

# Chronic Condition Special Needs Plans (C-SNPs)

## Agent Guide



### What are C-SNPs?



Chronic Condition Special Needs Plans (C-SNPs) are a type of Medicare Advantage Special Needs Plan (SNP) which combines coverages and helps to coordinate care and benefits.

Understanding C-SNPs helps to better serve your clients. Here's why, using some statistics from the Kaiser Family Foundation. As of 2024:

**20%**

Number of Medicare Advantage enrollees in a SNP

**45%**

Increase in C-SNP enrollment from 2023

**97%**

C-SNP enrollees in diabetes or cardiovascular-specific plans

Source: <https://www.kff.org/medicare/issue-brief/medicare-advantage-in-2024-enrollment-update-and-key-trends/>

### What are the kinds of C-SNPs created by carriers?



The Centers for Medicare and Medicaid Services (CMS) allows Medicare Advantage Organizations (MAO) to offer three different kinds of C-SNPs.

The different types are:

**1**

A single approved condition wherein all members in the plan must be diagnosed with the eligible condition.

**2**

An MAO-defined grouping of multiple chronic conditions selected from the CMS-approved list wherein all members in the plan must be diagnosed with ALL of the eligible conditions.

**3**

A CMS-defined group of multiple conditions wherein all members in the plan must be diagnosed with at least one of the eligible conditions.



## Why choose a C-SNP over a regular Medicare Advantage HMO or PPO plan or Original Medicare?



C-SNPs offer benefits that make them a good choice for those with who qualify:

They cover everything original Medicare covers, with additional benefits tailored for the covered chronic condition(s)



Enrollees are assigned a care coordinator to simplify services and care



Plans include Part D prescription drug coverage



## Qualifying for a C-SNP



Qualifying for a C-SNP is guided by a list of 15 specific chronic conditions.

- |  |  |
|--|--|
| + Autoimmune disorder                      | + Certain severe hematologic (blood) disorders           |
| + Cancer (excluding pre-cancer conditions) | + HIV or stage 3 HIV (also known as AIDS)                |
| + Certain cardiovascular disorders         | + Certain chronic lung disorders                         |
| + Chronic heart failure                    | + Certain chronic and disabling mental health conditions |
| + Dementia                                 | + Certain neurologic disorders                           |
| + Diabetes mellitus                        | + Stroke   |
| + End stage liver disease                  | + Substance use disorder                                 |
| + End stage renal disease (ESRD)           |  |





## More C-SNP Resources

This flyer is an overview. More details on qualifying conditions are here: <https://www.cms.gov/medicare/enrollment-renewal/special-needs-plans/chronic-conditions>

### C-SNP Eligibility and Enrollment



To be eligible for a C-SNP a person must be enrolled in original Medicare Part A and Part B and have a doctor verify or diagnose one of the qualifying conditions. There are typically several chances to enroll in a C-SNP:

ENROLLMENT PERIOD	WHEN
Initial Enrollment Period	The 7-month period around the 65th birthday.
Open Enrollment Period	October 15 - December 7 each year. During this time a new Medicare Advantage plan or Part D plan can be chosen.
Special Enrollment Period (SEP)	This period is triggered by a qualifying event, such as receiving a chronic illness diagnosis that fits C-SNP eligibility.



### More Facts About C-SNPs

Many people have at least  
**one**  
of the chronic conditions to qualify for a C-SNP

The carriers within a state often create C-SNPs  
**targeted**  
to one condition or multiple related conditions

## When and How to Talk with Clients About C-SNPs



CMS uses the same guidance around communicating about C-SNPs as it does for Medicare Advantage plans. This is different than the requirements around D-SNPs, which is stricter to protect consumers who may be in vulnerable health or financial situations.

### Ways to find C-SNP clients:

- Review current clients' health assessment forms before or during an enrollment period. Let the client know if there are available C-SNPs that fit their condition.
- Work on business networking, including with providers who focus on certain chronic conditions.
- Ask current C-SNP clients for referrals.



### What client communications about C-SNPs are allowed?

- **When the client asks for information:** If your client knows about C-SNPs and asks you about availability and eligibility, you can proceed.
- **During AEP or the client's Initial Enrollment Period:**  
Clients first enrolling in Medicare or participating in the Annual Enrollment Period can be educated about qualifications for C-SNPs.
- **At a dedicated client meeting:**  
If you have scheduled a client meeting with an SOA that includes Medicare Advantage, you may discuss C-SNPs.

Always check with your compliance officer before starting any client outreach that may discuss specific plans or types of plans!

Now that you know some of the basics of C-SNPs, you can be ready to answer questions and serve your clients better!

For more information on C-SNPs and qualifying conditions, consult:

<https://www.cms.gov/medicare/enrollment-renewal/special-needs-plans/chronic-conditions>