



Special Supplemental Benefits for the Chronically Ill

As we prepare for AEP, we want to remind you of important changes and eligibility requirements that may impact your enrollments.

- **Having a chronic condition does not automatically qualify a member for SSBCI benefits.** Additional plan-specific eligibility criteria may apply.
- **Eligibility is determined on an individual basis.** Two members enrolled in the same plan, including spouses, may qualify for different SSBCI benefits.
- **Stricter verification requirements begin in 2027.** Carriers will be required to verify eligibility and can no longer rely solely on member self-attestation.
- **Potential qualifying conditions may include:**
 - Diabetes
 - Chronic heart failure
 - Chronic lung disorders
 - Cardiovascular conditions
 - Hypertension
 - High cholesterol
 - Certain chronic mental health conditions
- **Members must meet all required criteria, not just have a qualifying condition.** Carriers will assess medical complexity, hospitalization risk, and need for care coordination.
- **Not all supplemental benefits are SSBCI benefits.** Benefits such as dental, vision, hearing, OTC, and transportation may be available to all members or may be subject to SSBCI eligibility requirements, depending on the plan.
- **Avoid guaranteeing benefits during the sales process.** Instead, explain that benefits are available to members who meet the plan's eligibility requirements.
- **Focus on the overall value of the Medicare Advantage plan, not just SSBCI benefits.** Benefits such as grocery, utility, rent, or transportation assistance should not be used as guaranteed selling points.
- **Always review plan-specific SSBCI eligibility rules** before discussing benefits with clients to ensure accurate and compliant communications.

Remember! Set proper expectations upfront. Clearly explain that SSBCI benefits are based on individual eligibility and are not guaranteed simply because a member has a chronic condition. This can help prevent confusion, complaints, and disenrollment issues after enrollment.

