



FREE MEDICARE GUIDE · 2026 EDITION

Medicare Special Needs Plans: Who Qualifies & What You Get

Your complete guide to D-SNP, C-SNP, and I-SNP plans — including benefit tables, qualification criteria, and enrollment strategies for 2026.

3

SNP TYPES EXPLAINED

26+

STATES LICENSED

\$0

COST TO YOU

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CHAPTER 1

What Are Medicare Special Needs Plans?

Medicare Special Needs Plans (SNPs) are a type of Medicare Advantage (Part C) plan specifically designed for people with particular health conditions or circumstances. Unlike standard Medicare Advantage plans that serve the general Medicare population, SNPs restrict enrollment to people who meet specific eligibility criteria — and in exchange, they offer more targeted, coordinated care and often significantly enhanced benefits.



D-SNP

Dual Eligible — for people with both Medicare AND Medicaid



C-SNP

Chronic Condition — for people with specific severe chronic conditions



I-SNP

Institutional — for people living in nursing facilities or needing nursing-level care

D-SNP: Dual Eligible Special Needs Plans

D-SNPs are the most common type of SNP and often the most benefit-rich. If someone has both Medicare and Medicaid (called "dual eligible"), they may qualify for a D-SNP — which combines the benefits of both programs into one coordinated plan.

Who Qualifies for D-SNP?

- Must have Medicare Part A AND Part B
- Must have full Medicaid coverage
- Includes QMB, SLMB, QI, or QDWI Medicare Savings Programs
- Low-income subsidy (LIS/Extra Help) holders often qualify
- Available to those under 65 with qualifying disability + Medicaid

D-SNP Extra Benefits (2026)

- \$0 premiums in many plans
- Monthly grocery/OTC allowances (\$50–\$200/mo)
- Transportation benefits (up to 48 one-way trips/yr)
- Dental, vision, hearing included
- Flex cards for utilities and home expenses
- Medication home delivery
- Personal care assistance hours



Pro Tip: Many dual-eligible beneficiaries don't realize they qualify for a D-SNP and are leaving thousands of dollars in benefits unclaimed each year. Rodney Cummings can help you determine eligibility in minutes — at no cost to you.

C-SNP: Chronic Condition Special Needs Plans

C-SNPs are designed for Medicare beneficiaries with specific severe or disabling chronic conditions. CMS designates which conditions qualify — and plans must demonstrate they deliver measurably better care for that condition.

CMS-Approved Qualifying Conditions for C-SNP (2026)

✓ Chronic Alcohol & Drug Dependence

✓ Autoimmune Disorders

✓ Cancer (excluding pre-cancer)

✓ Cardiovascular Disorders

✓ Chronic Heart Failure

✓ Diabetes Mellitus

✓ End Stage Renal Disease (ESRD)

✓ Severe Mental Disorders

✓ HIV/AIDS

✓ Chronic Lung Disorders

✓ Neurological Conditions (MS, ALS, etc.)

✓ Stroke

Important: C-SNP eligibility requires documentation from a physician confirming the qualifying condition. Rodney Cummings will help you gather the right documentation and find the best C-SNP plan for your condition in your area.

I-SNP: Institutional Special Needs Plans

I-SNPs serve Medicare beneficiaries who live in, or are expected to need, long-term institutional care. These plans are built around the unique needs of nursing home residents and those requiring nursing-level care at home.

Who Qualifies for I-SNP?

- Living in a Medicare-certified nursing facility
- In a long-term care hospital
- In an ICF/IID (intellectual disabilities facility)
- In an assisted living facility with nursing-level care
- Expected to need institutional-level care for 90+ days

What I-SNPs Provide

- Dedicated care management team on-site
- Coordinated care with facility staff
- Physician visits to the facility
- Prescription drug coverage (Part D) included
- Pharmacy partnerships for in-facility delivery
- Specialized disease management programs



Key Difference: Institutional vs. Institutional-Equivalent

Some I-SNPs serve only current nursing home residents ("Institutional" I-SNPs), while "Institutional-Equivalent" I-SNPs extend to people at home who require nursing-level care. This distinction matters for enrollment eligibility — Rodney will help clarify which applies to your situation.

