

# 7 Things You Need to Know

About Dual-Eligible Special Needs Plans (D-SNP)

As confusing as Medicare and Medicaid can be, it's natural for you to have questions. Here are some common ones:



## Which plan is right for me?

Many people who enter the Medicare program enroll in Original Medicare without knowing they could get access to more benefits through other options like Medicare Advantage. Even fewer people know about **Dual-Eligible Special Needs Plans (D-SNP)**, or what it takes to qualify for them. Let us help you answer the common questions people have when considering if a **Dual-Eligible Special Needs Plan**, also known as **D-SNP**, is right for you.

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### What does Dual-Eligible mean?

Dual-eligible refers to people who qualify for both **Medicare** and **Medicaid**.

### What is a Dual Special Needs Plan (D-SNP)?

A **Dual Special Needs Plan** is a type of health insurance for people who qualify for both **Medicaid** and **Medicare**. Dual plans let you keep all your **\$0 Medicaid** benefits while providing additional savings and extras.

#### These benefits may include:

- ✓ Allowances for over-the-counter items
- ✓ Fitness program benefits
- ✓ Routine eye exams and allowances for eyewear
- ✓ Dental care
- ✓ And more

All of these benefits are available for a **\$0 monthly** premium. Learn more below about **Dual Special Needs Plans** and whether you qualify for one.

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### What is the difference between Medicare and Medicaid?

They both start with "**Medi-**" and both are government programs that provide health coverage. It's easy to get **Medicare** and **Medicaid** confused. There are some similarities between the two as well as some key differences.

#### MEDICARE

A national health insurance program run by the federal government. It's for people 65 and older, and some people under age 65 with certain disabilities.

#### MEDICAID

A joint program that states and the federal government fund together. Under specific circumstances, some children, pregnant women, elderly adults, people with disabilities, and low-income adults can qualify for Medicaid.

### How do you qualify for both Medicare and Medicaid?

**Medicare** and **Medicaid** are two separate programs that have different eligibility requirements.

#### To qualify for Medicare benefits, you need to be:

- At least 65 years old, or under 65 and qualify based on disability or other special situations
- A U.S. citizen or legal resident who has lived in the U.S. for at least 5 years in a row

#### To qualify for state Medicaid benefits, you need to be:

- Under 65 and meet the requirements for low-income families, individuals receiving supplemental security income (SSI), disabled, pregnant, a child (under specific circumstances), or:
- At least 65 and:
  - Receive extra help or assistance from your state; or
  - Are blind or have a disability, but do not need long-term care

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### How do Medicare and Medicaid work together?

**D-SNP plans** were created to bring the benefits of **Medicare** and **Medicaid** together in one plan. The goal is for Medicaid and Medicare to work together more effectively to improve care and lower costs. Medicaid programs often cover benefits that aren't offered by Medicare, including dental, vision, hearing, transportation assistance, and long-term care.

### Only 29% of dual-eligible people enrolled in D-SNP plans in 2021.

But that number is rising. From 2011 to 2021, less than 15% of people who were eligible enrolled in one of these plans. We want to ensure you know all about your options and get access to the benefits that could potentially improve your life.



If you want to know more about **PacificSource Medicare's Dual Care plan**, visit: [Medicare.PacificSource.com/Find/2025/DSNP/PacificSourceDualCare](https://www.Medicare.PacificSource.com/Find/2025/DSNP/PacificSourceDualCare)

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### D-SNPs are more likely to offer extra benefits than other Medicare Advantage plans.



96% of D-SNPs offer eye exams and/or eyeglasses



94% of D-SNPs offer fitness benefits



95% of D-SNPs include dental care



92% of D-SNPs offer hearing exams and/or hearing aids

#### D-SNP plans are also more likely than other Medicare Advantage plans to offer:

- ✓ Over-the-counter benefits
- ✓ Meal benefits
- ✓ Bathroom safety devices
- ✓ In-home support services
- ✓ Transportation services

**D-SNPs** may also expand on the services offered through Medicaid, depending on specific states or plans.

### If you're eligible for Medicare and Medicaid

be sure to take advantage of all the extra benefits you deserve. If you're not sure whether you qualify, we can help.

▶ Give us a call today at 888-717-3518.

#### Sources:

1. 10 Things to Know About Medicare Advantage Dual-Eligible Special Needs Plans (D-SNPs)



Going beyond what's required

PacificSource Community Health Plans is an HMO, HMO D-SNP, and PPO plan with a Medicare contract and a contract with Oregon Health Plan (Medicaid). Enrollment in PacificSource Medicare depends on contract renewal.

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