

UCare Required Product Training and New 2022 CMS Regulation Verification Form for Sunderland Group



Agent Name: _____ **UCare Agent #:** _____

MN License Renewal Year: _____ WI License Renewal Year: _____

I have fully reviewed/completed the UCare required training.

UCare Product Training Completion Date: ___/___/_____

AHIP or Pinpoint Training Completion Date: ___/___/_____ or N/A

Medicare Certification Platform used AHIP Pinpoint

MNSure Certification Completion Date: ___/___/_____ or N/A

On May 9th 2022 CMS had published the final ruling and announced their policy and regulatory revisions for Contract Year 2023. There is one very important change for the upcoming Annual Enrollment Period which requires field agents to record all calls with beneficiaries in their entirety, including the enrollment process. I acknowledge that I have reviewed the new CMS rule regarding call recordings and agree that I will be in compliance with all CMS Guidelines.

_____/_____/_____ **Signature** **Date**



Return to Sunderland Group

Email to fargo.health@simplicitygroup.com or Fax to 800.293.9897



2023 Medicare Product Training

Brian Eck, Associate Vice President, Sales

Marti Andro, Manager, Broker Sales



We'll learn

- The UCare difference
- 2023 UCare plans
 - UCare Medicare Plans (HMO-POS)
 - UCare Your Choice (PPO)
 - Partner plans
 - EssentiaCare (PPO)
 - Care Wise & Care Core: M Health Fairview & North Memorial (HMO-POS)
 - UCare Medicare Supplement plans
 - UCare's MSHO (D-SNP)
 - Connect + Medicare (D-SNP)
- Q&A



UCare in community

Who is UCare?

Mission

To improve the health of our members through innovative services and partnerships across communities

How do we live this mission?

Benefits that support health: Dental, hearing aids, Healthy Savings, fitness programs

Culturally diverse staff serving a culturally diverse membership

UCare Foundation

Supports preventive health care, quality for chronic disease management, health equity, and reducing health disparities for people with disabilities



20+ years

of Medicare Part C experience

- UCare was founded in **1984** by doctors in the Family Practice Department of the University of Minnesota
- First Minnesota health plan to offer **Part C plans** in 1999 under the Medicare + Choice program
- **5 Star-rating** — among top 10% of MA plans nationwide in 2022
- **Wide variety** of plan designs offered throughout state
- Strong, positive relationships with **regional providers**, including two regional products



Top plan

- More than **132,000 Medicare Advantage members**
- **#1 plan on MNsure** by enrollment
- Includes **dental** with **every Medicare Advantage plan**
- **Local** customer service
- **96%** of Minnesota providers in network
- **Most D-SNP enrollment** in Minnesota



UCare Medicare Advantage coordinated care

- Select a primary care clinic
 - Members can change clinics anytime as needed
 - Include clinic number on enrollment application (Find 6-digit number in primary clinic listing.)
- See any specialist in the plan network without a referral
- Providers will coordinate care with other providers (specialists, etc)
- Finding a clinic:
 - Primary clinic listings included in sales kits
 - Online network search tool
 - Two-volume printed directories available on request

UCare Medicare Advantage plans



2023

UCare Medicare Advantage plans

Broad network plans

HMO-POS

- UCare Prime
- UCare Aware
- UCare Essentials Rx
- UCare Standard
- UCare Complete
- UCare Classic
- UCare Value Plus (medical only)
- UCare Value (medical only)

PPO (NEW)

- UCare Your Choice
- UCare Your Choice Plus

Partner network plans

PPO

- EssentiaCare Access
- EssentiaCare Secure
- EssentiaCare Grand

HMO-POS

- Care Wise
- Care Core



Service Area



■ Northern Area



■ Metro Area



■ Southern Area

- Members of broad network plans buy within three primary regions but may get in-network care anywhere in Minnesota
- Members of partner network plans have in-network coverage within their county availability area and out-of-network coverage nationwide



Medicare Advantage Highlights

- New: UCare Your Choice plans (PPO)
- Travel coverage
 - Multiplan® national network gives members access to providers across the U.S. at in-network rates
 - Plus, UCare Anywhere for UCare Medicare
 - Partner plans: Pay a set coinsurance nationwide
 - Worldwide: Emergency care
- Shingrix, Td and Tdap vaccine available at Tier 1 copay on all plans with Part D (subject to change)
- Insulin copays at \$30-\$35 on all plans with Part D
 - LIS members covered based on the level of subsidy
- OTC benefit offers \$50-\$75 twice a year on most plans
- Gundersen Health System and MercyOne (Albert Lea and Mason City) within network



UCare Medicare Advantage plans include

- One Pass fitness membership or Health Club savings (\$30 reimbursement)
- Healthy Savings grocery discounts (up to \$200/mo)
- Dental coverage included on all plans
- Hearing aid benefit with TruHearing
 - Free routine hearing exam, \$499/\$799, \$599/\$899 or \$699/\$999 per hearing aid
- Over-the-counter drug benefit through Health Savings

Broad network plans

	UCare Value Plus	UCare Value	UCare Prime	UCare Aware	UCare Essentials Rx	UCare Standard
Monthly premium	\$0 + \$30 Part B premium reduction Statewide	\$29 Statewide	\$0 Statewide	\$24 Metro and North	\$52 Metro \$70 North	\$80 South
Medical deductible	\$0	\$0	\$0 Metro/North; \$198 South	\$0	\$0	\$0
Part D deductible	Not covered	Not covered	Tier 1 N/A Tiers 2-5 \$480	Tier 1 N/A Tiers 2-5 \$345	Tier 1-2 N/A Tiers 3-5 \$345	Tier 1 N/A Tiers 2-5 \$480
Out-of-pocket max	\$5,500	\$3,400	\$6,000 Metro/North \$7,550 South	\$5,400	\$3,800	\$6000

Broad network plans, continued

	UCare Complete	UCare Classic
Monthly premium	\$97 Metro \$102 North \$147 South	\$175 Metro \$218 North \$220 South
Medical deductible	\$0	\$0
Part D deductible	Tier 1-2 N/A Tiers 3-5 \$235	All Tiers: \$0
Out-of-pocket max	\$3,000 Metro \$3,200 North \$5,300 South	\$2,800 Metro/North \$4,200 South

UCare Value Plus (available statewide)

