



Let's make DSNPs feel a little simpler, shall we?

For both Agents and members, Dual-Eligible Special Needs Plans (DSNPs) can be hard to wrap your head around. So we collected the most important rules and details onto one page. If you need a refresher when you're on the phone or out in the field, take a look at the information below.



DSNP FAQs

What are DSNP plans?

They combine Medicare and Medicaid¹ and many plans include some extra health benefits like transportation, fitness programs, OTC allowances and dental, vision and hearing coverage² into a low or \$0 premium plan.

When can you sell DSNPs?

Once per quarter during the first nine months of the year, as long as the member's eligibility hasn't changed. That means one election during each of the following time periods:³

Q1: January–March

Q2: April–June

Q3: July–September

How often is eligibility verified?

Monthly. A member could be disenrolled if their income rises above the threshold, but they have six months to regain eligibility.

¹Medicaid eligibility differs by state

²Benefits may vary. Check FirstLook.Humana.com for plan benefits near you

³Effective January 1, 2019

SEP Codes

Use one of these three codes when you're enrolling someone who is dual eligible or receiving low-income subsidy.

MDE

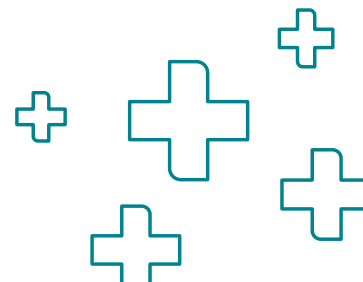
For a standard dual-eligible and low-income subsidy (LIS) SEP. This can be used only once per quarter during the first nine months of the year and can't be used at all during AEP.

MCD

For individuals who gain, lose or have a change in their Medicaid status. This doesn't count toward the once-per-quarter limit.

NLS

For individuals who gain, lose or have a change in their LIS status. This doesn't count toward the once-per-quarter limit.



Keeping Up With Compliance

Compliance can be a difficult thing to keep track of in any Medicare plan, so here are the most up-to-date compliance rules as of February 2020.⁴

Medication Abuse

Individuals identified as at-risk or potentially at-risk for abusing medications will have their enrollment rejected by CMS for up to two years.

Annual Enrollment Period (AEP)

Dual-eligible and LIS individuals without a change in level can make a new election during AEP but can't use the MDE election code. Agents also can't use marketing materials for this SEP from October–December.

Change-in-Status SEP

The compliance rules around changes in status are especially important to know, because they affect the eligibility of everyone enrolled in a Medicare Advantage plan (and those who want to be).

Whom it Applies to

Individuals who gain, lose or change eligibility for any type of Medicaid or LIS.

Frequency

Once within three months of a qualifying event or notification of the update, whichever's later. Change-in-Status is outside of the quarterly DSNP SEP, so it can be used year-round.

Enrollment Effective Date

The first day of the month after an enrollment request is received.

Disenrollment Date

The last day of the month once a disenrollment request is received.

Additional DSNP Resources

- Learn the ABCs through the XYZs at your local [DSNP Bootcamp](#)
- Find more educational content and training on [Humana Ignite](#)
- Access extra training on MarketPoint University through [Vantage](#)
- Get in-person support and training from your [local Humana team](#)
- Receive general guidance from Humana by contacting [Agent Support](#)

⁴As of February 2020

