



Special Needs Plans (SNPs) – North Carolina

Special Needs Plans are a type of Medicare Advantage plan designed for people with specific health situations. This guide reflects North Carolina rules. Medicaid and Medicare Savings Program details vary by state — information below is for NC.

The Three Main Types of SNPs

- C-SNP (Chronic Condition) — for people with certain chronic conditions (e.g. diabetes, heart failure, COPD, ESRD)
- D-SNP (Dual Eligible) — for people who have both Medicare and Medicaid
- I-SNP (Institutional) — for people who live in or need the level of care of a nursing facility for 90+ days
- Each type has its own eligibility rules — you must qualify for that specific category to enroll
- Benefits and networks are tailored to the group the plan serves

How SNPs Differ from Regular Medicare Advantage

- Eligibility is limited — not everyone on Medicare can join a given SNP
- Care is often more coordinated around the condition or dual status the plan targets
- Extra benefits may be stronger for that group (e.g. diabetes supplies, care management, transportation)
- You still use the plan's network and rules, like other Advantage plans

Who Should Look at an SNP

- You have a qualifying chronic condition and want a plan built around that condition
- You have both Medicare and Medicaid (dual eligible) and want benefits coordinated
- You need long-term institutional-level care and an I-SNP is available in your area

NC Medicare Savings Programs (Help with Medicare Costs)

- QMB — Part A/B premiums + deductibles, coinsurance, copays | 2026 NC: up to \$1,350 single / \$1,824 couple
- SLMB — Part B premium only | 2026 NC: up to \$1,616 single / \$2,184 couple
- QI — Part B premium only (limited funds; apply early) | 2026 NC: up to \$1,816 single / \$2,455 couple
- Resource limits (QMB/SLMB/QI): \$9,950 single / \$14,910 couple | Limits include the \$20 income disregard
- Full Medicaid + Medicare = "full dual"; MSP-only = "partial dual." D-SNPs may serve one or both.

IMPORTANT – Eligibility Is Required

- You cannot join a C-SNP, D-SNP, or I-SNP unless you meet that plan's specific eligibility rules.
- Plans verify eligibility — if you no longer qualify, you may have to leave the SNP at the next opportunity.
- Always confirm doctors, hospitals, and drugs are in network before you enroll.

Simple Action Steps

1. Identify whether you might qualify (chronic condition, dual eligible, or institutional care).
2. List your doctors, specialists, and prescriptions.
3. Compare any available SNPs in your county against a standard Advantage plan.
4. Confirm eligibility and network fit before enrolling.
5. Call HUGS — we'll check which SNPs (if any) match your situation and area.

HOW HUGS CAN HELP

We check whether an SNP is available and appropriate for your health situation, then compare it with other Advantage options so you choose with clear eligibility and network fit. At HUGS we have no greater joy than to hear that our clients are walking with confidence.