



# 2025 Medicare Product Training

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Individual and Family Plans



# We'll learn

- The UCare difference
- 2025 UCare plans
  - UCare Medicare Plans (HMO-POS)
  - UCare Your Choice (PPO)
  - Partner plans
    - EssentiaCare (PPO)
  - 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, fitness programs, etc.

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
- **4.5 Star-rating** — among top 10% of MA plans nationwide in 2023
- **Wide variety** of plan designs offered throughout state
- Strong, positive relationships with **regional providers**, including two regional products



# Top plan

- More than **150,000 Medicare Advantage members**
- **#1 plan on MNsure** by enrollment
- Includes **dental** with **every Medicare Advantage plan**
- **Local** customer service
- **97%** of Minnesota medical clinics and hospitals
- **Highest D-SNP enrollment** in Minnesota

# UCare Medicare Advantage plans



# 2025

## UCare Medicare Advantage plans

(HMO-POS) (PPO)

### Broad network plans

#### HMO-POS

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

#### PPO

- UCare Your Choice
- UCare Your Choice Plus

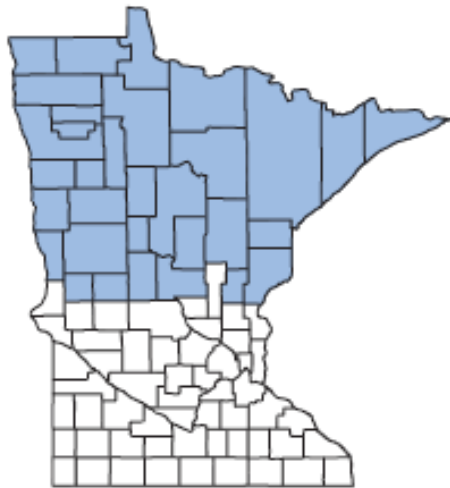
### Partner network plans

#### PPO

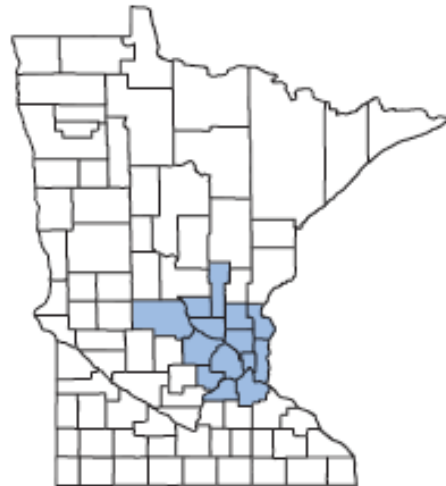
- EssentiaCare Access
- EssentiaCare Secure
- EssentiaCare Grand



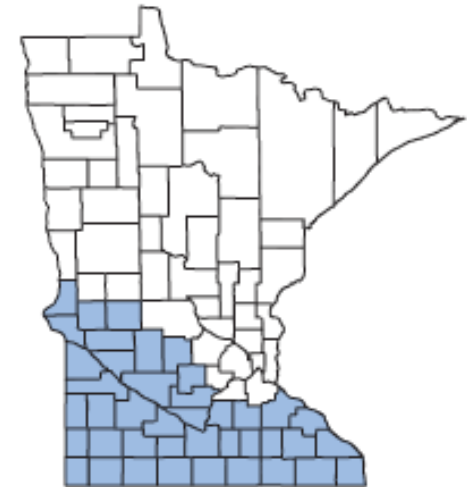
# Service Area



■ 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

- Premium decreases for many plans in 2025
- Dental coverage included on all plans
- Prescription eyewear allowance available on all plans
- Hearing aid benefit with TruHearing
  - Free routine hearing exam, \$499/\$799, \$599/\$899 or \$699/\$999 per hearing aid
- Travel coverage
  - UCare Anywhere for UCare Medicare
  - Partner plans: Pay a set coinsurance nationwide
  - Worldwide: Emergency care
  - National network of providers
- Part B premium giveback available on MA-only plan and MA-PD plans
  - Aware (**new**), EssentiaCare Access (**new**), Value Plus, and UCare Your Choice

# Medicare Advantage Highlights (continued)



- Shingrix, Td and Tdap vaccine available at Tier 1 copay on all plans with Part D (all tier 1 copays are \$0)
- \$0 copay for outpatient mental health visits and outpatient substance abuse
- Healthy Benefits+ Visa card
  - Prescription eyewear allowance
  - OTC allowance
  - Grocery discounts
  - Rewards and incentives
  - Community education class allowance (**new**)
    - Replacing the current community education class benefit
- Over-the-counter (OTC) allowance changes
  - \$45 allowance/month on **UCare Complete**
  - \$50 allowance/month **EssentiaCare Access, Secure, and Grand**
  - \$50 allowance/month **UCare Classic Metro and South**
  - \$70 allowance/month **UCare Classic North**
  - \$75 allowance remains **twice a year** on all other plans



# Medicare Advantage Pharmacy

- No preferred or standard pharmacies
  - In-network pharmacies include Thrifty White Pharmacy, Costco, CVS, Walmart, Walgreens, etc.
- One month supply of Part D covered insulins and Part B insulin covered at \$35, regardless of deductible status.
- Most Part D vaccines covered at zero dollars, even if deductible has not been paid. This includes the two-part shingles vaccine (SHINGRIX ®).
- Extended day supply of prescription drugs is 100 days for tiers 1-4.



# 2025 Part D changes

As part of the inflation reduction act, Congress made several changes to the Part D program that will be implemented for the first time in 2025.

## **Those changes include:**

- Eliminating the coverage gap phase from the standard Part D benefit structure and eliminating the manufacturer coverage gap discount program
- Adding a new manufacturer discount program
- Capping beneficiary out-of-pocket costs at \$2000
- Adding a new program (the Medicare Prescription Payment Plan) that provides beneficiaries the option to pay their out-of-pocket Part D prescription drug costs in monthly amounts



# Additional 2025 changes

- New Dental Administrator
  - DentaQuest
- M Health Fairview and North Memorial plans are closing
  - Care Wise
  - Care Core

# Healthy Benefits+ Visa® card



The Healthy Benefits+ Visa card allows members to easily access their benefits in-store, over the phone, or online at participating retailers.



