



Acquiring, Onboarding and Retaining Dual-Eligible Members in 2023

In February 2023, CMS reported that about half of the total Medicare population (30.9 million people) are enrolled in Medicare Advantage (MA) plans.¹ Medicare eligibles seem to have more plan options than ever, including a growing proliferation of Special Needs Plans (SNPs), which grew 11% between 2022 and 2023. SNPs are Medicare Advantage coordinated care plans (CCP) specifically designed to provide targeted care and limit enrollment to individuals with special needs. The largest percentage of SNP enrollees (61%) are in plans designed for dual-eligibles — those who are eligible for Medicare (a federal program) and Medicaid (a state program).²

12.5 million people nationwide are jointly enrolled in Medicare and Medicaid³

That accounts for 20% of the total Medicare population. The rapid growth in the dually-eligible population represents a huge opportunity — but not all duals are created equal. While virtually all duals have low income and very modest savings, variations in age, ethnicity, physical health, mental health and intellectual disability can make targeting beneficiaries difficult.

To reach this important segment of the Medicare population, start with understanding them:

- **Look inside** — If you have Medicaid customers, look at your own membership for demographics, preferred engagement channels and success stories. They can provide valuable insight for targeting and opportunities for conversion to a Dual Eligible Special Needs Plan (D-SNP).
- **Educate** — Be clear about the reasons why a D-SNP plan is better than Medicare or Medicaid alone, and use plain language. Do not assume prospects have awareness, comprehension or value for this type of plan.
- **Customize your outreach** — Do not assume that versioning your New-to-Medicare (NTM) or Annual Election Period (AEP) tactics is enough. Traditional MA marketing channels may not be as effective in reaching these audiences.
- **Meet your prospects where they are** — Engage with community-based organizations and state agencies to support boots-on-the-ground efforts.



The Medicare-Medicaid population is diverse:³

87% have an income less than \$20,000

40% are under the age of 65

44% are in fair or poor health

49% are people of color

48% had at least one limitation in activities of daily living (ADLs)

¹ CMS data: Medicare Advantage enrollment now more than 31M — Fierce Healthcare, Feb 2023

² Medicare Advantage 2023 Spotlight: First Look — KFF, Nov 2022

³ A Profile of Medicare-Medicaid Enrollees (Dual-Eligibles) — KFF, Jan 2023

Make the Most of Key Relationship-Building Touchpoints

Your marketing and communication programs must be aligned and support additional outreach, such as care coordination and quality performance metrics. Consider a comprehensive approach to optimize touchpoints across the prospect-to-member life cycle.



ACQUISITION

Modify your existing Medicare Advantage acquisition efforts to fit this audience:

- Segment prospect lists by applying additional data and creating predictive models
- Customize messaging and feature relevant imagery
- Have an “Always On” strategy since enrollment can happen all year; include a quarterly push
- Prepare for one-on-one support in the sales process



ONBOARDING/ ENGAGEMENT

Prioritize proactive and continuous outreach

- Create welcome packages (such as care kits); encourage special program participation
- Provide tools and materials for the personal care coordination team
- Take note of preferred communication channels and keep contact information current
- Create new or leverage existing member streams, such as newsletters and texts



RETENTION

Ongoing outreach is key to ensuring retention of dual members

- Be accessible and build trust
- Focus on engagement; reward and encourage members to keep appointments, reach goals, etc.
- Celebrate positive results — improved outcomes and financial savings for the member
- Have a clear recertification timeline and plan in sync with state and federal communications

Build Awareness into Current Marketing and Relationships

Many Medicare beneficiaries are unaware of D-SNP plans, the criteria for eligibility or what might be available in their area. Tap into and strengthen existing materials and channels to reach your D-SNP audience.



Incorporate messaging about D-SNP options into your existing Medicare marketing, offering help with eligibility.



Develop a content marketing strategy combined with social media segmentation to reach dual-eligible individuals and their families.



Use established relationships with key community organizations and media partners to provide public service education and awareness during AEP or other enrollment periods.



Optimize your website, newsletters and other owned media assets to address the needs and mindsets of the D-SNP population.



QUICK TIP: Turn your success stories into advocates — create case studies and leverage testimonials.

Need help building an effective D-SNP marketing strategy?

Media Logic has the experience, talent and full-service capabilities to help you meet and exceed all of your Medicare goals.



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