescription Drug Plan](#)