SUPPLEMENTAL BENEFITS FOR CHRONIC CONDITIONS

Plans can cover supplemental benefits that are not primarily health-related for enrollees who have chronic illnesses. These are sometimes called Special Supplemental Benefits for the Chronically Ill (SSBCI). These benefits can address social determinants of health for people with chronic disease. A social determinant of health is a part of someone's life that can affect their health in some way.

Some commonly offered supplemental benefits are:

- MEAL DELIVERY
- TRANSPORTATION FOR NON-MEDICAL NEEDS
- HOME AIR CLEANERS
- PEST CONTROL
- HEART-HEALTHY FOOD

In order to be eligible, you must be considered chronically ill. This means that you:

Have at least one medically complex chronic condition that is life-threatening or significantly limits your health or function

1. **Medically complex chronic conditions include**
   - cardiovascular disorders
   - diabetes
   - chronic lung disorders
   - neurologic disorders
   - chronic heart failure
   - chronic and disabling mental health conditions
   - cancer
   - dementia
   - chronic alcohol or drug dependence
   - autoimmune disorders
   - stroke
   - end-stage renal disease (ESRD)
   - severe hematologic disorders
   - end-stage liver disease
   - HIV/AIDS
2. **Have a high risk of hospitalization or other negative health outcomes, and**
3. **Require intensive care coordination**

Since Medicare Advantage (MA) plans can create sets of supplemental benefits for people with specific chronic illnesses, not every member of a MA plan will have access to the same set of benefits.

For example, a plan might cover services like home air cleaning and carpet shampooing for its members who have asthma. A member of that plan who has asthma may be able to get these services covered, while a member who does not have asthma will not.

Before enrolling in a MA plan that offers SSBCI, you should check if you meet the plan's criteria for coverage. You should contact your plan to find out how to access these and other supplemental benefits

Your local SHIP can help you learn about your coverage options and local resources available to you.

www.**shiphelp**.org

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