	UCare Value Plus	
Premium	\$0 + \$30 Part B premium reduction	
Inpatient hospital care	\$150 per day (days 1-5)	
Outpatient hospital surgery	\$250	
	In-network	Out-of-network
Doctor visit		
• Primary	\$0	\$0
• Specialist	\$45	\$45
Routine physical exam	\$0	N/A
Routine eye exam and hearing test	\$0	N/A
Emergency care	\$100	\$100
Urgent care	\$45	\$45

(Cont.)	UCare Value Plus
Dental	Basic included, covers perio-maintenance. Additional coverage available for \$25; \$2,000 annual max
Eyewear allowance	\$100
Hearing aids	\$699 & \$999
Chiropractic care	\$20 (in ChiroCare network)
Part D deductible	N/A

UCare Value (available statewide)

	UCare Value	
Premium	\$29	
Inpatient hospital care	\$200 per stay	
Outpatient hospital surgery	\$250	
	In-network	Out-of-network
Doctor visit		
• Primary	\$0	\$0
• Specialist	\$35	\$35
Routine physical exam	\$0	N/A
Routine eye exam and hearing test	\$0	N/A
Emergency care	\$100	\$100
Urgent care	\$45	\$45

(Cont.)	UCare Value
Dental	Add Choice Dental package to plan at NO additional premium; \$2000 annual maximum
Eyewear allowance	\$150
Hearing aids	\$599 & \$899
Chiropractic care	\$10 (in ChiroCare network)
Part D deductible	N/A

UCare Prime (Metro and North)

	UCare Prime	
Premium	\$0	
Inpatient hospital care	\$350 per day (days 1-5)	
Outpatient hospital surgery	\$425	
	In-network	Out-of-network
Doctor visit		
• Primary	\$25	\$25
• Specialist	\$50	\$50
Routine physical exam	\$0	N/A
Routine eye exam and hearing test	\$0	N/A
Emergency care	\$100	\$100
Urgent care	\$45	\$45

(Cont.)	UCare Prime
Dental	\$400 dental allowance
Eyewear allowance	\$100
Hearing aids	\$699 & \$999
Chiropractic care	\$20 (in ChiroCare network)
Part D deductible	Tier 1: none Tiers 2-5: \$480

UCare Prime (South)

	UCare Prime	
Premium	\$0	
Inpatient hospital care	\$1500 per admit	
Outpatient hospital surgery	\$425 (after deductible)	
	In-network	Out-of-network
Doctor visit		
• Primary	\$22	\$22
• Specialist	\$50	\$50
Routine physical exam	\$0	N/A
Routine eye exam and hearing test	\$0	N/A
Emergency care	\$95	\$95
Urgent care	\$45	\$45

(Cont.)	UCare Prime
Dental	\$400 dental allowance
Eyewear allowance	\$100
Hearing aids	\$699 & \$999
Chiropractic care	\$20 (in ChiroCare network)
Part D deductible	Tier 1: none Tiers 2-5: \$480

UCare Aware (Metro and North)

	UCare Aware	
Premium	\$24	
Inpatient hospital care	\$250 per day (days 1-5)	
Outpatient hospital surgery	\$300	
	In-network	Out-of-network
Doctor visit		
• Primary	\$0	\$0
• Specialist	\$45	\$45
Routine physical exam	\$0	N/A
Routine eye exam and hearing test	\$0	N/A
Emergency care	\$100	\$100
Urgent care	\$45	\$45

(Cont.)	UCare Value Plus
Dental	\$600 dental allowance
Eyewear allowance	\$150
Hearing aids	\$699 & \$999
Chiropractic care	\$20 (in ChiroCare network)
Part D deductible	Tier 1: none Tiers 2-5 \$345 deductible

UCare Essentials Rx (Metro and North)

	UCare Essentials Rx	
Premium	\$52 Metro; \$70 North	
Inpatient hospital care	\$400 per admit	
Outpatient hospital care	\$300	
	In-network	Out-of-network
Doctor visit		
• Primary	\$0	\$0
• Specialist	\$45	\$45
Routine physical exam	\$0	N/A
Routine eye exam and hearing test	\$0	N/A
Emergency care	\$100	\$100
Urgent care	\$45	\$45

(Cont.)	UCare Essentials Rx
Dental	Basic included, covers perio-maintenance. Additional coverage available for \$25; \$2,000 annual max
Eyewear allowance	\$150
Hearing aids	\$699 & \$999
Chiropractic care	\$20 (in ChiroCare network)
Part D deductible	Tiers 1-2: none Tiers 3-5: \$345

UCare Standard (South)

	UCare Standard	
Premium	\$80	
Inpatient hospital care	\$500 per day (days 1-3)	
Outpatient hospital care	\$300	
	In-network	Out-of-network
Doctor visit		
• Primary	\$0	\$0
• Specialist	\$40	\$40
Routine physical exam	\$0	N/A
Routine eye exam and hearing test	\$0	N/A
Emergency care	\$100	\$100
Urgent care	\$40	\$40

(Cont.)	UCare Standard
Dental	Basic included, covers perio-maintenance. Additional coverage available for \$25; \$2,000 annual max
Eyewear allowance	\$100
Hearing aids	\$699 & \$999
Chiropractic care	\$20 (in ChiroCare network)
Part D deductible	Tier 1: none Tiers 2-5: \$480

UCare Complete (available statewide)

	UCare Complete	
Premium	\$97 Metro; \$102 North; \$147 South	
Inpatient hospital care	\$150 per admit; \$300 per admit South	
Outpatient hospital care	\$250	
	In-network	Out-of-network
Doctor visit		
• Primary	\$0	\$0
• Specialist	\$30	\$30
Routine physical exam	\$0	N/A
Routine eye exam and hearing test	\$0	N/A
Emergency care	\$100	\$100
Urgent care	\$45	\$45

(Cont.)	UCare Complete
Dental	Comprehensive dental included; \$2,000 annual maximum
Eyewear allowance	\$200
Hearing aids	\$599 & \$899
Chiropractic care	\$20 (in ChiroCare network)
Part D deductible	Tiers 1-2: none Tiers 3-5: \$235

UCare Classic (available statewide)