Benefits & Extra Features Comparison

SNPs often offer benefits that go far beyond standard Medicare Advantage plans. Here's what's typically available across plan types — actual benefits vary by carrier and location.

Benefit	D-SNP	C-SNP	I-SNP	Standard MA
\$0 Premium Plans Available	✓ Common	✓ Some	✓ Some	✓ Some
Monthly OTC/Grocery Allowance	✓ \$50–\$200	✓ Limited	◦ Varies	◦ Some
Transportation Benefits	✓ Robust	✓ Some	◦ Limited	◦ Limited
Dental, Vision, Hearing	✓ Enhanced	✓ Standard	✓ Standard	✓ Standard
Utility/Home Flex Card	✓ Many Plans	◦ Some	✗ Rare	✗ Rare
Care Coordinator Assigned	✓ Always	✓ Always	✓ Always	✗ Rare
Condition-Specific Benefits	◦ General	✓ Targeted	✓ Focused	✗ No
Drug Coverage (Part D)	✓ Included	✓ Included	✓ Included	◦ Most Plans

Note: Benefits vary significantly by carrier, plan, and zip code. The above represents typical availability in 2026 based on CMS data. Always verify specific benefits with a licensed agent before enrolling. ✓ = Commonly available | ◦ = Sometimes available | ✗ = Rarely available

How to Enroll: Step-by-Step

1

Confirm Medicare Eligibility

You must have Medicare Part A and Part B. If you're turning 65, your Initial Enrollment Period begins 3 months before your birthday month.

2

Verify SNP Eligibility

For D-SNP: confirm Medicaid status. For C-SNP: get physician documentation of your qualifying condition. For I-SNP: confirm institutional-level care need.

3

Compare Available Plans in Your Area

SNP availability varies dramatically by zip code. Some areas have dozens of options; others have only one or two. Working with a multi-carrier broker like Rodney Cummings ensures you see the full picture.

4

Enroll During Your Eligible Window

SNPs have a Special Enrollment Period (SEP) — you don't have to wait for Annual Enrollment Period (Oct 15–Dec 7). If you qualify for a SNP, you can enroll any time during the year.

5

Schedule a Free Review

Call or schedule online with Rodney Cummings at Legacy Wealth Services. The enrollment process is completely free — Rodney is compensated by the insurance carrier, never by you.

Common Questions & Answers

Can I keep my current doctor with a SNP?

Most SNPs have a network of providers, similar to HMO plans. Before enrolling, verify your current doctors are in-network. Rodney Cummings can run a provider search for you before you commit to any plan.

Do SNPs cost more than regular Medicare Advantage?

No — in fact, D-SNP plans often have \$0 premiums for qualified individuals. Your out-of-pocket costs may actually be lower with a SNP than with standard Medicare, especially if you have Medicaid that pays your cost-sharing.

What if my condition changes and I no longer qualify?

If you no longer meet a SNP's eligibility criteria, you'll receive a Special Enrollment Period to switch to another Medicare plan. You won't be left without coverage. Your agent will help manage any transitions.

Is the enrollment process complicated?

With the right agent, it's straightforward. Rodney Cummings handles the paperwork, confirms your eligibility with CMS, and submits your application. Most enrollments are completed within a single conversation.

How do I know if I have Medicaid?

Check your insurance cards — Medicaid cards are issued by your state. You can also call 1-800-MEDICARE (1-800-633-4227) or your state Medicaid office to confirm your status. If you receive a Medicare Savings Program (QMB, SLMB, QI), you likely qualify for a D-SNP.



Ready to Find Your Perfect SNP Plan?

Rodney Cummings is a licensed Medicare specialist contracted with dozens of carriers. Your consultation is completely free — he's paid by the insurance companies, not you.

✓ Compare all SNP plans in your zip code

✓ Verify your doctor stays in-network

✓ Find unclaimed benefits you may be missing

✓ Complete enrollment in one conversation

 Schedule Your Free Review

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