

A Deeper Understanding of Special Needs Plans

As seniors age their needs change. Medicare Advantage plans are not one size fits all. Insurance brokers will be educated on the different plan types available for the aging senior. All MA plans have a “classic” type plan for a healthy senior. Chronic Special Needs Plans (CSNPs) are available for seniors who have special needs including hypertension, Diabetes, dementia, and seniors living in long term care. It is important to have the Agent’s understand the different types of plans to better assist their clients. Special needs plans are designed with additional programs and services to allow the senior to live happy healthy lives wherever they call home. This training will include understating the different types of SNP plans and a quick guide to an understanding of Dementia and long-term care.



Cristina is a remarkable young woman. At the age of 4, she was helping her mom care for a woman with Alzheimer’s. At the age of 14, she was going to work with her mom as a volunteer at an assisted living community in Yorba Linda, AND babysitting to earn money. At 17, she was hired as a receptionist at that same community.

Upon graduating at 18, she transferred to a sister facility as a caregiver. Within 3 months, she had worked her way up to lead-caregiver, and then was appointed to train others in dementia caregiving and other subjects. She continued her climb and worked in other communities and other departments until she made a full circle and came back to the first assisted living community as their Sales & Marketing Director.

Since then, Cristina has continued to demonstrate an amazing work ethic, and has eventually found her place at Brand New Day as their Director of Residential Care Sales, helping this new company to grow and enhance the client experience in the region.