Depending on the plan benefits, the card **may** come pre-loaded with:

- Prescription eyewear allowance
- Combined flexible benefit allowance
- Community education class allowance
- OTC allowance
- Grocery discounts
- Rewards



Reloadable each year and is **valid until the expiration date or until no longer a UCare or EssentiaCare member.**

Allowance amounts and expiration dates vary by plan and program.

# Broad network plans

|                    | UCare Value Plus                     | UCare Value    | UCare Aware                                   | UCare Essentials Rx             | UCare Standard                |
|--------------------|--------------------------------------|----------------|---|---------------------------------|-------------------------------|
| Monthly premium    | \$0 + \$75 Part B giveback Statewide | \$19 Statewide | \$6.90 + \$20 Part B giveback Metro and North | \$20 Metro<br>\$38 North        | \$38 South                    |
| Medical deductible | \$0                                  | \$0            | \$0   | \$0                             | \$0                           |
| Part D deductible  | Not covered                          | Not covered    | Tier 1 \$0<br>Tiers 2-5 \$295                 | Tier 1-2 \$0<br>Tiers 3-5 \$295 | Tier 1 \$0<br>Tiers 2-5 \$480 |
| Out-of-pocket max  | \$5,500                              | \$3,400        | \$5,400                                       | \$3,800                         | \$6,000                       |

## Broad network plans (continued)

|                    | UCare Complete                                  | UCare Classic                                    |
|--------------------|---|--|
| Monthly premium    | \$93 Metro<br>\$98 North<br>\$142 South         | <b>\$156</b> Metro<br>\$214 North<br>\$212 South |
| Medical deductible | \$0   | \$0  |
| Part D deductible  | Tier 1-2 \$0<br>Tiers 3-5 \$235                 | All Tiers: \$0                                   |
| Out-of-pocket max  | \$3,000 Metro<br>\$3,200 North<br>\$5,300 South | \$2,800 Metro/North<br>\$4,200 South             |



# UCare Value Plus (available statewide)

|                                   | UCare Value Plus           |                |
|-----------------------------------|----------------------------|----------------|
| Premium                           | \$0 + \$75 Part B giveback |                |
| 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 \$29; \$2,000 annual max |
| Prescription 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                           | \$19           |                |
| 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                         | Preventative and comprehensive dental included at NO additional premium; \$2000 annual maximum |
| Prescription eyewear allowance | \$150  |
| Hearing aids                   | \$599 & \$899  |
| Chiropractic care              | \$10 (in ChiroCare network)  |
| Part D deductible              | N/A  |

# UCare Aware (Metro and North)

|                                   | UCare Aware                   |                |
|-----------------------------------|-------------------------------|----------------|
| Premium                           | \$6.90 + \$20 Part B giveback |                |
| 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 Aware                               |
|--------------------------------|---|
| Dental                         | \$600 dental allowance                    |
| Prescription eyewear allowance | \$150                                     |
| Hearing aids                   | \$699 & \$999                             |
| Chiropractic care              | \$20 (in ChiroCare network)               |
| Part D deductible              | Tier 1: \$0<br>Tiers 2-5 \$295 deductible |

# UCare Essentials Rx (Metro and North)

| UCare Essentials Rx               |                           |                |
|-----------------------------------|---------------------------|----------------|
| Premium                           | \$20 Metro;<br>\$38 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 \$29; \$2,000 annual max |
| Prescription eyewear allowance | \$150  |
| Hearing aids                   | \$699 & \$999  |
| Chiropractic care              | \$20 (in ChiroCare network)  |
| Part D deductible              | Tiers 1-2: \$0<br>Tiers 3-5: \$295   |

# UCare Standard (South)

|                                   | UCare Standard           |                |
|-----------------------------------|--------------------------|----------------|
| Premium                           | \$38                     |                |
| 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 \$29; \$2,000 annual max |
| Prescription eyewear allowance | \$100  |
| Hearing aids                   | \$699 & \$999  |
| Chiropractic care              | \$20 (in ChiroCare network)  |
| Part D deductible              | Tier 1: \$0<br>Tiers 2-5: \$480  |

# UCare Complete (available statewide)

|                                   | UCare Complete                            |                |
|-----------------------------------|---|----------------|
| Premium                           | \$93 Metro;<br>\$98 North;<br>\$142 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 |
| Prescription eyewear allowance | \$200   |
| Hearing aids                   | \$599 & \$899   |
| Chiropractic care              | \$20 (in ChiroCare network)                           |
| Part D deductible              | Tiers 1-2: \$0<br>Tiers 3-5: \$235                    |

# UCare Classic (Metro, limited counties in North and South)

|                                   | UCare Classic                               |                |
|-----------------------------------|---|----------------|
| Premium                           | \$156 Metro;<br>\$214 North;<br>\$212 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 \$29; \$2500 annual max |
| Prescription eyewear allowance | \$200  |
| Hearing aids                   | \$499 & \$799  |
| Chiropractic care              | \$0 (in ChiroCare network)   |
| Part D deductible              | All tiers: \$0   |

**UCare Classic is available in the following Northern counties:** Aitkin, Becker, Carlton, Cass, Clay, Cook, Crow Wing, Hubbard, Kanabec, Lake, Morrison, Pine, and St. Louis counties.

**UCare Classic is available in the following Southern counties:** Blue Earth, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Mower, Nicollet, Olmsted, Rice, Steele, Wabasha, Waseca, Watonwan and Winona counties