	UCare Classic	
Premium	\$175 Metro; \$218 North; \$220 South	
Inpatient hospital care	\$125 per admit	
Outpatient hospital care	\$150	
	In-network	Out-of-network
Doctor visit		
• Primary	\$0	\$0
• Specialist	\$20	\$20
Routine physical exam	\$0	N/A
Routine eye exam and hearing test	\$0	N/A
Emergency care	\$100	\$100
Urgent care	\$45	\$45

(Cont.)	UCare Classic
Dental	Enhanced basic dental included. Additional dental coverage available for \$25; \$2500 annual max
Eyewear allowance	\$200
Hearing aids	\$499 & \$799
Chiropractic care	\$0 (in ChiroCare network)
Part D deductible	All tiers: none

UCare Your Choice plans

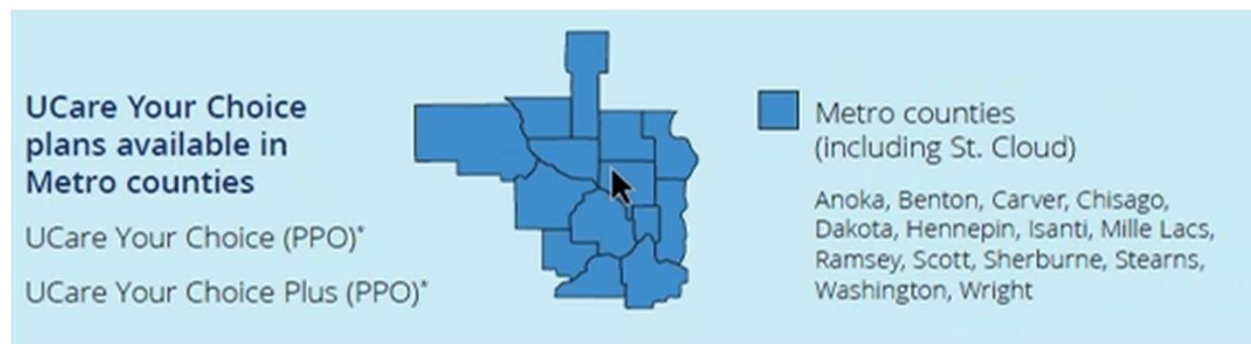
UCare Your Choice and UCare Your Choice Plus

Primary features:

- Lower premiums and copays
- Flexible allowance for dental, eyewear and hearing aids
- Coverage while traveling through PPO design
- Different formulary than UCare Medicare plans

Extras:

- OTC benefit through Healthy Savings
- One Pass fitness membership



UCare Your Choice



Jane

With UCare Your Choice, Jane has a combined allowance of \$900 per year for eligible dental, eyewear and hearing aids. She'll keep her health care costs low with a \$0 monthly premium and a \$0 copay for generic prescriptions at preferred pharmacies.



Bill

Bill wants a flexible plan option that won't restrict him to a network when going to the dentist or buying his glasses. UCare Your Choice Plus gives Bill a generous combined allowance of \$1,800 per year for eligible dental, eyewear and hearing aids, giving him peace of mind paired with lower copays.

	Your Choice	Your Choice Plus
Monthly premium	\$0	\$75
Medical deductible: In-network	\$0	\$0
Medical deductible: Out of network	\$0	\$0
Part D deductible	\$245 Tiers 3-5	\$200 Tiers 4-5
Combined out-of-pocket max: In-network & out-of-network	\$5,900	\$3000

UCare Your Choice Plans

	Your Choice		Your Choice Plus	
Premium	\$0		\$75	
	In-network	Out-of-network	In-Network	Out-of-Network
Inpatient Hospital Care	\$350 per day (1-5)	\$500 per day (1-5)	\$200 per admit	\$800 per admit
Outpatient Hospital Care	\$400	\$600	\$200	\$300
Doctor visit				
• Primary	\$0	\$0	\$0	\$0
• Specialist	\$40	\$40	\$30	\$30
Routine physical exam	\$0	N/A	\$0	N/A
Routine eye exam and hearing test	\$0	\$0	\$0	\$0
Emergency care	\$100	\$100	\$100	\$100
Urgent care	\$45	\$45	\$45	\$45

	Your Choice	Your Choice Plus
Dental	Combined In and Out of Network Allowance for Dental, Eyewear and Hearing aids: \$900	Combined In and Out of Network Allowance for Dental, Eyewear and Hearing aids: \$1800
Eyewear allowance	See above	See above
Hearing aids	See above	See above
Chiropractic care	\$20 (in ChiroCare network)	\$20 (in ChiroCare network)
Part D deductible	Tiers 1-2: none Tiers 3-5 \$245	Tiers 1-3: none Tiers 4-5: \$200

Partner network plans EssentiaCare

Primary features:

- Partnership with Essentia Health
- Mayo Clinic in-network for complex cases



MN

Aitkin
Becker
Carlton
Cass
Clay
Crow Wing
Hubbard
Itasca
Lake
St. Louis

WI

Bayfield
Douglas
Washburn

EssentiaCare

	Access	Secure	Grand
Monthly premium	\$0	\$33	\$93
Medical deductible: In-network	\$0	\$0	\$0
Medical deductible: Out of network	\$0	\$0	\$0
Part D deductible	\$395 Tiers 2-5	\$345 Tiers 2-5	\$0
Out-of-pocket max: In-network	\$4,400	\$4,500	\$3,000
Combined out-of-pocket max: In-network & out-of-network	\$6,500	\$5,500	\$4,500

EssentiaCare

	Access		Secure		Grand	
Premium	\$0		\$33		\$93	
Inpatient hospital care	\$300 per day (1-5)		\$300 per day (1-5)		\$250 per stay	
Outpatient hospital care	\$395		\$350		\$300	
Network	In	Out	In	Out	In	Out
Doctor visit						
• Primary	\$10	\$50	\$0	\$45	\$0	\$40
• Specialist	\$50	\$80	\$45	\$75	\$30	\$75
Routine physical exam	\$0	N/A	\$0	N/A	\$0	N/A
Routine eye exam and hearing test	\$0	N/A	\$0	N/A	\$0	N/A
Emergency care	\$100	\$100	\$100	\$100	\$100	\$100
Urgent care	\$45	\$45	\$45	\$45	\$45	\$45

