

D-SNP Member Identification Guide*

Healthy Blue + Medicare (HMO-POS D-SNP) | 2026 Provider Quick Reference

+ NC

FRONT SIDE

WHAT IS D-SNP? Dual Eligible Special Needs Plan — a Medicare Advantage (Part C) plan for members who qualify for both Medicare and Medicaid. Blue Cross and Blue Shield of North Carolina’s (Blue Cross NC) D-SNP product is Healthy Blue + Medicare (HMO-POS D-SNP).

WHO IS ELIGIBLE? Members generally must have Medicare Part A and Part B, live in the service area, and qualify for an accepted full Medicaid/MSP level: FBDE, QMB, QMB+, or SLMB+. Do not promise eligibility; verify.

QUICK BEDSIDE QUESTION: “Do you have Medicaid or Extra Help, or trouble affording medications, food, transportation, dental care, glasses, or hearing aids?”

STRONGEST D-SNP DIFFERENTIATORS

MEDICAL COST SHARING	FOOD / OTC	DENTAL / VISION / HEARING	TRANSPORTATION	PRESCRIPTION SUPPORT
\$0 PCP, specialist, hospital days 1–90, outpatient hospital, ambulatory surgery center, SNF days 1–100	\$250/month OTC, healthy food, and produce allowance	\$3,000 dental; \$400 eyewear; \$0 advanced hearing aids	\$0 transportation for 48 one-way routine transportation services/year	\$0 pharmacy deductible with Extra Help; many tiers \$0–\$12.65

FLAG MEMBERS WHO MAY NEED D-SNP ELIGIBILITY REVIEW

✓ Medicaid or Extra Help/LIS	✓ Medication cost issues/skipped refills	✓ Food insecurity or OTC barriers
✓ Missed visits due to transportation	✓ Unmet dental/vision/hearing needs	✓ High chronic-condition burden

IF THE MEMBER SAYS...

“I CAN’T AFFORD MEDS.” Flag for eligibility review; discuss medication access barriers.	“I DON’T HAVE A RIDE.” Ask about rides to visits, labs, pharmacy and follow-ups.	“I NEED DENTAL/GLASSES/HEARING.” Screen for unmet dental, vision and hearing needs.	“FOOD/OTC ITEMS ARE HARD TO AFFORD.” Ask about nutrition, food and OTC affordability.
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*For provider awareness only. Verify eligibility, enrollment, benefits, and cost sharing through current Blue Cross NC channels and the number on the member ID card.

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PROVIDER CUE: “You may have benefits that help with food, transportation, dental, vision, hearing, medications and care costs. Let’s make sure you know what support is available.”

D-SNP Identification & Referral Workflow*

Use when a provider asks: “How do I know who has D-SNP, who may qualify, and where do I send them?”

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BACK SIDE

1 IDENTIFY MEMBERS ALREADY IN D-SNP

- Look for Healthy Blue + Medicare (HMO-POS D-SNP).
- Watch for D-SNP / plan identifier H9147-001.
- Beginning 2026, members receive a new ID card / ID prefix; verify eligibility and benefits before service.
- For 1/1/2026+ dates of service, use Blue Cross NC claim channels such as Blue e / normal EDI workflows.

2 IDENTIFY MEMBERS WHO MAY BE ELIGIBLE

- Medicaid, Extra Help/LIS, or help paying Medicare costs.
- Potential full-dual category: FBDE, QMB, QMB+, or SLMB+.
- Barriers to medications, food/OTC, transportation, dental, vision, hearing, or high chronic-condition needs.
- Do not promise eligibility; flag for verification and benefit review.

PROVIDER-FACING MINI-SCRIPT AND SAFE HANDOFF LANGUAGE

ALREADY HAS D-SNP “Your plan may include extra support beyond standard Medicare Advantage. Let’s confirm benefits and make sure you know how to use them.”	MAY QUALIFY “Because you mentioned Medicaid/Extra Help or barriers with medicines, food, transportation, dental, vision, or hearing, you may want to ask whether D-SNP could fit your situation.”	AVOID SAYING Do not guarantee eligibility, coverage, enrollment timing, or cost-share amounts. Verify through official channels.
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HELP MEMBER GET ASSISTANCE

CURRENT MEMBER Use the Customer Service phone number on the back of the ID card or Blue Cross NC member resources.	NOT ENROLLED / ASKING ABOUT D-SNP Refer to a Blue Cross NC Medicare Plan Expert or Authorized Independent Agent.	PUBLIC / MEMBER WEBSITE Visit: bcbsnc.com/MAHealthyBlue	MEDICAID QUESTIONS If unsure about Medicaid, direct the member to local DSS / NC Medicaid application support.
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