



Dual Eligible Special Needs Plans (D-SNP) vs. Original Medicare and Fee For Service (FFS) Medicaid Comparison

The following chart compares Medicare Advantage D-SNP coverage to Original Medicare and Fee for Service Medicaid coverage regarding costs, benefits, access to services, and customer service.

	D-SNP	Original Medicare and Fee for Service Medicaid
Costs	<ul style="list-style-type: none">• No Part B Premium• No costs for covered services• May have Extra Help costs for prescription drugs	<ul style="list-style-type: none">• Usually no Part B premium• No costs for covered services• May have Extra Help costs for prescription drugs
Coverage	<ul style="list-style-type: none">• All Medicare and Medicaid benefits under one plan including LTSS• Prior authorization may be required for some services• Provides supplemental benefits beyond Medicare and Medicaid benefits	<ul style="list-style-type: none">• Medicare and Medicaid benefits are administered separately.• LTSS will be covered through HealthChoice MLTSS plan• No prior authorization for most Medicare services• Some FFS Medicaid services may have prior authorization (prior approval)• No supplemental benefits
Convenience	<ul style="list-style-type: none">• Must use provider network to receive coverage• Need a referral to see a specialist• Review plan annually to ensure that the plan continues to meet health and drug needs• Care coordinator to help navigate health needs	<ul style="list-style-type: none">• Can use any provider that accepts Medicare or Medicaid depending on the service• Review Part D plan to ensure that the plan continues to meet drug needs
Customer Service	<ul style="list-style-type: none">• Integrated appeals and grievances process• Star rating on Medicare.gov will be available in the future	<ul style="list-style-type: none">• Appeals and grievances are separate• Medicare: Star ratings on Medicare.gov for standalone Part D plan