# UCare Your Choice plans

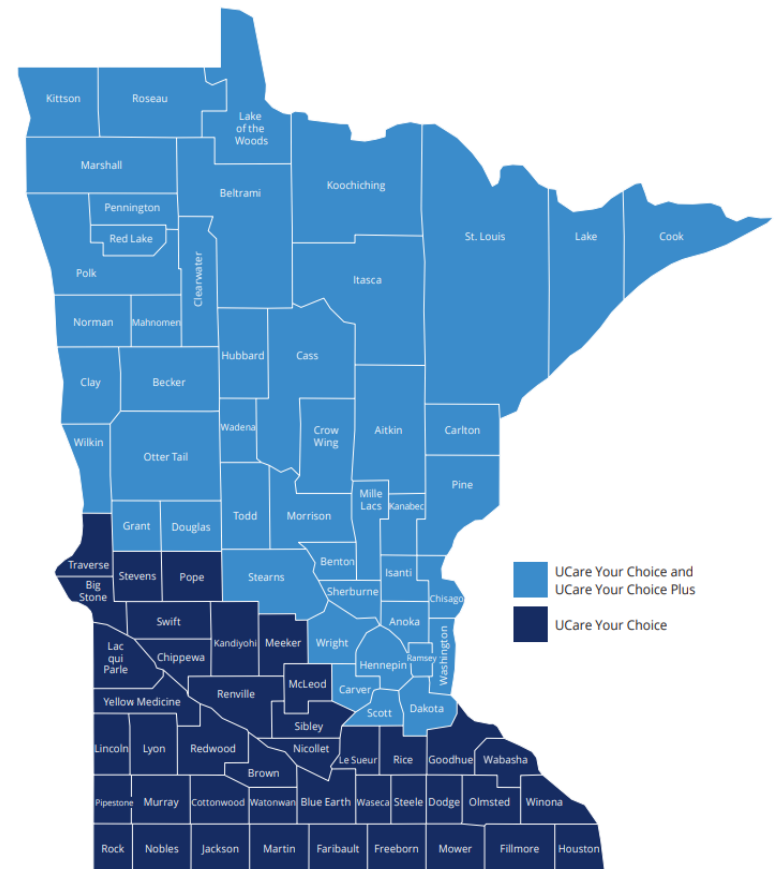
## UCare Your Choice and UCare Your Choice Plus

### Primary features:

- Lower premiums and copays
- Annual combined flexible benefit allowance for eligible dental, prescription eyewear and/or hearing aids
  - No network
- Coverage when traveling through PPO design
- Different formulary than UCare Medicare plans

### Extras:

- \$75 OTC allowance twice a year
- One Pass fitness membership





# UCare Your Choice Plans

|   | Your Choice                | Your Choice Plus |
|---|----------------------------|------------------|
| Monthly premium   | \$0 + \$24 Part B giveback | \$51             |
| Medical deductible:<br>In-network                       | \$0                        | \$0              |
| Medical deductible:<br>Out of network                   | \$0                        | \$0              |
| Part D deductible                                       | All tiers: \$0             | All tiers: \$0   |
| Combined out-of-pocket max: In-network & out-of-network | \$4900                     | \$3000           |

# UCare Your Choice Plans

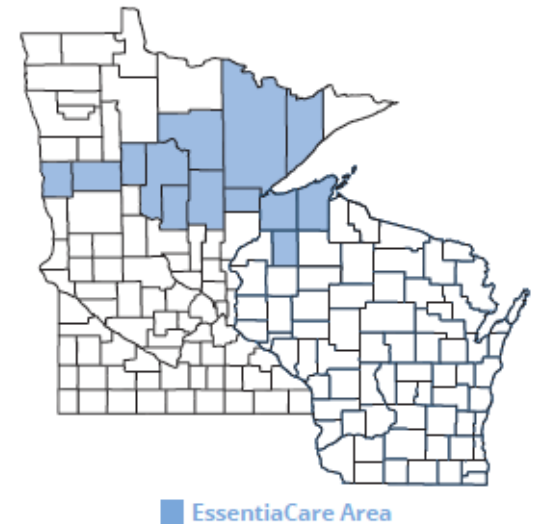
|                                   | Your Choice                |                     | Your Choice Plus |                 |
|-----------------------------------|----------------------------|---------------------|------------------|-----------------|
| Premium                           | \$0 + \$24 Part B giveback |                     | \$51             |                 |
|                                   | 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, Prescription eyewear and/or Hearing aids: \$1200 annually | Combined In and Out of Network Allowance for Dental, Prescription eyewear and/or Hearing aids: \$1600 annually |
| Prescription 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              | All tiers: \$0   | All tiers: \$0   |

# Partner network plans EssentiaCare

## Highlights:

- Partnership with Essentia Health
- Mayo Clinic in-network for complex cases
- OTC allowance increased to \$50/month on all three plans
- Significant decreases on Rx deductible for Secure and Access
- Part B giveback added to Access



### **MN**

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

### **WI**

Bayfield  
Douglas  
Washburn

# EssentiaCare

|   | Access                     | Secure         | Grand         |
|---|----------------------------|----------------|---------------|
| Monthly premium   | \$0 + \$11 Part B giveback | \$8            | \$62          |
| Medical deductible: In-network                          | \$0                        | \$0            | \$0           |
| Medical deductible: Out of network                      | \$0                        | \$0            | \$0           |
| Part D deductible                                       | \$125 Tiers 2-5            | \$95 Tiers 3-5 | \$0 All tiers |
| 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 + \$11 Part B giveback |       | \$8                 |       | \$62           |       |
| 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                         | \$600 combined flexible benefit allowance for dental, prescription eyewear and/or hearing aids | Basic included, covers perio-maintenance. Additional coverage available for \$29; \$2,000 annual max | Basic included, covers perio-maintenance. Additional coverage available for \$29; \$2,000 annual max |
| Prescription 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: \$0<br>Tiers 2-5: \$125  | Tier 1-2: \$0<br>Tiers 3-5: \$95   | All tiers: \$0   |



# UCare Group Medicare

- You don't need to be Medicare certified to sell Group Medicare – **you just need groups!**
- There are **different rules** for working with prospects in Group Medicare
  - No scope of appointment form needed
  - You are allowed to do outbound calling
  - Your phone calls do not need to be recorded
  - Year-round SEP



**Call UCare Group Sales  
at 612-676-6900  
to get started!**

# UCare Medicare Supplement plans



2024

# 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

- 2024 Medicare Supplement kits can be used through 01/31/2025
- Medicare Supplement premiums will be updated annually on February 1<sup>st</sup>





## 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
- Some of the lowest premiums across Minnesota

# Medicare Supplement Filed Rates\* 2024

| Table 4                      |                   |               |
|------------------------------|-------------------|---------------|
| Monthly Premium              |                   |               |
| Plan                         | Non-Smoker        | Smoker        |
| Basic                        | \$212             | \$244         |
| Extended Basic               | \$259             | \$298         |
| Plan N                       | \$200             | \$230         |
| <b>Basic Plan Riders</b>     |                   |               |
|                              | <b>Non-Smoker</b> | <b>Smoker</b> |
| Part A Deductible            | \$35              | \$40          |
| Part B Excess Charges        | \$2               | \$2           |
| Preventive Services          | \$6               | \$7           |
| Part B Deductible*           | \$19              | \$19          |
| <b>Ext Basic Plan Riders</b> |                   |               |
|                              | <b>Non-Smoker</b> | <b>Smoker</b> |

