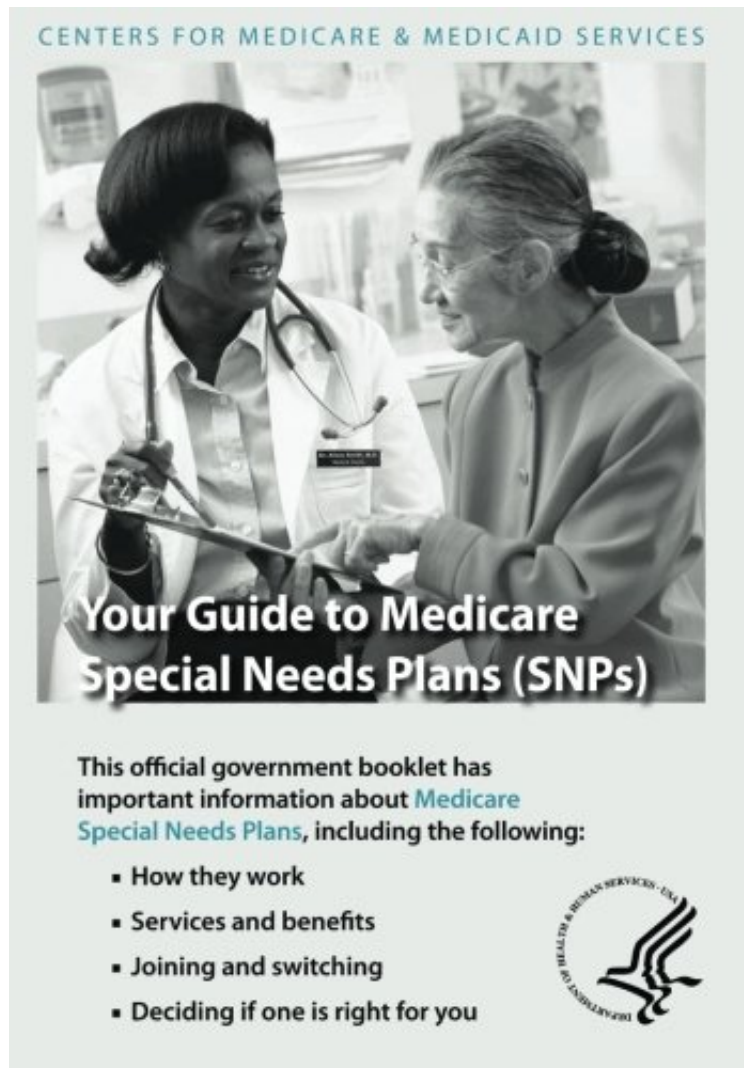


Your Guide to Medicare Special Needs Plans (SNPs)

U.S. Department of Health and Human Services, Centers for Medicare Medicaid Services

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U.S. Department of Health and Human Services, Centers for Medicare Medicaid Services : Your Guide to Medicare Special Needs Plans (SNPs) before purchasing it in order to gage whether or not it would be worth my time, and all praised Your Guide to Medicare Special Needs Plans (SNPs):

Medicare Special Needs Plans (SNPs) are a type of Medicare Advantage Plan (like an HMO or PPO). Medicare SNPs limit membership to people with specific diseases or characteristics, and tailor their benefits, provider choices, and drug formularies (list of covered drugs) to best meet the specific needs of the groups they serve. This publication has

important information about Medicare Special Needs Plans, including the following: How they work; Services and benefits; Joining and switching; Deciding if one is right for you. You can join a Medicare SNP if you have Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance), live in the plan's service area, and meet the plan's eligibility requirements, such as one of the following: Chronic Condition SNP (C-SNP): You have one or more of the following severe or disabling chronic conditions: Chronic alcohol and other drug dependence; Autoimmune disorders; Cancer (excluding pre-cancer conditions); Cardiovascular disorders; Chronic heart failure; Dementia; Diabetes mellitus; End-stage liver disease; End-Stage Renal Disease (ESRD) requiring any mode of dialysis; Severe hematologic disorders; HIV/AIDS; Chronic lung disorders; Chronic and disabling mental health conditions; Neurologic disorders; Stroke; Institutional SNP (I-SNP): You live in an institution (like a nursing home), or you require nursing care at home; Dual Eligible SNP (D-SNP): You have both Medicare and Medicaid. Each Medicare SNP limits its membership to people in one of these groups, or a subset of one of these groups. For example, a Medicare SNP may be designed to serve only people diagnosed with congestive heart failure. The plan might include access to a network of providers who specialize in treating congestive heart failure, and it would feature clinical case management programs designed to serve the special needs of people with this condition. The plan's drug formulary would be designed to cover the drugs usually used to treat congestive heart failure. People who join this plan would get benefits specially tailored to their condition, and have all their care coordinated through the Medicare SNP. Also available in Spanish.