Additional SNPs

Additional SNP plans include Institutional plans, Institutional Equivalent plans, and Chronic Condition plans. Enrollment in these plan types lacks the complexity of D-SNPs since the qualifications are much simpler and do not vary as much state to state. People in these types of SNP plans incur more out-of-pocket costs than those in D-SNPs. Some of those costs include:

1. Part B premium
2. Any monthly premium charged by the SNP
3. PDP premiums charged by the SNP
4. Premiums for extra benefits charged by the SNP
5. Any deductible, co-insurance or co-pays

Institutional SNPs are easy to understand. These plans are for people living in some form of assisted living facility, and/or skilled nursing facility.

Conditions that qualify for a Chronic Condition SNP, or C-SNP, include:

* Chronic alcohol and/or drug dependence
* Autoimmune disorders
* Cancer (excluding pre-cancer conditions)
* Cardiovascular disorders
* Chronic heart failure
* Dementia
* Diabetes mellitus
* End-stage liver disease
* End-stage renal disease (ESRD), requiring any mode of dialysis
* Severe hematologic disorders
* HIV/AIDS
* Chronic lung disorders
* Chronic and disabling mental health conditions
* Neurologic disorders
* Stroke