\*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



One Pass fitness membership



Tobacco cessation programs



Access to TruHearing savings

# UCare Medicare Supplement Basic

- After member meets their deductible, the plan covers:
  - Coinsurance for Part A inpatient hospitalization
  - Coinsurance for Part B eligible expenses
- Rider can be added to cover part A deductible
- 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

UCare Connect + Medicare

# Plans for Dual Eligibles

- Brokers can build their book of business with UCare's MSHO and UCare Connect + Medicare
- Partner closely with UCare D-SNP sales to offer MSHO and Connect + Medicare
- Connect + Medicare is ideal for members aged 18-65 who are newly eligible for Medicare and Medicaid
- MSHO is ideal when your 65+ clients are transitioning from Medicare Advantage



# MSHO and Connect + Medicare

## Member Eligibility

- Members must be eligible for both Medical Assistance and Medicare
- Members cannot have a Medical Spenddown
- Additionally, must have a certified disability to be eligible for Connect + 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

# Medical Assistance for Persons with Disabilities (MA-EPD)

- With MA-EPD, if a person has a disability and works, they can earn any level of income, build more assets, and keep their MA coverage
- To qualify for MA-EPD:
  - They must be certified disabled by the Social Security Administration (SSA) or the State Medical Review Team (SMRT).
  - Effective January 1, 2024, there is no asset limit for MA-EPD.
  - They also must also be working, paying Medicare and Social Security taxes, and earning at least \$65 per month.
  - When an individual enrolls in an MA-EPD, they will have to pay a **monthly premium for their coverage**.
- If a prospect has MA-EPD and enrolls in UCare's MSHO or UCare Connect + Medicare they should be made aware that
  - The plans have a \$0 premium, but they are still responsible for their MA-EPD monthly premium.

# 2025 D-SNP SEP changes

- **New integrated care SEP** that allows dually eligible individuals to elect an integrated dual eligible special needs plan (D-SNP) when the individual also receives Medicaid services through an affiliated managed care plan
  - This will be a monthly SEP

# 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
  - No part D copays
- Additional benefits for UCare members
- DentaQuest will be the dental administrator in 2025

# MSHO benefits

- **New** – \$2 Part B giveback
- Healthy Benefits+ Visa Card
  - Over-the-counter (OTC) allowance
    - Increased to \$70/quarter to purchase eligible OTC items at participating retailers
  - Utility bill allowance
    - Increased to \$55/month for utility bills and rent (available to all MSHO members in 2025)
  - Healthy food allowance
    - Increased to \$75/month (available to all MSHO members in 2025)
  - Community education class allowance - \$100/quarter
  - Grocery discounts
  - Rewards and incentives

# MSHO benefits (continued)

- Transportation
  - Covered dental, doctor, pharmacy, and county office visits for eligibility paperwork
  - Up to 1 ride per day for AA/NA meetings
  - 3 times per week to Health clubs and Juniper classes
  - 1 ride per week to grocery store (available to all MSHO members in 2025)
- Additional dental services, (ie. 2 crowns per year, 1 crown repair per year)
- **New** - Replacement for lost eyewear, 1/year
- Personal Emergency Response System
- One Pass health club membership
- Therapeutic massage, additional acupuncture, chiro (for members with certain chronic pain conditions)
- Keep Your Coverage program (KYC)
- Caregiver support
- Activity Tracker plus Personal Emergency Response System (PERS) device
  - Optional Blood Pressure Monitoring Cuff for qualifying members

# Connect + Medicare benefits

- Healthy Benefits+ Visa Card
  - OTC allowance - \$60/quarter
  - Healthy food allowance – increased to \$75/month (for members with diabetes, hypertension, or lipid disorders)
  - Community education class allowance - \$100/quarter
  - Grocery discounts
  - Rewards and incentives
- **New** - Caregiver Assurance
- **New** - LSS Healthy Transitions
- **New** - Replacement for lost eyewear, 1/year
- **New** - Connect to Wellness Kit option: ADHD and Autism Support Kit
- Additional dental services, (ie. 2 crowns/year, 1 crown repair/year)
- One Pass health club membership

# Connect + Medicare Benefits (continued)

- Transportation
  - Covered dental, doctor, pharmacy, and county office visits for eligibility paperwork
  - Up to 1 ride/day for AA/NA meetings
  - 3 times/week to health clubs
  - 1 ride/week to grocery store (for members with certain conditions)
- Keep Your Coverage Program (KYC)
- Therapeutic massage, additional acupuncture, chiro (for members with certain chronic pain conditions)
- Activity Tracker plus Personal Emergency Response System (PERS) device
  - Optional Blood Pressure Monitoring Cuff for activity tracker users with hypertension



# OTC – MSHO & Connect + Medicare



## Formulary

- \$0 copay on generic over-the-counter drugs listed in the formulary
  - Fulfilled through an in-network pharmacy
- Large formulary OTC list (Common drugs – cold, pain, etc.)
- Members must obtain a prescription from their provider for it to be billed to UCare. For a complete list of covered OTC drugs, see the MSHO/Connect + Medicare formulary.

## OTC Allowance

- Allowance amounts
  - \$60/quarter – Connect + Medicare
  - \$70/quarter - MSHO
- Members can purchase select OTC items and helpful health items (cough drops, first aid supplies, pain relief, sinus medications, toothpastes and much more!)
- Items can be purchased in-store, online, or by phone at participating retail locations using the Healthy Benefits+ Visa card.



# D-SNP Q&A

- How to verify eligibility for D-SNP
  - Call SNP/SNBC sales team at 612-676-3554,  
800-707-1711 toll free
- Am I eligible to sell if I did the training?
  - If you are certified to sell UCare Medicare, then you are certified to sell MSHO and Connect + Medicare

# Resources & Commissions

# Working with UCare: Find a Doctor Tool

Search doctors, clinics locations, pharmacies, and formulary

- Includes all plans and national network providers



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

Select a plan      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.



