



New Special Enrollment Periods (SEPs) for Dually Eligible and Extra Help-eligible Individuals

Starting January 1, 2025, there are two new SEPs available for dually eligible individuals and/or individuals eligible for Extra Help (also known as low-income subsidy (LIS)).

- 1) The **dual/LIS SEP**¹ will allow full-benefit dually eligible individuals (QMB+, SLMB+, FBDE), partial-benefit dually eligible individuals (QMB, SLMB, QI, QDWI), and Extra Help-only eligible individuals to make a once-per-month election into Original Medicare and a standalone prescription drug plan (PDP). It will also allow a once-per-month election to switch between standalone PDPs. This replaces the quarterly dual/LIS SEP.
- 2) The **integrated care SEP** will allow full-benefit dually eligible individuals (QMB+, SLMB+, FBDE) a once-per-month election into a fully integrated dual eligible special needs plan (FIDE SNP), highly integrated dual eligible special needs plan (HIDE SNP), or an applicable integrated plan (AIP). It must be used to align enrollment with an integrated Dual Special Needs Plan (D-SNP) and Medicaid managed care organization (MCO).

¹An individual is not eligible for the dual/LIS SEP if they have been identified as an “at-risk beneficiary” or “potential at-risk beneficiary” as defined in § 423.100.

The table below shows who's eligible to use the dual/LIS SEP and integrated care SEP.

SEPs	LIS-only eligible individual	Partial-benefit dual ²	Full-benefit dual ³
Dual/LIS SEP	✓	✓	✓
Integrated care SEP	X	X	✓

The table below shows the plans that may be selected using the dual/LIS SEP and integrated care SEP.

SEPs	Standalone PDP	Non-D-SNP Medicare Advantage	FIDE SNP, HIDE SNP ⁴ , AIP
Dual/LIS SEP	✓	X	X
Integrated care SEP	X	X	✓

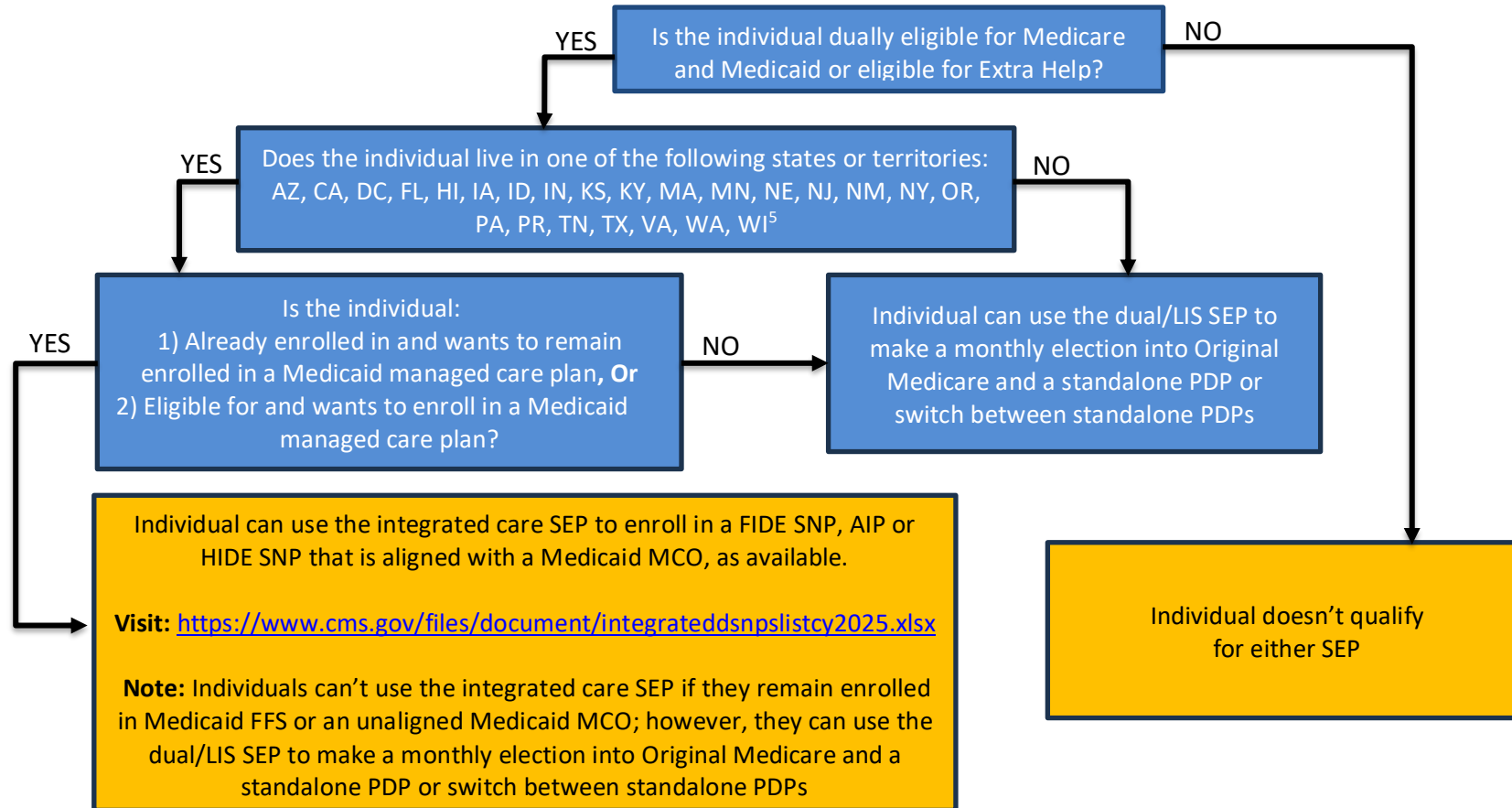
The dual/LIS SEP and integrated care SEP won't allow enrollment into non-D-SNP Medicare Advantage Plans or switching between non-D-SNP Medicare Advantage plans. Dually eligible and other Extra Help-eligible individuals can choose any Medicare Advantage Plan during the Medicare Initial Enrollment Period (IEP), Medicare Open Enrollment Period (OEP), Medicare Advantage Open Enrollment Period (MA OEP), and other SEPs that apply.

