

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 the Qualified Medicare Beneficiary (QMB) Medicare Savings Plan. There are 8 plans in Allen County in this category: 3 plans are PPO's, the other 5 are HMO's.

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

- Dental

- Hearing

- Eyewear

- Over the counter drug allowance

- Healthy foods allowance (several plans provide allow. for “healthy” foods)

- Approved transportation

Nursing Home

There are 2 plans in Allen County that cater to residents of a Skilled Nursing Facility. Both have a 5 star rating. They are PPO plans with a \$28.10/month premium. Co-pays are limited to \$1,600 - \$1,800/year for in-network services.

Diabetes & Heart

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

These plans include providers who specialize in treating Diabetes, cardiovascular disorders, or chronic heart failure. It also includes health programs designed to serve the specialized needs of people with these conditions.