You can also search by the type of care or specialty you need such as, primary care, chiropractic or cardiology. Select pharmacies above to search for a pharmacy. If you are looking for an Audiologist or Optometrist for an EssentiaCare plan please visit the [EssentiaCare website](#).



You'll need to pick a plan to use the tool. If you are looking for a new UCare plan or are unsure what to select search [here](#).



# Working with UCare: Medicare 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

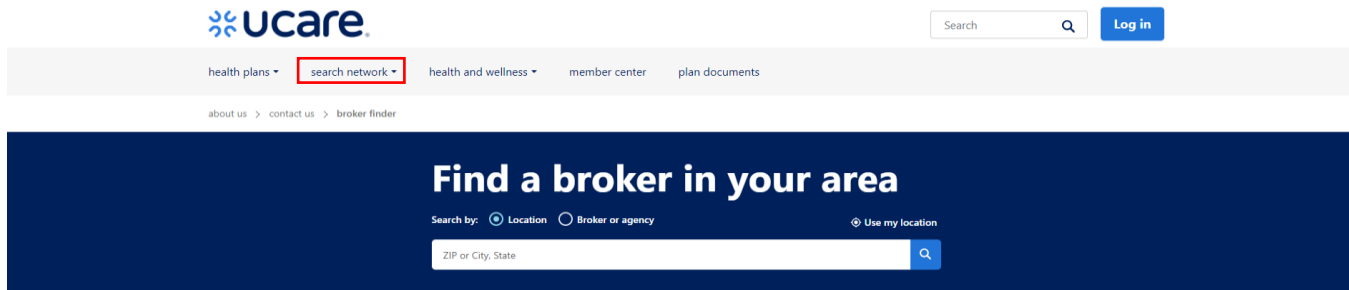


# Working with UCare: ucare.org

ucare.org will receive resource updates first in the plan documents section ([ucare.org/member-documents](https://ucare.org/member-documents))

The screenshot shows the UCare website interface. At the top left is the UCare logo. To its right is a search bar with a magnifying glass icon and a 'Log in' button. Below the logo is a navigation menu with items: 'health plans', 'search network', 'health and wellness', 'member center', and 'plan documents' (which is highlighted with a red box). A large blue banner with the UCare logo on the left and the text '2024 Plan Documents and Forms' in white is centered below the navigation. Underneath the banner, there are two columns of text. The left column contains instructions on how to find member documents and request hard copies, along with a link to 'Member Newsletters'. The right column is titled 'Jump to your 2024 plans:' and lists several plan options with right-pointing arrows: 'UCare Medicare', 'UCare Your Choice', 'EssentiaCare', 'UCare Medicare with M Health Fairview & North Memorial', 'UCare Advocate ISNP', 'UCare Medicare Supplement', 'UCare Medicare Group', and 'Medicaid + Medicare'.

# Updated Broker Finder Tool



## How to use this tool

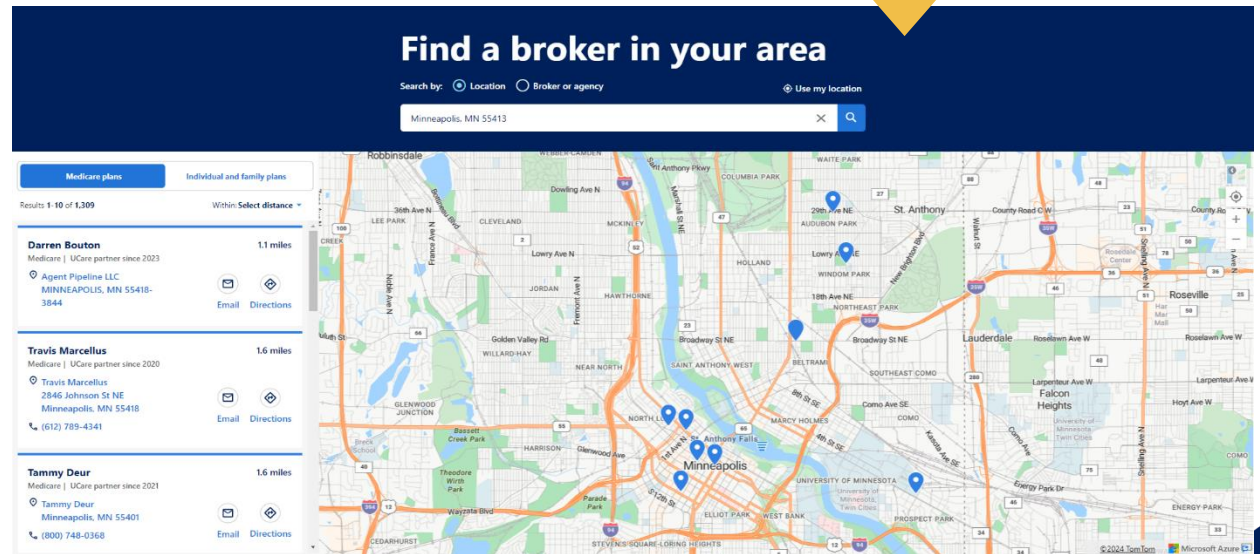
Find a local, independent health insurance broker using the tool above. You can search by your location, broker name or agency name. Use the results tabs to view Medicare brokers or individual and family plan brokers. Many brokers serve a large geographic area. If there is no broker listed in your city, the closest brokers will likely be able to help you.

## What brokers do

Think of a broker as your personal health plan matchmaker. They'll assess your needs, lifestyle and budget and help find a plan that fits just right for you and your family. The best part? Brokers help at no cost to you. To get started, use the search bar above to find and contact a broker.



- Located under the “search network” tab
- If you need to update your information, please reach out to [brokers@ucare.org](mailto:brokers@ucare.org)!





# Broker Marketing Templates

- Please make sure to update the disclaimer with your agency's information

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

Your Ucare Medicare Plan choices start at \$0 in 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 (100% secure)
- Meet in person with all appropriate safety precautions.

**<Name / Company name>**  
**<Contact Agent/Phone Number>**  
**<000-000-0000> TTY 711**  
**<email address>**  
**<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 for information on all of your options. You must continue to pay your Medicare Part B premium. Ucare Minnesota and Ucare Health Inc. are not Ucare plans with Medicare contracts. Enrollment in Ucare Minnesota and Ucare Health depends on contract renewal. Ucare Your Choice is a PPO plan with a Medicare contract. Enrollment in Ucare Your Choice depends on contract renewal.

