

Shift the Conversation Beyond the Grocery Card



Change the way you discuss Special Supplemental Benefits for the Chronically Ill (SSBCI) in 2027 Medicare sales conversations.



Key CMS Changes for 2027



Tightened SSBCI eligibility requirements



Benefits cannot be guaranteed during a sales appointment



Eligibility for SSBCI is determined after enrollment



Plans may offer different benefits and eligibility criteria

SSBCI allows carriers to provide additional benefits to select members on select plans.



Examples of SSBCI



Food allowance



Transportation Assistance



Utility assistance



OTC and healthy foods



Personal care items

For benefits other than these listed above, discuss which are most important to your client and determine if another plan option is better suited to their needs (i.e. Chronic Condition Special Needs Plans).



Conversation Guidelines for AEP



Don't promise and don't predict:

Don't say things such as, "You'll get a grocery card," or "You should qualify."



Set realistic expectations:

Rely on phrases such as, "The carrier will determine eligibility after enrollment based on health information. Eligibility can vary from plan to plan."



Never use SSBCI as the primary reason for enrollment or represent benefits as guaranteed before the carrier determines eligibility.

Encourage Clients to



✓ Complete health risk assessments

✓ Attend annual wellness visits

✓ Respond to health plan outreach

✓ Stay engaged with care management programs

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