

Comparison: Original Medicare, D-SNPs, and integrated D-SNPs

If you have both Medicare and Medicaid, you are also known as “a dually eligible individual,” and you have several options for how you receive your coverage. The standard option is Original Medicare with separate Medicaid coverage. However, you can also choose a type of Medicare Advantage Plan called a Dual-eligible Special Needs Plan (D-SNP) if one is available in your area. These plans combine Medicare and some Medicaid coverage. There are also types of D-SNPs that also provide long-term care and/or behavioral health services (“integrated D-SNPs”).

- Original Medicare plus fee-for-service Medicaid is a good option for someone who wants a wider provider choice, or someone whose doctors are not in-network for any integrated care options.
- A D-SNP could be a good choice for individuals who are interested in consolidating their Medicare and Medicaid coverage.
- Integrated D-SNPs may be good options for individuals who want to receive their care through a single plan. They offer the possibility of greater care coordination and you may find these models preferable if you are accustomed to managed care and provider networks.

The table on the next page compares these three options. Some options may have eligibility requirements for enrollment (such a minimum age or requiring that you need a certain level of long-term care). If you are interested in joining a D-SNP, make sure to speak to a plan representative for more information.

For help learning about the options available to you, contact:

- Your local Medicaid office
 - Visit www.medicaid.gov/about-us/contact-us/index.html
- Your state’s long-term care ombudsman
 - Visit www.theconsumervoice.org/get_help
- Your State Health Insurance Assistance Program (SHIP)
 - Visit www.shiphelp.org or call 877-839-2675
- 1-800-MEDICARE (1-800-633-4227)

Comparison: Original Medicare, D-SNPs, and integrated D-SNPs

Original Medicare + Medicaid	Standard D-SNP	Integrated D-SNP
See any provider and use any facility that accepts Medicare	See only in-network providers	See only in-network providers
Must find providers who take both Medicare and Medicaid insurance	All in-network providers accept Medicaid insurance	All in-network providers accept Medicaid insurance
Sign up for a stand-alone prescription drug plan (Part D)	Provides prescription drug coverage	Provides prescription drug coverage
Does not cover vision, hearing, or dental services (you may have coverage via Medicaid)	May cover additional services, including vision, hearing, and dental (you may also have coverage via Medicaid)	May cover additional services, including vision, hearing, and dental. Also covers long-term care and/or behavioral health services
Navigate separate Medicare and Medicaid benefits	Navigate separate Medicare and Medicaid benefits	Benefits offered through a single plan
No care management or coordination	No care management or coordination	Includes care management and coordination of Medicare & Medicaid services for enrollees

This project was supported in part by grant 90MINC0002-01-01 from the U.S. Administration for Community Living, Department of Health and Human Services. Points of view or opinions do not necessarily represent official ACL policy.