10120\_BA8\_082022\_M

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

## Newspaper ads

**Need a Medicare de-complicator?**

I'm just around the corner. Call me to find the best plan for you.

**Ucare**  
people powered health plans

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

Learn more at a Medicare Meetup

**Ucare**  
people powered health plans

**Get your Medicare answers all in one place.**

**Attend a Medicare Meetup**

**Sign up online or call**

**Ucare**  
people powered health plans

**Ucare**  
Enrollment Center

**Ucare**  
Enrollment Center





# Broker Marketing Promotions

- Broker Medicare meetups will be promoted on ucare.org
- Broker marketing shown on major television spots, CTV (Hulu, YouTube TV, etc.), radio spots, billboards
- Age-in Medicare Supplement mailer
- Broker Finder Tool updates
  - Please ensure UCare has your updated information. If you're not sure reach out to [brokers@ucare.org](mailto:brokers@ucare.org)
- We will be announcing future marketing campaigns through the Broker Buzz newsletter

# Working with UCare: Applications

## What's changed? What hasn't?

- On 2025 **Medicare** advantage HMO-POS and PPO plan applications there is no longer a box to write your 4-digit UCare writing number, it will ask for your NPN number only.
- MSHO and Connect + Medicare applications will have a box for both NPN and the 4-digit UCare writing number
- Currently, **we still need your 4-digit UCare writing number**

## To ensure commission and AOR, follow these instructions:

- For any application that is faxed, mailed, or submitted via DocuSign you must complete a cover sheet which includes your 4-digit UCare writing number
  - There will be a sample cover sheet available in the broker portal resource center, but you can use your own as long as you include your 4-digit UCare writing number
- This does not apply when you use your broker portal to submit applications

# FAX Cover Sheet



UCare Medicare Enrollment Fax: (612) 676-6562  
For HMO-POS and PPO Medicare Advantage Plans ONLY

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## ***FAX COVER SHEET***

---

DATE: \_\_\_\_\_ TOTAL PAGES (including cover): \_\_\_\_\_  
TO: UCare Enrollment FROM: \_\_\_\_\_  
COMPANY: \_\_\_\_\_  
PHONE NUMBER: (\_\_\_\_)\_\_\_\_-\_\_\_\_\_

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**4-DIGIT UCARE WRITING NUMBER MUST  
BE INCLUDED TO ENSURE COMISSION  
PAYMENT AND AOR.**

**My UCare writing number is: \_\_\_\_\_**



# Working with UCare: Ordering Materials

## Sales kits

- Includes documents such as comparison charts and applications
- Metro, North, and South sales kits includes PPO plan information
- EssentiaCare is a separate kit
- Based on feedback, these materials will not be included in the 2025 sales kits (but are still available on our ordering site):
  - Formularies
    - Online search tool available on [ucare.org](https://ucare.org)
  - Plan overviews
    - Brochure pdfs are available at [ucare.org/member-documents](https://ucare.org/member-documents)

## Decomplicator Guide

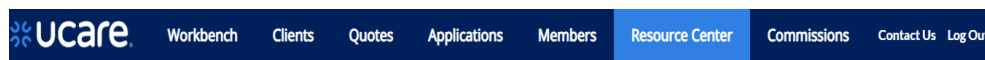
- Medicare basics material

## Provider directories



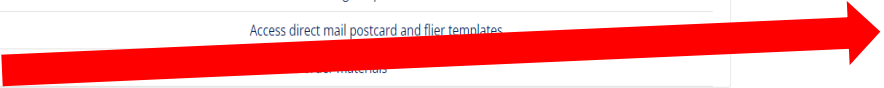
# Working with UCare: Order Materials

## Broker Portal



### Resource Center

| Folder  | Description  |
|---|--|
| <a href="#">Plan Documents   Medicare Advantage</a>         | Access Summary of Benefits, comparison charts, enrollment forms and more |
| <a href="#">Plan Documents   Medicare Supplement</a>        | Access Summary of Coverage and more                                      |
| <a href="#">Plan Documents   Group Medicare Plan</a>        | Access group presentations and brochure                                  |
| <a href="#">Plan Documents   Individual and Family Plan</a> | Access SBCs, income tax guidelines and more                              |
| <a href="#">Plan Documents   D-SNP</a>                      | Access Summary of Benefits, sales materials and more                     |
| <a href="#">Broker Event Tools</a>                          | Access tools to participate in or hold an event                          |
| <a href="#">Resources</a>                                   | Access network search, drug calculator and CMS materials                 |
| <a href="#">Marketing Templates   Ads</a>                   | Access advertising templates   |
| <a href="#">Marketing Templates   Mailers</a>               | Access direct mail postcard and flier templates                          |
| <a href="#">Order UCare Materials</a>                       | Access order materials   |



## Material order website



Please Sign In
Secure Sign In

**UCare Insurance Brokers**

Welcome to the online printing portal for UCare Insurance Brokers. If this is your first time here, please see the message under 'Creating a New Account.'

**Member Login**

If you have shopped with us before, enter your email address and password below.

  
  
  
[forgot your password?](#)

**Creating a New Account**

This website contains materials exclusively for UCare Insurance Brokers and its employees. If you need to access this website, please contact your manager. They will provide you with a special link you can use to create an account.

Thank you.






# Working with UCare: Order Materials



Home Reorder Forms Send a File My Account

 Hi, Kira Gossett  
(Account | Sign Out)





1 2 3 3 pages 30 per page

Reorder Forms Library

Search

- 2023 Sales Kits
- Addendum
- Books
- Brochures
- Charts
- Directories
- Forms \_ Enrollment
- Forms \_ Misc
- Grids
- Guides
- Inserts
- Med Sup
- Overviews 2023
- PCC Listing
- SB \_ Medicare Plans | MSHO
- Signs
- View All

2023 Sales Kits 10 Items

-  **U7792 2023 Medicare Basics Seminar Packets** (2023 | Packets\_PSP)  
Inventory Available: 3028  
[Place an Order](#)
-  **U12570 (11.22) \_2023 MSHO Sales Kit no Letter** (2023 | Sales Kits PSP 31128)  
Inventory Available: 450  
[Place an Order](#)
-  **U12376 (11.22) POD\_2023 MSHO Sales Kit** (2023 | Sales Kits | 30736)  
[Place an Order](#)
-  **U11890 (??.) \_ 2023 EssentiaCare Sales Kit - Broker** (2023 | Sales Kits | PSP )  
Inventory Available: 2636  
[Place an Order](#)