(Cont.)	Access	Secure	Grand
Dental	\$400 combined allowance (dental/hearing/vision)	\$2000 max coverage amount (preventative only)	\$2500 max coverage amount (preventative only)
Eyewear allowance	See above	\$100	\$200
Hearing aids	See above	N/A	\$500 in-network allowance. 50% out-of-network up to \$500
Chiropractic care	\$20 (In ChiroCare network)	\$20 (in ChiroCare network)	\$15 (in ChiroCare network)
Part D deductible	Tier 1: none Tiers 2-5: \$395	Tier 1-2: none Tiers 3-5: \$345	All tiers: \$0

Partner network plans

Care Wise & Care Core:
M Health Fairview and North
Memorial

Primary features:

- Lower premiums and copays
- Still broad but narrower network

Extras:

- Online doctor visits
- Caregiver support

Access to:

- 12 hospitals
- 650+ primary care clinics
- 500+ specialists
- 23,000+ pharmacies



Anoka
Chisago
Dakota
Hennepin
Isanti
Ramsey
Washington

Care Wise and Care Core

	Care Wise	Care Core
Monthly premium	\$0 + \$19 Part B premium reduction	\$42
Medical deductible	\$0	\$0
Part D deductible	\$480 Tiers 2-5	\$395 Tiers 3-5
Out-of-pocket max: In-network	\$5,800	\$5,500
Out-of-pocket max: Out-of-network	\$10,000	\$10,000

Care Wise and Care Core (Metro)

	Care Wise		Care Core	
Premium	\$0 + \$19 Part B premium reduction		\$42	
Inpatient hospital care	\$350 per day (1-5)		\$250 per day (1-5)	
Outpatient hospital care	\$395		\$250	
	In-network	Out-of-network	In-Network	Out-of-Network
Doctor visit				
• Primary	\$0	25%	\$0	25%
• Specialist	\$45	25%	\$40	25%
Routine physical exam	\$0	N/A	\$0	N/A
Routine eye exam and hearing test	\$0	N/A	\$0	N/A
Emergency care	\$100	\$100	\$100	\$100
Urgent care	\$45	\$45	\$50	\$50

(Cont.)	Care Wise	Care Core
Dental	\$300 dental allowance	Comprehensive included, \$2000 preventative maximum
Eyewear allowance	\$100	\$100
Hearing aids	\$699 & \$999	\$699 & \$999
Chiropractic care	\$20 (in ChiroCare network)	\$20 (in ChiroCare network)
Part D deductible	Tier 1: none Tiers 2-5: \$480	Tiers 1-2: none Tiers 3-5:\$395

UCare Medicare Supplement plans



2023

UCare Medicare Supplement plans and Materials

Three plans

- UCare Medicare Supplement Basic
- UCare Medicare Supplement Extended Basic
- Plan N: UCare Medicare Supplement \$20/\$50 Copay

Materials

- 2022 Medicare Supplement kits can be reused
- In November CMS will provide 2023 cost sharing updates for Medicare Supplement plans. This information will be made available to you at that time.



Service Area

- Statewide service area
- Plans available in all 87 Minnesota counties

Medicare Supplement highlights

- No network – see any doctor that accepts Medicare nationwide
- Low out-of-pocket costs
- Benefits guaranteed not to change year over year
- Pair with any standalone Medicare Part D plan

Medicare Supplement Filed Rates* 2022

Table 4

Monthly Premium

Plan	Non-Smoker	Smoker Load	Smoker
Basic	\$183	1.15	\$210
Extended Basic	\$228	1.15	\$262
Plan N	\$200	1.15	\$230
Basic Plan Riders	Non-Smoker	Smoker Load	Smoker
Part A Deductible	\$26	1.15	\$30
Part B Excess Charges	\$2	1.00	\$2
Preventive Services	\$6	1.17	\$7
Part B Deductible	\$16	1.00	\$16
Ext Basic Plan Riders	Non-Smoker	Smoker Load	Smoker
*Members newly eligible to Medicare on or after 1/1/2020 are not eligible to purchase Part B deductible riders			
*Subject to DOC approval			



UCare Medicare Supplement plans include

- Free One Pass fitness membership or Health Club savings (\$30 reimbursement)
- Tobacco cessation programs

UCare Medicare Supplement Basic

- After member meets their deductible, the plan covers:
 - Coinsurance for Part A inpatient hospitalization
 - Coinsurance for Part B eligible expenses
- Covers Part A skilled nursing facility care daily copay for eligible expenses
- 80% covered emergency care while traveling outside of U.S.
- First three pints of blood (reasonable charge)
- Part B covered immunizations and routine screenings
- Cost share for eligible Part A hospice and respite care

UCare Medicare Supplement Extended Basic

Everything Medicare Supplement Basic covers, plus:

- Medicare Part A deductible
- Annual physical and preventive services (\$120 allowance)

Plan N: UCare Medicare Supplement with \$20/\$50 copay

- Medicare Supplement Basic coverage, except certain immunizations
- Medicare Part A coinsurance and hospital costs up to an additional 365 days beyond Medicare benefits
- \$20 office visit copay
- \$50 emergency room visit (waived when admitted to hospital)

D-SNP

UCare's MSHO
Minnesota Senior Health Options

Connect + Medicare

Plans for Dual Eligibles

- New for 2023: Brokers can build their book of business with Connect + Medicare
- Partner closely with UCare D-SNP sales to offer MSHO and Connect + Medicare
- Connect + Medicare is ideal for members aged 18-64 who are newly eligible for Medicare and Medicaid
- MSHO is ideal when your clients are transitioning from Medicare Advantage

MSHO and Connect + Medicare member eligibility

- Members must be eligible for both Medical Assistance and Medicare

Service Area

- MSHO available in 66 Minnesota counties
- Connect + Medicare in 67 Minnesota counties
- Select county-based purchasing counties are exempt from service area

MSHO and Connect + Medicare benefit highlights

- No monthly premium or deductibles
 - Must continue to pay Medicare Part B premium unless covered by Medical Assistance or another third party.
- No out-of-pocket expense for covered medical services
- Full Medical Assistance and Medicare benefits
- Part D prescription drug coverage
 - Some members may have some Rx copays
- Additional benefits for UCare members

