

## SPECIAL NEEDS PLANS (SPN)

There are 3 types of Special Needs Plans:

**Dual Eligible** – these plans are for those eligible for both Medicare and full Medicaid. Also eligible are those enrolled in one of the Medicare Savings Plans: either QMB or SLMB. There are 6 plans in Allen County in this category: 1 plan is a PPO plan, the other 5 are HMO's.

These plans may use a care coordinator to help members access community resources and coordinate their different Medicare and Medicaid services

These plans have \$0 premiums and have \$0 co-pays for medical services at in-network providers. These plans also include additional benefits such as:

- Dental

- Hearing

- Eyewear

- Over the counter drug allowance

- Healthy foods allowance (several plans provide allow. of \$50/mo. for “healthy” foods)

### **Nursing Home**

There is 1 plan in Allen County that caters to residents of a Skilled Nursing Facility. It has a 5 star rating. It is a PPO plan with a \$29.70/month premium. Co-pays are limited to \$1,800/year. Copays are \$0 if service is performed at the facility, otherwise it's 20%.

### **Diabetes & Heart**

There are 2 plans in Allen County for chronic conditions, both HMO's.

These plans includes providers who specialize in treating Diabetes Mellitus, cardiovascular disorders, or chronic heart failure. It also includes health programs designed to serve the specialized needs of people with these conditions. In addition they cover prescription drugs to treat most medical conditions, including the drugs that are usually used to treat Diabetes Mellitus, cardiovascular disorders, or chronic heart failure.