

## **Do You Have A Chronic Condition? FAQs**

### **1. What is considered a chronic condition under Medicare?**

Medicare recognizes multiple chronic conditions, including:

- Diabetes
- Heart disease
- Chronic obstructive pulmonary disease (COPD)
- Hypertension
- Arthritis
- Kidney disease
- Alzheimer's disease and other dementias

### **2. Does Medicare cover treatment for chronic conditions?**

Yes. Medicare Part A and Part B cover a wide range of services for chronic conditions, such as:

- Hospital stays (Part A)
- Doctor visits and outpatient care (Part B)
- Preventive screenings
- Durable medical equipment (e.g., insulin pumps, oxygen supplies)

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## **◆ Medicare Advantage & Chronic Conditions**

### **3. What is a Special Needs Plan (SNP) for chronic conditions?**

Medicare **Chronic Condition Special Needs Plans (C-SNPs)** are Medicare Advantage plans designed specifically for people with certain chronic conditions. These plans:

- Tailor coverage to specific conditions
- Often include disease management programs
- May cover prescription drugs

### **4. How do I qualify for a Chronic Condition SNP?**

You must:

- Be enrolled in Medicare Part A and B
- Live in the plan's service area
- Have a qualifying chronic condition (varies by plan, e.g., diabetes, heart failure, ESRD)

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## **◆ Medication and Treatment Coverage**

**5. Does Medicare cover prescription drugs for chronic conditions?**

Yes, but only through:

- **Medicare Part D** (standalone plan), or
- **Medicare Advantage plan with drug coverage (MAPD)**

**6. Are there programs to help pay for expensive chronic condition medications?**

Yes. You may qualify for:

- **Extra Help** (Low-Income Subsidy)
  - State Pharmaceutical Assistance Programs
  - Manufacturer discount programs during the coverage gap ("donut hole")
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## ◆ Care Coordination

**7. Does Medicare help coordinate care for chronic conditions?**

Yes. Medicare offers **Chronic Care Management (CCM)**, which includes:

- Regular check-ins
  - Personalized care plans
  - Coordination among specialists
- Note: CCM services may require a small monthly copayment under Part B.*
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## ◆ Preventive Services

**8. What preventive services does Medicare offer for chronic conditions?**

Medicare covers:

- Diabetes screenings and self-management training
  - Cardiovascular disease screenings
  - Depression screenings
  - Annual Wellness Visits
  - Nutrition therapy for diabetes or kidney disease
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## ◆ Enrollment & Planning



**9. Can I change my Medicare plan if I develop a chronic condition?**

Yes. You may qualify for a **Special Enrollment Period** or may choose to enroll in a **C-SNP** if one is available in your area.