MSHO benefits

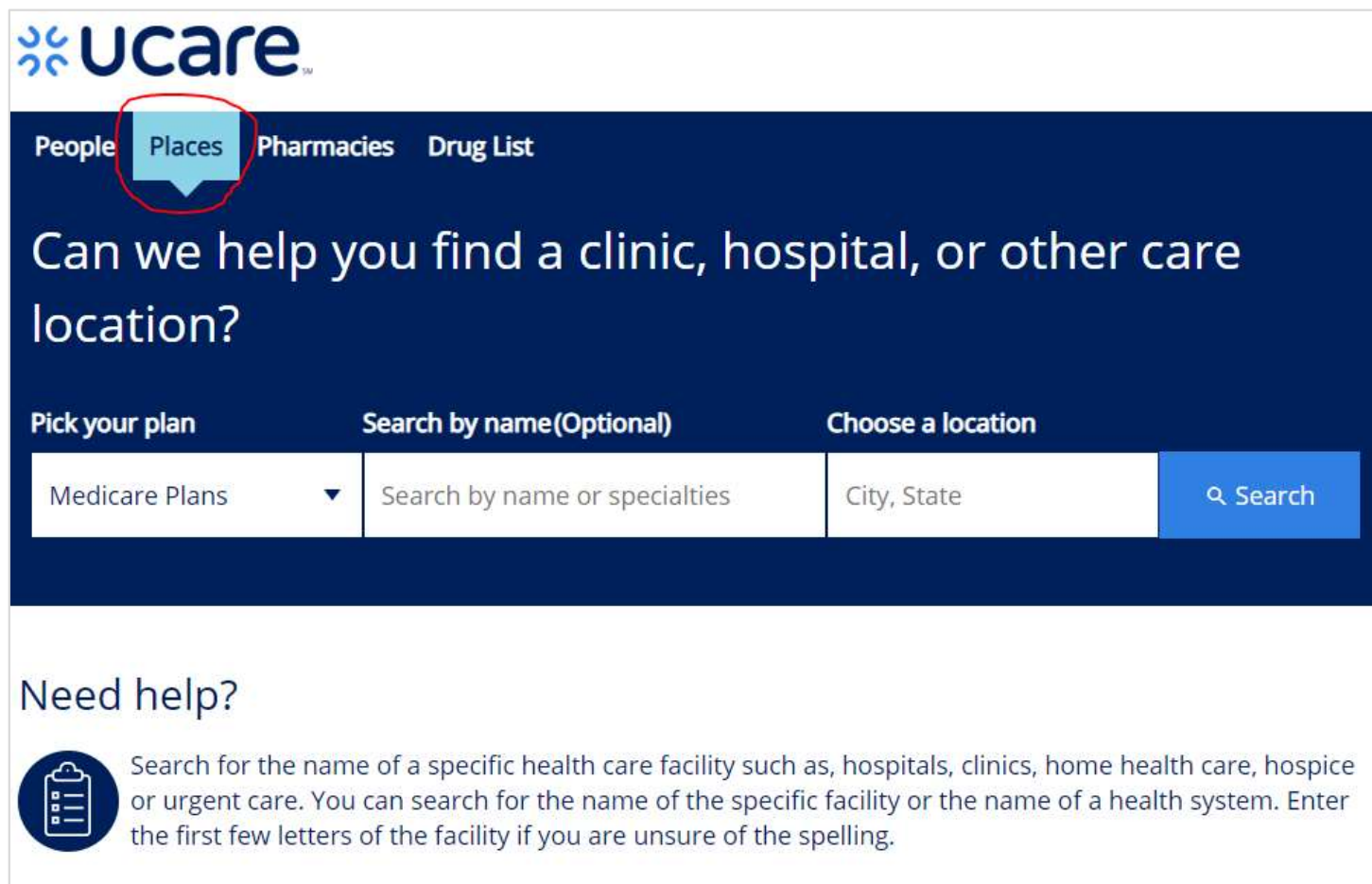
- Waiver services
 - Care coordination, Medical transportation, home care, Personal Care Assistance, translation services, adult day services, respite services
- UCare benefits include
 - Bath safety devices,
 - Additional dental services, (ie. 2 crowns per year)
 - Personal Emergency Response System,
 - One Pass health club membership,
 - Unlimited transportation to and from all dental, doctor, pharmacy visits, and AA and NA meetings
 - Transportation to health clubs, Juniper classes, and WW workshops (3 times a week),
 - Weight Watchers (WW),
 - Caregiver support
 - for qualifying members w/ cognitive impairment, dementia, MS, Parkinson's or ALS
 - Keep Your Coverage program (KYC)
 - New: Reemo smartwatch blood pressure monitors for qualifying members

Connect + Medicare benefits

- Waiver services
 - Care coordination, Medical transportation, home care, Personal Care Assistance, translation services, adult day services, respite services
- UCare benefits include
 - Additional dental services, (ie. 2 crowns per year)
 - One Pass health club membership,
 - Unlimited transportation to and from all dental, doctor, and pharmacy visits
 - Transportation to health club (3 times a week),
 - Weight Watchers (WW)
 - Keep Your Coverage Program (KYC)

Working with UCare: Find a Doctor Tool

Search doctors, clinics locations, pharmacies, and formulary



ucare


People **Places** Pharmacies Drug List

Can we help you find a clinic, hospital, or other care location?

Pick your plan Search by name(Optional) Choose a location

Medicare Plans ▼ Search by name or specialties City, State **Search**

Need help?

 Search for the name of a specific health care facility such as, hospitals, clinics, home health care, hospice or urgent care. You can search for the name of the specific facility or the name of a health system. Enter the first few letters of the facility if you are unsure of the spelling.



Working with UCare: Broker Portal



- The Broker Portal allows you to manage your UCare needs in one place.
 - Manage your clients and create new ones
 - Create and save quotes to review and share with clients
 - Submit enrollment applications and track status
 - Manage your book of business
 - View commission payment details
 - Download templates & materials
 - Order materials online
 - Connect to Customize & Print-on-Demand materials website



Broker Portal Update: Live Quotes

- Brokers can now share live quotes with their clients
- Clients will need to create or login to the UCare Enrollment Portal.
 - Through the enrollment portal, the client can view the quote, and start an application
- **NOTE:** If a client starts an application from the shared quote, the broker can track the application progress but cannot edit the application in the Broker Portal
 - If the client wants the Broker to complete the application after it has been started, the Broker will need a new application
- A full guide is available at:

www.ucare.org/brokers/portal-faq

Other Broker Portal Capabilities > How do I share a quote or application? > Live Share User Guide (PDF)

