

Certain Medicare Plans Could Offer Members Food Assistance Benefits

The COVID-19 pandemic has brought a long list of unprecedented challenges, including the way it has caused food insecurity to rise. Food insecurity is defined as the lack of access to enough nutritionally adequate foods to live an active and healthy life.

Fortunately, there are some benefits that can help qualifying members of Medicare Advantage Dual Eligible Special Needs Plans (D-SNP) address this issue. In fact, a benefit including a monthly food card allowance can assist people in purchasing food and beverages at a variety of well-known, national stores. During this Medicare Annual Election Period, which runs from October 15 through December 7, individuals who qualify for both Medicare and Medicaid, also known as dual-eligible individuals, should consider enrolling in a D-SNP.

If you are eligible for Medicare – meaning you're age 65 or older or are living with a disability – and meet the requirements to have Medicaid, be sure to look into a D-SNP as some plans may include:

- * Convenience of a debit card: Qualifying members of D-SNPs with a food benefit may receive a food-card like a credit card. Once the card is activated, you can purchase qualifying items, such as milk, eggs, bread, juices, waters, yogurts, fruits, vegetables and more, utilizing the available balance on your card. However, it's important to keep in mind that certain items, such as pet food, may not qualify and would need to be purchased with another form of payment.*

Monthly allowances: Some D-SNPs have a monthly stipend, for example \$25 – \$75, that would be loaded to your card on the

first day of each month. Members should aim to use their allotment before the end of each month, as the balance may not be able to be carried over.* In-store purchases only: These food cards often can only be used for in-store purchases and may not be able to be used for online or curbside orders. It's important to take the proper precautions provided by the CDC when going out to stores, including wearing a mask or face covering, maintaining proper social distancing by staying 6 feet or more away from others, and washing your hands for at least 20 seconds after you remove the mask. It's important to note that a food card benefit is a Value Based Insurance Design (VBID) benefit that is only available on certain Medicare Advantage Dual Eligible Special Needs Plans (D-SNP) in certain areas.

Additionally, not all members of a plan may be eligible for VBID benefits. Eligibility will be determined by your health plan provider, after enrollment, based on relevant criteria such as clinical diagnoses or participation in a disease-state management program. For Humana's Healthy Foods Card, all members of a D-SNP that includes the benefit would be eligible. If you qualify, Humana's D-SNP plan and Healthy Foods Card benefit may be available in your area. Please visit www.Medicare.gov; call 1-800-MEDICARE (800-633-4227), 24 hours a day, 7 days a week; or go to www.Humana.com/Medicare to learn more about Humana plans. Licensed Humana sales agents are available 8 a.m. to 8 p.m. local time, seven days a week at 1-800-213-5286 (TTY: 711). With these resources, you'll be able to confidently select a 2021 Medicare Advantage plan that suits your specific healthcare needs. Y0040_GHHKY6REN_M