² Partial-benefit dually eligible individuals include qualified Medicare beneficiaries without other Medicaid (QMB only), specified low-income Medicare beneficiaries without other Medicaid (SLMB only), qualifying individuals (QI), qualified disabled and working individuals (QDWI).

³ Full-benefit dually eligible individuals include qualified Medicare beneficiaries with full Medicaid (QMB+), specified low-income Medicare beneficiaries with full Medicaid (SLMB+), full-benefit dually eligible individuals (FBDE).

⁴ Individual must also align coverage with Medicaid MCO.

Determining Eligibility for the Dual/LIS SEP and Integrated Care SEP



⁵ CY2025 states that offer FIDE SNPs, HIDE SNPs and AIPs.

List of D-SNPs eligible individuals may enroll in using the integrated care SEP Contract Year 2025

This information is intended to help State Health Insurance Assistance Program (SHIP) counselors and others who help people with their Medicare coverage choices determine which integrated D-SNPs can enroll eligible individuals once-per-month. Linked below is the sortable list of 2025 integrated D-SNPs (FIDE, HIDE or AIP D-SNPs) that can use the integrated care SEP to enroll full-benefit dually eligible individuals once-per-month.

<https://www.cms.gov/medicaid-chip/medicare-coordination/qualified-beneficiary-program/d-snps-integration-unified-appeals-grievance-requirements>

The report is located on the CMS.gov website on the [D-SNP integration page](#). Scroll down to the section titled “NEW! 2025 Integrated D-SNPs” and click on the [“CY 2025 Integrated D-SNPs List \(XLSX\)”](#)



The screenshot shows a web browser window with the URL <https://www.cms.gov/medicaid-chip/medicare-coordination/qualified-beneficiary-program/d-snps-integration-unified-appeals-grievance-requirements>. The page title is "D-SNPs: Integration & Unified Appeals & Grievance Requirements | CMS". The main heading is "NEW! 2025 Integrated D-SNPs". Below the heading, the text reads: "The [CY 2025 Integrated D-SNPs List \(XLSX\)](#) provides a sortable list of 2025 Integrated D-SNPs. These D-SNPs are able to enroll full-benefit dually eligible individuals in any month using the Integrated Care Special Enrollment Period (SEP). Note: non-AIP D-SNPs can only use this SEP to align enrollment to an affiliated Medicaid Managed Care Organization."

Contract ID	Plan ID	Legal Entity Name	State	Integration Status	Applicable Integrated Plan
H0321	002	ARIZONA PHYSICIANS IPA, INC.	AZ	HIDE	No
H0321	004	ARIZONA PHYSICIANS IPA, INC.	AZ	FIDE	Yes
H4931	007	BANNER - UNIVERSITY CARE ADVANTAGE	AZ	HIDE	No
		BANNER - UNIVERSITY CARE ADVANTAGE	AZ	FIDE	Yes
		MERCY CARE	AZ	HIDE	No
		MERCY CARE	AZ	HIDE	No
		MERCY CARE	AZ	FIDE	Yes
		HEALTH CHOICE ARIZONA, INC.	AZ	HIDE	No
H5590	008	Bridgeway Health Solutions of Arizona, Inc.	AZ	HIDE	No
H5590	010	Bridgeway Health Solutions of Arizona, Inc.	AZ	FIDE	Yes
H8845	001	MOLINA HEALTHCARE OF ARIZONA, INC.	AZ	HIDE	No
H0976	001	SCAN HEALTH PLAN	CA	FIDE	Yes

The report displays the FIDE, HIDE and AIP D-SNPs that can enroll full-benefit dually eligible individuals once-per-month using the integrated care SEP.

The [CY2025 Landscape File](#) also includes FIDE, HIDE, and AIP D-SNP status in addition to more plan details including service areas.

P	Q	R	S
SNP Type	SNP Institutional Type	Dual Eligible SNP (D-SNP) Integration Status	D-SNP Applicable Integrated Plan (AIP) Identifier
Dual-Eligible	Not Applicable	HIDE	No
Dual-Eligible	Not Applicable	FIDE	Yes
Dual-Eligible	Not Applicable	HIDE	No
Dual-Eligible	Not Applicable	HIDE	No
Dual-Eligible	Not Applicable	HIDE	No
	Applicable	FIDE	Yes
	Applicable	HIDE	No
	Applicable	FIDE	Yes
	Applicable	HIDE	No
	Applicable	FIDE	Yes
	Applicable	HIDE	No
	Applicable	HIDE	No
	Applicable	FIDE	Yes
	Applicable	HIDE	No
Dual-Eligible	Not Applicable	FIDE	Yes
Dual-Eligible	Not Applicable	HIDE	No
Dual-Eligible	Not Applicable	HIDE	No
Dual-Eligible	Not Applicable	HIDE	No
Dual-Eligible	Not Applicable	FIDE	Yes
Dual-Eligible	Not Applicable	HIDE	No

To find which plans are eligible for the integrated care SEP, filter column R "Dual Eligible SNP (D-SNP) Integration Status" for HIDE and FIDE status and column S "D-SNP Applicable Integrated Plan (AIP) Identifier" for all other AIP D-SNPs.