# 2025 Sales Kits



- **Brokers can preorder 2025 materials starting September 16th**
- For timely order processing, please submit orders **separately** as follows:
  - Sales kits
  - Provider directories
  - All other materials
- Only sales kits will be sent in the first round of shipments
  - **150 sales kits per office (max)** will be sent during the first shipment (the remainder of your order will be shipped later)
  - Applications may not be included in initial sales kit shipments but will be shipped separately. Please print applications or utilize online enrollment tools.
- **At this time, we cannot confirm a shipping date**
  - You will receive an email once orders have started shipping



# 2025 Sales Kit (continued)

- Ordering Reminders:
  - Carefully read the descriptions of items (check material type and year)
  - If an item is missing, please do not order an older material and request the newer year. These orders will be cancelled, and you will be notified.
  - Make sure delivery information is complete. If incomplete, the order will be cancelled, and you will be notified.
- Delivery reminders:
  - Items from the same order may come in more than one package 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.**
    - Please allow time for the vendor and UPS to fulfill your order and reach out to UCare if you have any concerns





# 2025 Sales Kits (continued)

- Troubleshooting:
  - If you need additional resources, all 2025 plan information will be available 10/01 online at [ucare.org](https://ucare.org) under plan documents
  - If you have any questions and/or concerns, please reach out to:
    - [brokers@ucare.org](mailto: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

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

Ensure compliance with CMS guidelines

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

- We accept any company's SOA form
- Please include identifying information along with the name so we can locate the application



# Working with UCare: Medicare Advantage Commission

- Commission structure effective 1/1/2025
  - First year: \$626
  - Renewal for lifetime: \$313
  - Lifetime payment period
    - For all business effective 01/01/2018 going forward
- New to Medicare Advantage commissions – We pay the first full year regardless of effective date. NOT pro-rated.
- Commissions paid monthly effective 01/01/2024
- If enrollee leaves plan early
  - Compensation pro-rated to number of months as an active member
- Marketing violation = all payment recouped

**Note:** Commissions for MSHO and Connect + Medicare will be the same as Medicare Advantage



# Working with UCare: Medicare Supplement Commission

- 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 – July 31
- If you need to update your contact information, please contact both your GA and UCare with this information



# Certification

- AHIP, Pinpoint, NABIP, and other CMS-approved Medicare training accepted
- Fraud, waste and abuse training required with Medicare training
- Being Medicare certified with UCare means you can write for all UCare Medicare products, including D-SNP plans

# Contact Us

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

**To ensure you are directed to the appropriate department and avoid unnecessary transfers, please listen carefully to all prompts when calling broker customer service.**



# Q & A

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





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



# **2025 Individual & Family Product Training**

**Brian Eck**, Vice President, Sales

**Marti Andro**, Manager, Broker Sales and  
Individual and Family Plans



# We'll learn

- The UCare difference
- 2025 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)



# 2025 UCare IFP plans

## UCare Individual & Family Plans

### Copay plans

- Core
- Bronze Access
- Easy Compare Bronze **(new)**
- Bronze
- Easy Compare Silver and Rx Copay **(new)**
- Silver
- Easy Compare Gold and Rx Copay **(new)**
- Gold

### HSA-compatible plans

- Bronze
- Silver

## UCare Individual & Family Plans with M Health Fairview

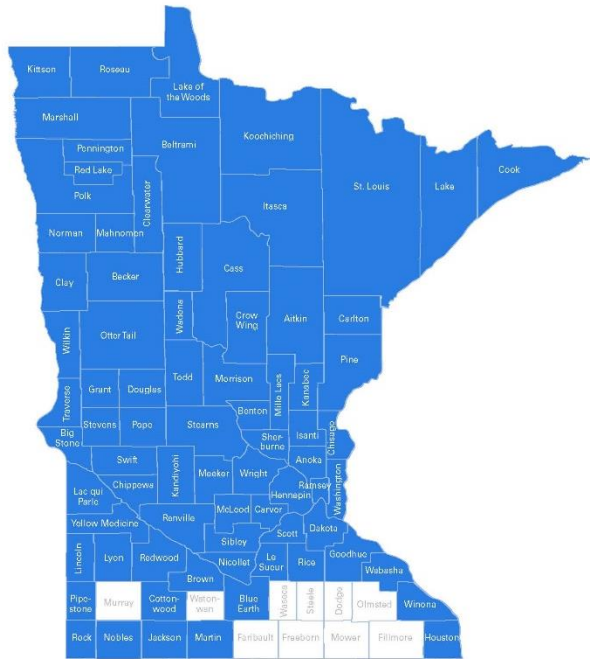
### Copay plans

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

# Service Area

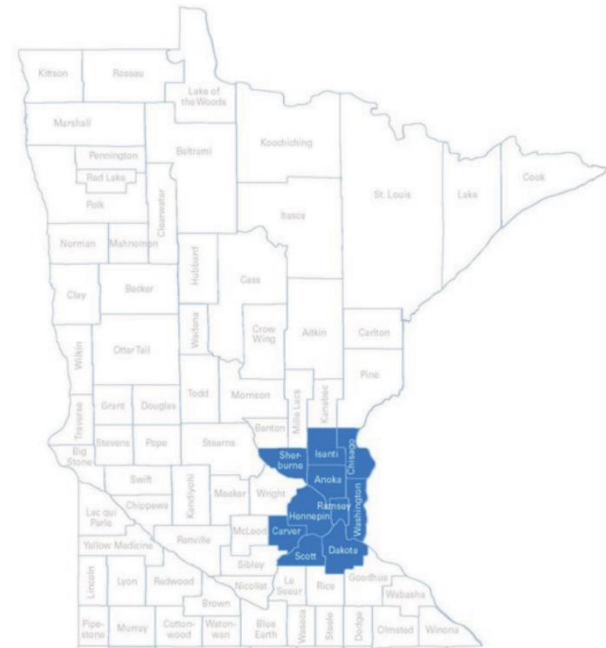


## UCare Individual & Family



**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 Health System
  - \*Mayo Rochester is out of network unless the member has a referral and prior authorization from UCare (only applicable to UCare, not M Health Fairview)

