

Frequently Asked Questions about Medicare and Dual Eligible Special Needs Plans

General Questions about Medicare and Dual Eligibility

1. *What does "dual eligible" mean?*

The terms "dually eligible," "dual eligibility," or "dual eligible enrollees" generally refer to anyone that is eligible for both Medicare and Medicaid. They are "dually eligible" for both health care programs. Some dual eligible enrollees are eligible for all Medicare and Medicaid benefits and services and are sometimes referred to as "full-benefit dual eligibles". Others may be eligible for Medicare benefits but only receive assistance from the state through payment of their Medicare premium, copays and deductibles. They are sometimes referred to as "partial-benefit dual eligibles". Partial dual eligible do not receive full Medicaid benefits.

2. *How do I know if I am dual eligible?*

As long as you meet the federal qualifications for Medicare eligibility and the state-specific qualifications for Medicaid eligibility, you will qualify as a [dual eligible](#).

To qualify for Medicare, individuals generally need to be 65 or older or have a qualifying disability and be a U.S. citizen or a legal resident who has lived in the U.S. for at least 5 years in a row. If you are unsure if you qualify for Medicare, you can call Medicare at **1-800-Medicare (1-800-633-4227)**.

To qualify for Virginia Medicaid, you must be a resident of the state of Virginia and whose financial situation would generally be characterized as low income or very low income, and you must also be a U.S. citizen or a legal resident who has lived in the U.S. for at least 5 years in a row. To qualify for Virginia Medicaid, you must meet at least one of the following criteria:

- Children Under Age 19
- Pregnant Women
- Supplemental Security Income (SSI) Recipients
- Adults Aged 65 or Older, Blind or Disabled (not receiving SSI)
- Children or Adults Who Need Long-term Care in a Facility/Home & Community-based Care (Waiver) Services
- Medicare Beneficiaries
- Plan First - Family Planning Services
- Breast & Cervical Cancer Early Detection Program

If you are unsure if you qualify for Virginia Medicaid you can call CoverVA at **1-855-242-8282** or visit us at <https://coverva.org/eligibility/>.

3. What is a Dual Eligible Special Needs Plan (D-SNP)?

Dual eligible enrollees often have complex health care needs. Many dual eligible enrollees have multiple chronic health care conditions (heart disease, diabetes, mental disorders, etc.) and have difficulty with daily activities (mobility, dressing, bathing, etc.). On top of difficult health care needs, dual eligible enrollees have to navigate two health care systems (Medicare and Medicaid) that were not designed to work together.

D-SNPs are designed to improve the quality of health care for dual eligible enrollees that may need additional assistance by coordinating all of your Medicare and Medicaid benefits.

- D-SNPs must cover all of your Medicare Part A, B, and Part D benefits,
- D-SNPs are required to offer extra benefits that Original Medicare doesn't cover—like vision, hearing, dental, and more.
- D-SNPs will provide care coordination to assist you in coordinating and accessing your Medicare and Medicaid benefits.

Additionally, people that enroll in a D-SNP often qualify for zero or low cost sharing (co-pays, premiums, and deductibles).

4. Why should I enroll in a D-SNP?

Navigating Medicare and Medicaid can be confusing and result in unnecessary gaps in your health care. By coordinating Medicare and Medicaid benefits, D-SNP's can make it simpler for members to navigate the health care system. This is especially important for individuals with multiple chronic health care conditions.

D-SNPs are required to cover all of the services you receive through traditional Medicare and other Medicare Advantage plans. D-SNPs also provide care coordination to assist members in navigating, coordinating and accessing needed services. Additionally, people that enroll in a D-SNP often qualify for zero or low cost sharing (co-pays, premiums, and deductibles).

As an added bonus D-SNPs offer additional benefits, that aren't covered under traditional Medicare, which can include:

- Dental care, such as exams, x-rays, cleanings, fillings, crowns and extractions;
- Hearing exams and access to hearing aids at a reduced cost;
- Annual eye exam and a credit for eyewear; and
- Transportation.

