

Dual Special Needs Plans Can Bring Added Benefits to the Aging, Simplify Life for Caregivers

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Of the more than 40 million caregivers in the United States, about 90 percent are caring for an aging relative, often a parent, according to the Bureau of Labor Statistics. And their ranks are rapidly growing as the population ages.

Caregiving for an aging loved one can be incredibly challenging, encompassing a wide range of duties, from offering companionship and assisting with housework to providing medical care and serving as an overall advocate.

Much of the advocacy that caregivers do comes in the form of helping their loved ones with important health care decisions, including decisions about their Medicare coverage.

With the Medicare Open Enrollment Period closing on Dec. 7, caregivers might assume that their opportunity to help their loved ones switch to a health plan that better meets their needs in 2019 is over. But if their loved ones are eligible for both Medicare and Medicaid, it's important for them to be aware of a health plan option that offers both a convenient approach to managing their health care and the flexibility of enrolling at any time throughout the year. This option is called a Dual Special Needs Plan (DSNP), and it's available to a growing number of people as new plans are being introduced across the country.

Coordinated coverage through a DSNP

Most people have heard of Medicare and Medicaid. Medicare provides health benefits for people over 65 and those under 65 who qualify due to a disability. Medicaid provides health benefits for people with low income.

About a third of people eligible for Medicare have opted to get their

benefits through what's known as a Medicare Advantage plan, which is offered by a private health insurance company approved by the federal government. Medicare Advantage combines a person's Medicare benefits into one plan, including doctor and hospital coverage as well as Part D prescription drug coverage in most cases. The plans can also offer additional benefits above and beyond what's available with Original Medicare, such as dental, vision and hearing coverage.

A DSNP is a special type of Medicare Advantage plan that provides health benefits for people who are "dually eligible," meaning they qualify for both Medicare and Medicaid.

Why should a person consider a DSNP?

By coordinating Medicare and Medicaid benefits, DSNPs can make it simpler for caregivers and their loved ones to navigate the health care system. DSNPs encourage everyone involved in caring for a patient – including primary care doctors, specialists, hospitals and care managers – to work together, which can help improve people's health as well as their experience with the health care system.

DSNPs usually offer additional benefits, which can include:

- dental care, such as exams, X-rays, cleanings, fillings, crowns and extractions;
- access to a health products catalogue to order over-the-counter items such as vitamins and first-aid supplies at a discount;
- hearing exams and access to hearing aids at a reduced cost;
- an annual eye exam and a credit for eyewear; and
- transportation to health care visits and the pharmacy.

People who are eligible for a DSNP can usually enroll for no monthly premium, making it an affordable option.

Who qualifies?

Anyone who meets the eligibility criteria for both Medicare and Medicaid is qualified to enroll in a DSNP. Those who are eligible often face unique health needs. They may have a disabling condition, suffer from a mental disorder, receive care from multiple doctors, or be in need of in-home care providers or other health and social services.

How can someone learn more about DSNPs?

People who are eligible for a DSNP can enroll or switch to a new plan at any time during the year. To find out if a DSNP is available in your area, check out the Plan Finder on Medicare.gov. After entering your zip code, you will see a summary of results. You will then need to check the area on the left that says "Select Special Needs Plans". Your results will then include all dual plans in your area.

If you prefer to talk to someone about options, a trained insurance counselor through the State Health Insurance Assistance Program (SHIP) can help, or you can talk to a licensed insurance agent in your area who can meet in person or over the phone to determine whether a DSNP is a good fit.

UnitedHealthcare is the largest provider of Medicare Advantage plans, including DSNPs, serving nearly 4.4 million people nationwide.