Quote ID	Client Name	Products Quoted	Requested Effective Date	Date Created	Quote Status
1167	[Redacted]	Medicare Advantage	07/01/2022	05/23/2022	Quoted

Quote Details

Client Name: [Redacted]

Email: [Redacted]

Phone: [Redacted]

Requested Effective Date: 07/01/2022

Quote #1167 Quoted

Plans: UCare Value Plus (HMO POS)

Quote Criteria: Health Plans without Drug Coverage

For those with drug coverage who want easy access to specialists

\$0.00	\$0.00	\$5,500.00
Monthly Premium	Annual Deductible	Out of Pocket Max

Primary Care Doctor Office Visits: 50 copay
Specialty Office Visits: \$49 copay

Benefit Highlights: Annual physical: Yes; Dental: Yes; Eyewear: Yes; Hearing: Yes; Hearing: Yes; Medicare Part D: No; Over-the-counter: Yes; Vision: Yes; Worldwide emergency care: Yes

Actions: Download Quote, Share PDF of Quote, Share Live Quote, New Quote, New Application

View details | Select Plan

Actions

- Download Quote
- Share PDF of Quote
- Share Live Quote
- New Quote
- New Application

Share Live Quote

Email address *

Message *

Please review this quote.

By clicking 'Share' you are agreeing to share this quote with your client. By clicking the link, your client will have the ability to view this quote from within their dashboard. Any applications submitted from the quote will retain credit as you, the broker, for this submission. Please note that if your client has not previously created a login, they will be asked to do so prior to being able to view the quote.

Cancel | Share



Broker Marketing Templates

- Ucare has updated our marketing materials, websites, etc. to adhere to new CMS disclaimer regulations
- These regulations also apply to brokers, along with recording calls

Ready to get more from your Medicare plan? I can help.

Your Ucare Medicare Plan choices start at \$0 a month and include your Part A and Part B benefits, plus:

- Vision, dental and hearing aid coverage
- Part D prescription drug benefits
- Over the counter allowance
- Coverage when you travel in the U.S.

And, since most Ucare plans include 90% of all Minnesota providers in-network, chances are you can keep your regular doctor too.

Ready to get started? Call me, your local licensed Medicare broker. I can help explain the different parts of Medicare, talk through your needs and help you pick a plan that's right for you. Ucare has a Medicare plan for every lifestyle and budget.

For your safety, we can:

- Meet online via Zoom (Zoom link below)
- Meet in person with all appropriate safety precautions.

My name is [Name], my company name is [Company Name], my phone number is [Phone], my email address is [Email], and my website is [URL].

Ucare
people powered health plans

Authorized independent agency for Ucare Minnesota and Ucare Health Inc. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. You must continue to pay your Medicare Part B premium. Ucare Minnesota and Ucare Health Inc. are HMO-POS plans with Medicare contracts. Enrollment in Ucare Minnesota and Ucare Health depend on contract renewal. Ucare Your Choice is a PPO plan with a Medicare contract. Enrollment in Ucare Your Choice depends on contract renewal.

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flyers

Lead card

Preparing for Medicare?

Ucare has plans with:

- 96% of all doctors and specialists in Minnesota
- Coverage for primary and specialty care when you travel within the U.S.
- Preventive dental coverage with option to add coverage
- Plan designs to fit every budget

Ucare
people powered health plans

Learn more. Call me, your local Ucare Medicare broker to find out more about Ucare Medicare plans

Newspaper ads

Need a Medicare de-complicator?
I'm just around the corner. Call me to find the best plan for you.

Save your spot:
Online: <URL>
Call: <phone>

Ucare
people powered health plans

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

Ucare Medicare plans starting at **\$0**

Learn more at a Medicare Meetup

Ucare
people powered health plans

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. You must continue to pay your Medicare Part B premium.

Get your Medicare answers all in one place.

Attend a Medicare Meetup

Ucare
people powered health plans

Signage

Ucare
Enrollment Center



Working with UCare: Order Materials

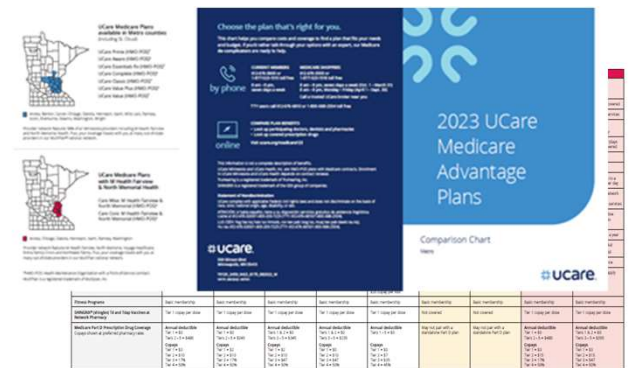
Sales kits, De-complicator Guide, more



Original Medicare info



Sales kits



Plan comparison charts



Working with UCare: Order Materials

Broker Portal

Home Contacts Applications Policies Tools & Resources

Tools and Resources

Documents

Plan Documents Member Documents

Broker Marketing Tools UCare Broker Information

Resources

Search Tool

Prescription Drug Calculator

Order UCare Materials

Social Security Administration

medicare.gov

CMS.gov

Material order website

UCare

Online Print Center

Login to your Online Print Center.

Log in to your account (below) or

Your E-Mail Address:

Your Password:

[Forgot your password? Click here...](#)



Working with UCare: Order Materials

The screenshot shows the UCare Online Print Center interface. At the top left is the UCare logo. The main header is "Online Print Center". Below this, the page title is "UCare Insurance Brokers Online Print Center" and the user is logged in as "Brian Eck. (That's not me ... Logout)".

The interface is divided into two main sections. The left section contains two expandable panels: "Your Orders:" and "Tools:". The "Tools:" panel is expanded and lists three options: "View Activity and Order History", "Edit UCare Insurance Brokers Company Settings and Accounts", and "Your Account Details (Change Your Password)". Below these panels is a "Ways to Continue:" section with three links: "Order my products", "Return to Online Print Center", and "Logout".

The right section contains two buttons: "Quick Order" and "Logout". Below these is a "Choose a Category:" section with a list of categories: "Brochures", "Directories", "EOC _ UFS", "Forms _ Enrollment", "Forms _ Misc", "Formularies", "Guides", "Inserts", "Overviews _ 2016", "Sales Kits _ 2016", "SB _ UFS | MSHO", and "View All". At the bottom of the right section is a search box with the text "Enter Keyword or Product ID" and a "Search" button.