To learn more about your Medicare enrollment options you can contact Virginia Insurance Counseling and Assistance Program (VICAP) at 1-800-552-3402 V/TTY or visit their website [at this link](#). VICAP is part of a national network of programs that offers FREE, unbiased, confidential counseling and assistance for people with Medicare.

5. Should I align my D-SNP enrollment with my Medicaid plan?

Yes. All Virginia Medicaid members who enroll in a D-SNP must enroll with the D-SNP that is operated by their Medicaid health plan (also known as a Managed Care Organization, or MCO). Due to this requirement, the D-SNP you choose could also affect your Medicaid enrollment. For example, if you are currently enrolled with Anthem Healthkeepers for Medicaid and want to enroll in a D-SNP, you must choose a D-SNP operated by Anthem to keep your Anthem Medicaid plan. If you don't want an Anthem D-SNP but do want to keep Anthem Medicaid, you do have options: You can choose Original Medicare with a Part D prescription drug plan, or another Medicare Advantage plan that is not a D-SNP. If you still want a D-SNP but do not want to enroll with Anthem, you can choose another MCO's D-SNP but would need to enroll with that MCO's Medicaid plan.

Getting D-SNP and Medicaid coverage from the same MCO is called "aligned enrollment." Aligned enrollment provides some significant benefits for members:

- One plan that coordinates all care between Medicare and Medicaid.
- Some integrated member materials that include information on both Medicare and Medicaid services.
- A comprehensive provider network.
- Timely coordination of care.
- Reduced confusion for members and providers.
- Easier access to specialists who are contracted with both Medicare and Medicaid.
- Better health outcomes.

Individuals that have aligned their enrollment report greater satisfaction with their health care and improved health outcomes.

If you have Medicare, or are becoming eligible for Medicare, and want to align your enrollment, you can call your Medicaid plan Member Services telephone number (on the back of your member ID card) and tell them that you wish to enroll in their D-SNP. Or, you can call your D-SNP plan Member Services telephone number (on the back of your ID card), or use the contact information for your D-SNP provided [below](#), and ask them about enrolling in their Medicaid plan.

6. What are my D-SNP enrollment options in Virginia?

Effective July 1, 2025, there are five health plans, or MCOs, that offer D-SNPs in Virginia. The health plans, along with their contact information is listed below:

Health Plan Name	Phone Number	Website
Aetna Better Health	1-855-463-0933 (TTY: 711)	https://www.aetnabetterhealth.com/virginia-hmosnp/
Anthem HealthKeepers	1-855-679-0541 (TTY: 711)	https://shop.anthem.com/medicare/shop/landing?brand=ABCBS&role=consumer&locale=en_US
Humana Healthy Horizons in Virginia	1-844-881-4482 (TTY: 711)	https://www.Humana.com/HealthyVA
Sentara Community Complete	1-844-563-4201 (TTY: 711)	https://www.optimahealth.com/plans/medicare/optima-community-complete-hmo-d-snp
UnitedHealthcare Dual Complete	1-888-638-6613 (TTY: 711)	https://www.uhccommunityplan.com/virginia

7. How do I enroll in a D-SNP?

Before you join, take the time to find and compare Medicare health plans in your area. Once you understand the plan's rules and costs, here's how to join:

- Use [Medicare's Plan Finder](#).
- Met with a local licensed agent
- Visit the plan's website to see if you can join online. ([See above](#))
- Fill out a paper enrollment form. Contact the plan to get an enrollment form, fill it out, and return it to the plan.
- Call the plan. ([See above](#))
- Call 1-800-MEDICARE (1-800-633-4227) for enrollment assistance.

You will not have to wait for Medicare open enrollment (October through December). Most people can enroll in a D-SNP at any time of year.

To learn more about your Medicare enrollment options and get assistance enrolling, you can contact Virginia Insurance Counseling and Assistance Program (VICAP) at **1-800-552-3402 V/TTY** or visit their website [at this link](#). VICAP is part of a national network of programs that offers FREE, unbiased, confidential counseling and assistance for people with Medicare.