



# DSNP 101

## About Dual Eligible Special Needs Plans (D-SNPs)

- Medicare is a nationwide, federally administered health insurance program that covers the costs of hospitalization, medical care, and some related services for eligible populations, usually individuals age 65 and older and disabled individuals under age 65.
- Medicaid is a federal program administered and operated by state governments that provides medical benefits to eligible populations.
- Dual Special Needs Plans (D-SNPs) are Medicare Advantage health plans that are available to individuals who qualify for both Medicare and Medicaid.

### Dual Special Needs Plans (D-SNPs)

**45 states**  
currently offer D-SNPs<sup>1</sup>

Nearly **3.8M**  
dualy eligible  
beneficiaries are  
enrolled in a D-SNP<sup>2</sup>

Nearly **12M**  
individuals across the  
United States  
qualify for these plans<sup>3</sup>

Over the last 10 years,  
D-SNP enrollment has  
increased from  
**1.29M to 3.84M**<sup>4</sup>

### Eligibility

Traditionally, individuals who are dually eligible must navigate Medicare and Medicaid separately. D-SNPs offer benefits and services that are specifically tailored to meet their unique needs.

D-SNPs are offered to individuals with varying levels of eligibility, including but not limited to:

- Partial duals
- Full duals
- LTSS eligible
- Non-LTSS individuals
- Aged, Blind, and Disabled (ABD)

**71% of individuals** who are dually eligible receive full Medicaid benefits and are known as full duals.<sup>5</sup>

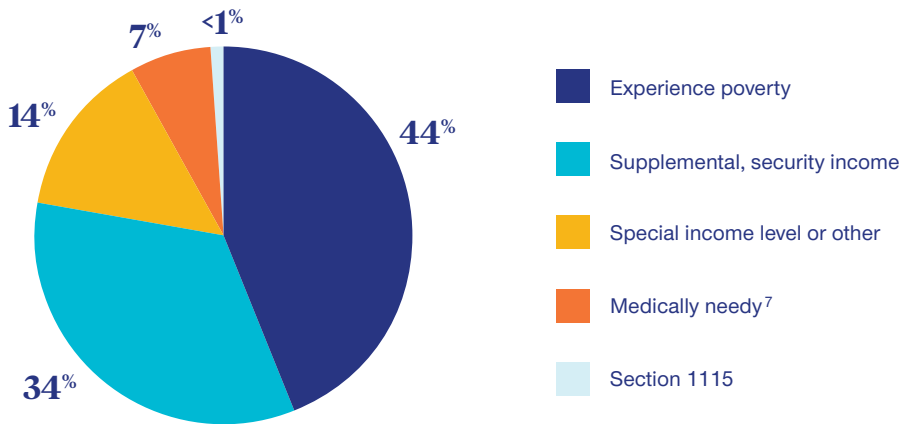
**29% of individuals** who are dually eligible only receive assistance through the Medicare Savings Programs (MSPs) and are known as partial duals. State Medicaid programs administer the MSPs.<sup>6</sup>

When enrolled in a D-SNP, these individuals with varying levels of eligibility can have access to a simplified care coordination experience.



### About the dual eligible population<sup>7</sup>

Share of Dually Eligible Population by Medicaid Eligibility Pathways.



Individuals who qualify for D-SNPs derive from a variety of backgrounds and typically have complex medical and social needs.

- 41% are under age 65
- 59% are aged 65+
- 62% are female
- 30% are Black or Hispanic
- 79% live in an urban setting
- 17% have limited English proficiency
- 62% manage multiple chronic conditions
- 64% have a mental health diagnosis
- 35% own a computer
- 80% are currently unmarried
- 38% have no high school diploma
- 45% are food insecure



D-SNPs can enable more integrated, effective care and continuity for this heterogenous, high-needs population and can assist in identifying health issues before they worsen.



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<sup>1</sup> Centers for Medicare & Medicaid Services. SNP Comprehensive Report. Published February 2022. Accessed June 28, 2022.  
<sup>2</sup> Centers for Medicare & Medicaid Services. SNP Comprehensive Report. Published February 2022. Accessed June 28, 2022.  
<sup>3</sup> MACPAC. Medicare Advantage dual eligible special needs plans. Accessed June 28, 2022.  
<sup>4</sup> <https://www.macpac.gov/wp-content/uploads/2022/02/Beneficiaries-Dually-Eligible-for-Medicare-and-Medicaid-February-2022.pdf>  
<sup>5</sup> MACPAC. Benefits. Accessed June 28, 2022.  
<sup>6</sup> MACPAC. Benefits. Accessed June 28, 2022.  
<sup>7</sup> <https://atiadvisory.com/wp-content/uploads/2022/06/A-Profile-of-Medicare-Medicaid-Dual-Beneficiaries.pdf>