2023 Sales Kits

- **Sales Reps and Brokers can start to preorder for 2023 materials starting on Friday, Sept 9th.**
- **NOTE: This is a pre-order date, we will strive to deliver materials before 2023 AEP**
- Ordering Reminders:
 - Carefully read the descriptions of items (check material type and year)
 - If you need to order a Directory, please submit as a separate web order (if possible).
 - If an item is missing, please do not order an older material and request the newer year. These orders will be *cancelled.
 - Make sure delivery information is complete. If incomplete, the order will be *cancelled.
 - * You'll be notified of cancellation of your web order.
 - Please do not over order
 - Order enough to get you started for the first couple of weeks. We want to make sure that everyone has what they need to get them started.



2023 Sales Kits (Cont.)

- Delivery reminders
 - Items may come in more than one package (such as Directories, these will be shipped separately) and may not be delivered on the same day.
 - If you ordered several items and only receive one package (please check to make sure that items are not in the same package).
 - If you have not received your order, do not order again. Reach out to UCare first
- Troubleshooting:
 - If you have any questions and/or concerns, please reach out to:
 - brokers@ucare.org and,
 - Provide the name the order was placed under, web order number, the item(s) requested, and a description of your issue
 - Do not contact the fulfillment team or vendor



Working with UCare: Scope of Appointments

New SOA now includes UCare Your Choice Plans on one document.

Agreement to scope of appointment must be documented by plan/independent broker either in writing or recorded by phone

NOTE: A Scope of Appointment form or recording must be submitted with every application

Working with UCare: Medicare Advantage Commission

- Commission structure effective 1/1/2023
 - First year: \$601
 - Renewal years 2–6: \$302
 - Renewal years 7–20: \$150
 - 20-year payment period applies for enrollments effective 1/1/2009 and later
- New to Medicare Advantage commissions – We pay the first full year regardless of effective date. NOT pro-rated.
- Commissions paid quarterly
- If enrollee leaves plan early
 - Compensation pro-rated to number of months as an active member
- Marketing violation = all payment recouped

Working with UCare: Commission

- New Medicare Supplement Product
- Years 1 - 5: \$280
- Years 6+ - \$125

Working with UCare: General Agencies

- All brokers are assigned to a General Agency (GA)
- If you need to move GAs, you may do so during certain time periods:
 - April 1 – August 31 annually



Certification

- AHIP, Pinpoint, NAHU, and other CMS-approved Medicare training accepted
- Fraud, waste and abuse training required with Medicare training

Contact Us

- Broker customer service:
 - (866) 242-2384 or,
 - brokers@ucare.org
- Commission questions:
 - BrokerFinancialInquiries@ucare.org

Stay in
the know
Like us on
Facebook!



Q & A

Let us **de-complicate** for you!



Thank you on behalf of the entire UCare team and those members we all represent!



2023 Individual & Family Product Training

Brian Eck, Associate Vice President, Sales

Marti Andro, Manager, Broker Sales



We'll learn

- The UCare difference
- 2023 UCare plans
 - UCare Individual & Family Plans
 - UCare Individual & Family Plans with M Health Fairview
 - HSA-compatible plans
- Q&A



Top plan

- **Most popular plan on MNsure** by enrollment
- One of the **largest networks** available on **MNsure**
- Both **copay** and **HSA plan options**
- **Local** customer service
- Enroll on **MNsure**
- Available in **77 counties**
- **Non-profit, community-focused health plan**

UCare Individual & Family plans (IFP)



2023 UCare IFP plans

UCare Individual & Family Plans

Copay plans

- Core
- Bronze Access (New!)
- Bronze
- Silver (Enhanced)
- Gold Access (New!)
- Gold

HSA-compatible plans

- Bronze
- Silver

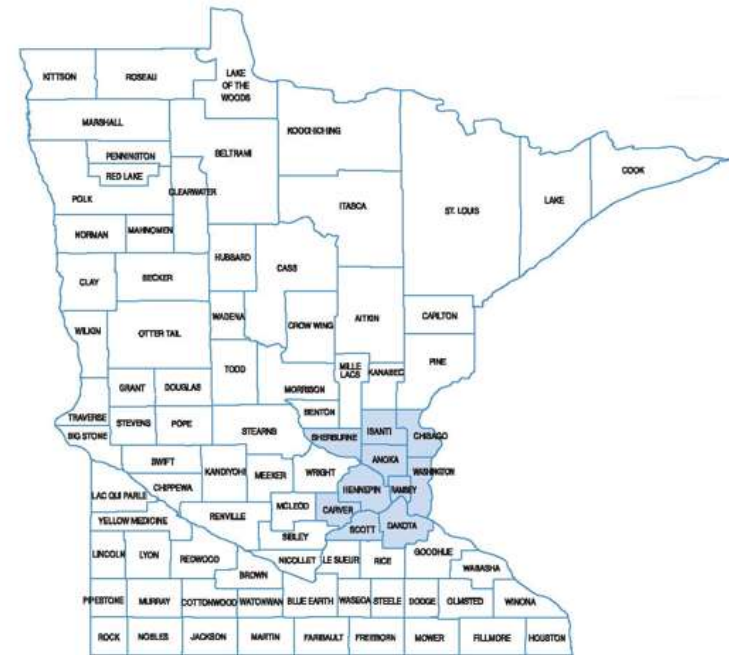
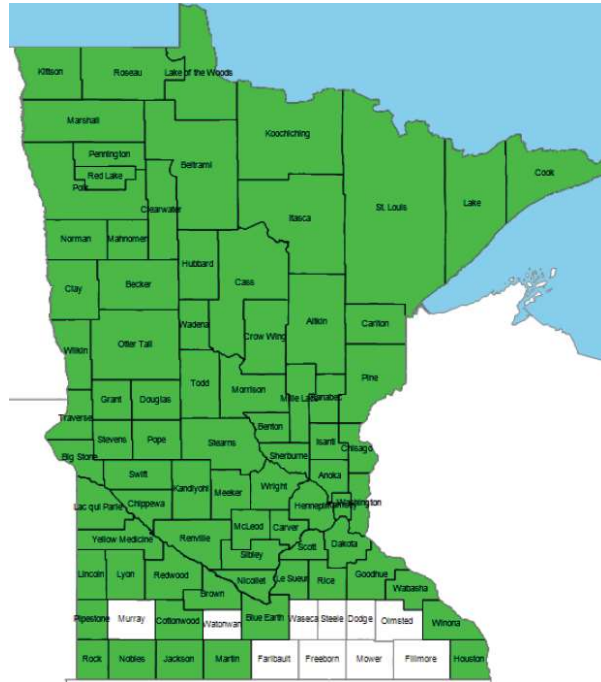
UCare Individual & Family Plans with M Health Fairview

