

Published on *SeniorNavigator* (<https://seniornavigator.org>)

Medicare Special Needs Plans (SNP)

How Medicare SNPs work

Medicare SNPs are a type of Medicare Advantage Plan (like an HMO or PPO). Medicare SNPs limit membership to people with specific diseases or characteristics. Medicare SNPs tailor their benefits, provider choices, and drug formularies to best meet the specific needs of the groups they serve.

► [Find out who can join a Medicare SNP.](#)

Can I get my health care from any doctor, other health care provider, or hospital?

Some SNPs cover services out of network and some don't. Check with the plan to see if they cover services out of network, and if so, how it affects your costs.

Medicare SNPs typically have specialists in the diseases or conditions that affect their members.

Are prescription drugs covered?

All SNPs must provide Medicare prescription drug coverage (Part D).

Do I need to choose a primary care doctor?

Some SNPs require primary care doctors and some don't. Check with the plan to see if you need to choose a primary care doctor.

Do I have to get a referral to see a specialist?

Some SNPs require referrals and some don't. Certain services, like yearly screening mammograms, don't require a referral. Check with the plan to see if you need a referral.

What else do I need to know about this type of plan?

- These groups are eligible to enroll in an SNP: 1) people who live in certain institutions (like nursing homes) or who live in the community but require nursing care at home, or 2) people who are eligible for both Medicare and Medicaid, or 3) people who have specific chronic or disabling conditions (like diabetes, End-Stage Renal Disease (ESRD), HIV/AIDS, chronic heart failure, or dementia). Plans may further limit membership to a single chronic condition or a group of related chronic conditions. You can join a SNP at any time.
- An SNP provides benefits targeted to its members' special needs, including care coordination services.
- If you have Medicare and Medicaid, your plan should make sure that all of the plan doctors or other health care providers you use accept Medicaid.
- If you live in an institution, make sure that plan providers serve people where you live.
- Check with your plan for more information.

Related Resources

[How Medicare Special Needs Plans \(SNPs\) work](#)

[Private Fee-for-Service \(PFFS\) Plans](#)

[Preferred Provider Organization \(PPO\)](#)

[Health Maintenance Organization \(HMO\)](#)

Article Source

Centers for Medicare & Medicaid Services

Source URL

<https://www.medicare.gov>

Last Reviewed

Thursday, August 17, 2023