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2021 Simple Guide to Special Needs Plans

Simple Guide to Special Needs Plans

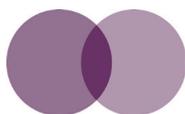
When you're preparing for Medicare and making important decisions about your health plan, having the right information can make all the difference. If you have chronic conditions or specific needs, it's even more important to understand your options. Which plans do your doctors accept? Are specialists' visits covered? Which plans have the best customer service? Are your prescription medications covered? What if you have special needs? Which supplemental benefits are the best? And what exactly are Special Needs Plans (SNPs)?

As your local healthcare advocate, HealthTeam Advantage (HTA) has put together this *Simple Guide to Special Needs Plans* to help you choose a plan that works best for you.

Aside from the regular Medicare Advantage plans, which are designed to replace and build upon your Original Medicare, there are Special Needs Plans, which tailor benefits, provider choices, and drug formularies to best meet specific needs of the groups they serve. There are three types of SNPs:



Institutional Special Needs Plans (ISNPs)—focus on Medicare Beneficiaries who live in nursing homes or require full time medical care.



Dual-Eligible Special Needs Plans (DSNPs)—are for those who have both Medicaid and Medicare; these plans are designed to better coordinate care and benefits across both programs.



Chronic Special Needs Plans (CSNPs)—focus on Medicare beneficiaries with certain chronic medical diseases, such as diabetes or congestive heart failure. HealthTeam Advantage offers a CSNP.

You can join a Medicare SNP if you meet these requirements:

- You have Medicare Part A and B
- You live in the plan's service area
- You meet the eligibility requirements

These plans are for Medicare beneficiaries who need more care resources to stay healthier and the goal of a Special Needs Plan is to provide those resources.

Enrollment Period

Medicare beneficiaries who are eligible for Special Needs Plans can enroll in a plan (provided they meet all the qualifying circumstances) all year long.

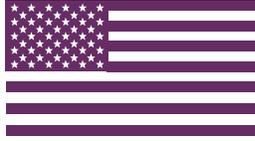
The HealthTeam Advantage Diabetes & Heart Care HMO CSNP

HealthTeam Advantage offers a Chronic Special Needs Plan (CSNP). Medicare beneficiaries are eligible to join if they:



Guilford

**Reside in
Guilford County**



Are a U.S. citizen



Have diabetes and/or chronic heart failure (CHF) that is verified by a participating HTA provider

The HealthTeam Advantage Diabetes & Heart Care HMO CSNP is a Health Maintenance Organization, which means you must use in-network providers. This plan offers additional services and benefits to help you better manage your diabetes or CHF and realize your healthcare goals.

And remember, since it's one of the types of Special Needs Plans, if you meet the qualifying conditions, you can enroll year-round.

Working Toward a Healthier You

HTA's Diabetes & Heart Care HMO CSNP is designed for people who are ready and willing to partner with their doctors and care teams. What does that mean exactly? It means you'll actively participate in managing your chronic condition (i.e. adhere to your medications, get regular checkups, communicate with your team) and you'll complete an annual Health Risk Assessment (a questionnaire that helps identify your healthcare needs).

The additional services and benefits of the plan include access to a Care Management Team that will help develop a Care Plan specific to your needs, and an Interdisciplinary Care Team that will help manage your goals.

The Care Management and Interdisciplinary Care Teams work with your doctors as needed and have extra resources available to make sure you can get the medications and services you need, often at greatly reduced costs, or even no cost. These teams can include your Primary Care Physician (PCP), network doctors and specialists, pharmacists, nurses, etc.

What really sets the HTA Diabetes & Heart Care HMO CSNP plan apart from other plans is that we've made it easier than ever to meet with certain specialists to help care specifically for you. Visits to podiatrists, endocrinologists, and cardiologists (providers people with these chronic conditions visit regularly) have \$0 copay.

We have added a sixth tier to the drug plan, which contains most of the medications that treat diabetes (including formulary insulins) and heart failure as well as Part D covered vaccines. Tier 1 and Tier 6 generic medications have a \$0 copay through all benefit coverage phases. **In addition, this plan is participating in the Senior Savings Model which provides Tier 6 insulins at a \$0 copay through all benefit coverage phases.** Tier 6 brand medications have a \$0 copay in the initial coverage phase and a 25% coinsurance in the coverage gap.

The HTA Diabetes & Heart Care HMO CSNP has:

- \$0 Monthly Premium
- \$0 Primary Care Physician (PCP) Copay
- \$0 Endocrinologist, Cardiologist, and Podiatrist Copay
- \$0 copay for Tier 1-preferred generics and Tier 6-select care drugs (i.e. most drugs used to treat diabetes, heart conditions, and vaccines) in the Initial Coverage Phase
- \$0 copay for Tier 1 and Tier 6 generics, as well as Tier 6 insulins through the Coverage Gap Phase
- \$20 Specialist Copay
- Over-the-Counter Benefits
- Your Own Healthcare Concierge
- Routine Dental, Vision, and Hearing Care

What's next?

If you have diabetes and/or chronic heart failure and you're committed to working toward a healthier you, give us a call 877-905-9216 (TTY: 711).



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HealthTeam Advantage, a product of Care N' Care Insurance Company of North Carolina, Inc., is a PPO and HMO Medicare Advantage plan with a Medicare contract. Enrollment in HealthTeam Advantage depends on contract renewal.

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