2027 AEP · AGENT CHEAT SHEET

SSBCI 2027: "may qualify," never "will."

Special Supplemental Benefits for the Chronically Ill: the grocery, utility, rent, transportation and other flex card benefits. For 2027 the rules are stricter, and a client who had them in 2026 may not have them in 2027.

Health INSURANCE STORE
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To qualify, a member must meet all 3 prongs

A chronic condition 1

Must be on that carrier's own condition list. Lists differ by carrier.

High risk of hospitalization 2

CMS doesn't define it. Carriers use ER visits, claims, hospital stays, prescriptions, LIS status, or a risk score.

Need for intensive care coordination 3

C-SNP and D-SNP members usually meet it through their care plan. Non-SNP members may not.

A diagnosis alone no longer qualifies anyone. The carrier decides, using its own published criteria.

What changed from 2026

No self-attestation	Clients can't just check a box. Carriers must use objective criteria applied the same way to every member.
No provisional period	No benefit until the carrier verifies the member. On January 1, many members won't be validated yet.
Re-verified every year	Qualifying in 2026 doesn't carry over. Renewing members are re-evaluated for 2027.
Published criteria	Carriers must post their qualification methodology on their websites.

What SSBCI is (and isn't)

- Benefits only for members who qualify as chronically ill. They can be non-medical: healthy food, rent, utilities, transportation, pest control, personal care items.
- Often loaded on a flex card, but **flex card doesn't mean SSBCI**. OTC, for example, is not SSBCI.
- Can be on C-SNP, D-SNP and regular HMO/PPO plans.
- **IntegrityCONNECT:** use the Flex Card filter when quoting, then check Plan Details. Benefits labeled SSBCI apply only if the client qualifies.

How approval happens

- After the application is in, the carrier reviews in the background: medical claims, pharmacy claims and HRA answers.
- **Complete the HRA or member benefit activation on every enrollment** where it's offered (both are built into IntegrityCONNECT). That data feeds the approval decision.
- The member gets an approval or denial letter. A card load or new card can take a couple more weeks.
- Check approval status at your follow-up appointment.

Say it this way

> *"This is a benefit you may qualify for. The carrier decides, and you'll get a letter telling you either way."*

Overpromising sets up a frustrated client and a possible Medicare complaint (CTM).

DO

- Call it a benefit they **may** qualify for.
- Explain the carrier decides and they'll get a letter.
- Use the carrier's SSBCI script language.
- Push a doctor visit or annual wellness visit (AWV) early in the year.
- Recommend on drugs, doctors and all benefits.

DON'T

- Promise eligibility.
- Promise dollar amounts.
- Say a condition or diagnosis means they qualify.
- Pick a plan because of the food card.

Carriers differ, a lot

UnitedHealthcare	Clear process, posted on its website. Per Integrity's trainer, LIS may automatically meet prong 2. Confirm on UHC's posted criteria.
Humana	Several SSBCI benefits, each with its own criteria.
Healthspring	Strictest of the nationals. Prong 2 needs a claim or a claims-based risk score, so new members likely need a doctor visit first. Offers a $100 flex card reward for an AWV or doctor visit in the first 60 days (per Integrity; confirm on Healthspring's 2027 materials).

Carrier-reported approval rates range from about 65% to 95%. The same client can qualify with one carrier and not another.

Renewals: letters arrive during AEP

- Tell clients who had SSBCI in 2026 they'll be re-evaluated and get a letter. Some will lose the benefit.
- Watch carrier reports and agent portals to see who won't qualify, and reach out first.
- A denial isn't final for the year. New claims or a doctor visit can qualify them later in 2027.
- Don't push a plan switch over the letter alone; review the whole plan if the client wants to shop. Expect more clients shopping this AEP.

Source: Integrity sales training on 2027 SSBCI changes. Always confirm each carrier's published SSBCI criteria. Integrity's carrier criteria grid is coming; ask HIS for it when it's released.

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