Copay plans

- Core
- Bronze
- Silver
- Gold
- **HSA-compatible plans**
- Bronze
- Silver



Service Area



- UCare Individual & Family
77 counties

- UCare Individual & Family
with M Health Fairview
10 counties



Choose from two networks

- UCare
 - Allina Health
 - M Health Fairview
 - Park Nicollet
 - North Memorial Health
 - North Clinic
 - Essentia Health
 - CentraCare
 - Sanford
 - Mayo Clinic
- UCare with M Health Fairview
 - M Health Fairview Network
 - Independent providers including:
 - U of M Children’s Hospitals
 - Southside Community Health Services
 - Southdale Pediatrics
 - Richfield Medical Group
 - Minnetonka Pediatrics
 - South Lake Pediatrics
 - North Point Health and Wellness Center



UCare IFP plans include

- Preventive care at no additional cost in-network
 - Routine screenings, immunizations and checkups
 - Pediatric dental checkups and eye exams
 - Rewards for completing certain visits
- Free Healthy Savings grocery store discounts (up to \$200/mo)
- Health club membership discounts (\$20-\$40/month)
- Unlimited online care and retail clinic visits at no additional cost (Subject to deductible on HSA-compatible plans)
- Community education discounts
- 24/7 Nurse Line and WebNurse
- Tobacco cessation program

UCare Individual & Family plans and UCare Individual & Family with M Health Fairview plans

2023	Copay plans						HSA Compatible plans	
	Core	Bronze Access	Bronze	Silver	Gold Access	Gold	Bronze	Silver
Individual deductible	\$9,100	\$8,000	\$5,900	\$3,000	\$2,000	\$950	\$7,500	\$3,000
Family deductible	\$18,200	\$16,000	\$11,800	\$6,000	\$4,000	\$1,900	\$15,000	\$6,000
Individual out-of-pocket max	\$9,100	\$9,100	\$9,100	\$8,200	\$8,000	\$7,400	\$7,500	\$6,800
Family out-of-pocket max	\$18,200	\$18,200	\$18,200	\$16,400	\$16,000	\$14,800	\$15,000	\$13,600
Office visit/urgent care	\$30 copay for first 3 primary care visits; then 0% after deductible	\$60 copay for first 3 office visits, then 45% after deductible.	\$60 copay for 1st 3 office visits; then 35% after deductible	\$40 per primary care visit (unlimited), \$95 copay per specialist visit (unlimited, incl. Urgent Care)	\$20 copay, \$35 copay for specialist, 20% coinsurance after deductible for Urgent Care	\$20 copay, \$35 copay for specialist (incl. Urgent Care)	0% after deductible	25% after deductible
Retail/online visits	No charge						0% after deductible	25% after deductible
Preventive care	No charge						No charge	

UCare Individual & Family plans and UCare Individual & Family with M Health Fairview plans

2023	Copay plans						HSA Compatible plans	
	Core	Bronze Access	Bronze	Silver	Gold Access	Gold	Bronze	Silver
Preferred generic drugs	0% after deductible	\$15 copay; \$30 copay for 90-day supply	\$15 copay; \$30 for 90-day supply	\$10 copay; \$20 for 90-day supply	\$15 copay; \$30 for 90-day supply	\$5 copay; \$10 for 90-day supply	0% after deductible	25% after deductible
Non-preferred generic	0% after deductible	\$25 copay; \$50 for 90-day supply	\$25 copay; \$50 for 90-day supply	\$20 copay; \$40 for 90-day supply	\$20 copay; \$40 for 90-day supply	\$15 copay; \$30 for 90-day supply	0% after deductible	25% after deductible
Preferred brand drugs	0% after deductible	\$200 copay	\$200 copay	\$175 copay	20% after deductible	\$125 copay	0% after deductible	25% after deductible
ER (in and out of network)	0% after deductible	45% after deductible	35% after deductible	\$250 1 st visit; 30% after deductible	20% after deductible	\$500 1 st visit; 20% after deductible	0% after deductible	25% after deductible
Diagnostic tests	0% after deductible	45% after deductible	35% after deductible	30% after deductible	20% after deductible	20% after deductible	0% after deductible	25% after deductible
Hospital stays	0% after deductible	45% after deductible	35% after deductible	30% after deductible	20% after deductible	20% after deductible	0% after deductible	25% after deductible



Enroll on MNsure

The screenshot shows the MNsure website homepage. At the top left is the MNsure logo with the tagline "Where you choose health coverage". To the right are buttons for "Sign In", "Create an Account", and "Contact Us", along with a search bar. Below this is a teal navigation bar with links for "New Customers", "Current Customers", "Shop and Compare", "Get Help", "About Us", "Learn More", and "News and Events". A "Quick Links" button is also present. Below the navigation bar, contact information is provided: "651-539-2099 or 855-366-7873 | Contact Center hours: M-F 8 a.m. to 4 p.m.". The main content area is divided into several sections: "Apply and Enroll" featuring a family photo and a "Who can enroll now?" button; "Find Free Help" with a "Local help" button and a map icon; "See If You Qualify" with a "Can you save?" button and a piggy bank icon; "Manage Your Account" with a "Report changes" button and icons for a stroller, house, heart, and briefcase; and "Use Your Coverage" with a button and a stethoscope icon. At the bottom, three buttons are displayed: "What is MNsure?", "Medical Assistance and MinnesotaCare", and "Why Coverage Matters".

Working with UCare: IFP Commission

- Commission structure effective 1/1/2021
 - \$18/contract per month, not limited by years in-force

Contact Us

- Broker customer service:
 - (866) 242-2384 or,
 - brokers@ucare.org
- Commission questions BrokerFinancialInquiries@ucare.org

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Q & A

Let us **de-complicate** for you!



Thank you on behalf of the entire UCare team and those members we all represent!