- **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

- Healthy Benefits+ Visa card\*
  - Community education class allowance
  - Grocery discounts
  - Rewards and incentives
- Preventive care at no additional cost in-network
  - Routine screenings, immunizations and checkups
  - Pediatric dental checkups and eye exams
  - Rewards for completing certain visits
- 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)
- 24/7 Nurse Line and WebNurse
- Tobacco cessation program
- Member Assistance Program



## UCare IFP plans include (continued)

- Maternal services
  - Childbirth education classes (up to \$200 reimbursement)
  - Doula services, midwife services/midwife facilities
  - MOMS and SEATS programs
- Hair prosthesis and supplies coverage for hair loss due to cancer treatment and other types of alopecia
- Costco Mail Order Pharmacy will provide mail order services
  - No membership required
- \$25 for each 30-day supply of insulin
- \$0 unlimited telehealth (primary care or mental health office visits) with silver copay plans



# New for 2025

- UCare Gold Access members will be auto-enrolled into the UCare Easy Compare Gold and Rx Copay or select a new plan if desired
- First ER visit \$500 copay with silver copay plans
- Biomarker testing and rapid whole genome sequencing coverage added
- Cost sharing caps on drugs and supplies for diabetes, asthma and allergies
- DME coverage expanded for orthotics, prosthetics, catheters, amino acid formula, and hair prosthesis
- Psychiatric residential treatment facility coverage added
- Women's health coverage for abortion services and maternal medical facility transfers
- Community education allowance of \$45 per year, now available on the Healthy Benefits+ Visa card\*

# UCare Individual & Family plans and \*UCare Individual & Family with M Health Fairview plans

| 2025                         | Copay plans   |   |   |   |  |  |  |  |
|------------------------------|---|---|---|---|--|--|--|--|
|                              | Core*   | Bronze Access   | Easy Compare Bronze   | Bronze*   | Easy Compare Silver and Rx Copay   | Silver*  | Easy Compare Gold and Rx Copay   | Gold*  |
| Individual deductible        | \$9,200   | \$8,000   | \$7,000   | \$5,500   | \$4,000  | \$2,500  | \$1,500  | \$950  |
| Family deductible            | \$18,400  | \$16,000  | \$14,000  | \$11,000  | \$8,000  | \$5,000  | \$3,000  | \$1,900  |
| Individual out-of-pocket max | \$9,200   | \$9,200   | \$9,200   | \$9,100   | \$8,700  | \$8,800  | \$7,800  | \$7,400  |
| Family out-of-pocket max     | \$18,400  | \$18,400  | \$18,400  | \$18,200  | \$17,400   | \$17,600   | \$15,600   | \$14,800   |
| Office visits/urgent care    | \$30 copay for first 3 primary care; then 0% after deductible; 0% after deductible for specialist and urgent care | \$60 copay for first 3 office visits, then 45% after deductible | \$50 copay for primary care, \$100 copay for specialist, \$75 copay for urgent care | \$60 copay for first 3 office visits, then 35% after deductible | \$40 copay for primary care; \$80 copay for specialist; \$60 copay for urgent care | \$40 copay for primary care (\$0 if telehealth); \$95 copay for specialist and urgent care | \$30 copay for primary care; \$60 copay for specialist; \$45 copay for urgent care | \$20 copay for primary care; \$35 copay for specialist and urgent care |
| Convenience/online visits    | No charge   | No charge   | \$50 copay  | No charge   | \$40 copay   | No charge  | \$30 copay   | No charge  |
| Preventive care              | No charge   |   |   |   |  |  |  |  |

# UCare Individual & Family plans and \*UCare Individual & Family with M Health Fairview plans

| 2025                       | Copay plans         |  |                                    |  |                                     |  |                                    |  |
|----------------------------|---------------------|--|------------------------------------|--|-------------------------------------|--|------------------------------------|--|
|                            | Core*               | Bronze Access  | Easy Compare Bronze                | Bronze*  | Easy Compare Silver and Rx Copay    | Silver*  | Easy Compare Gold and Rx Copay     | Gold*  |
| Preferred generic drugs    | 0% after deductible | \$15 copay for 30-day supply; \$30 copay for 90-day supply | \$25 copay for up to 30-day supply | \$15 copay for 30-day supply; \$30 for 90-day supply | \$20 copay for up to 30-day supply  | \$10 copay for 30-day supply; \$20 for 90-day supply         | \$15 copay for up to 30-day supply | \$5 copay for 30-day supply; \$10 for 90-day supply  |
| Non-preferred generic      | 0% after deductible | \$25 copay for 30-day supply; \$50 for 90-day supply       | 50% after deductible               | \$25 copay for 30-day supply; \$50 for 90-day supply | \$40 copay for up to 30-day supply  | \$20 copay for 30-day supply; \$40 for 90-day supply         | \$30 for up to 30-day supply       | \$15 copay for 30-day supply; \$30 for 90-day supply |
| Preferred brand drugs      | 0% after deductible | \$200 copay for up to 30-day supply                        | 50% after deductible               | \$200 copay for up to 30-day supply                  | \$120 copay for up to 30-day supply | \$150 copay for 30-day supply                                | \$90 copay for up to 30-day supply | \$125 copay for up to 30-day supply                  |
| ER (in and out of network) | 0% after deductible | 45% after deductible                                       | 50% after deductible               | 35% after deductible                                 | 30% after deductible                | \$500 copay 1 <sup>st</sup> visit, then 30% after deductible | 20% after deductible               | \$500 1 <sup>st</sup> visit; 20% after deductible    |
| Diagnostic tests           | 0% after deductible | 45% after deductible                                       | 50% after deductible               | 35% after deductible                                 | 30% after deductible                | 30% after deductible   | 20% after deductible               | 20% after deductible                                 |
| Hospital stays             | 0% after deductible | 45% after deductible                                       | 50% after deductible               | 35% after deductible                                 | 30% after deductible                | 30% after deductible   | 20% after deductible               | 20% after deductible                                 |

# UCare HSA Individual & Family plans

| 2025                         | HSA Compatible plans |                      |
|------------------------------|----------------------|----------------------|
|                              | Bronze               | Silver               |
| Individual deductible        | \$8,300              | \$3,300              |
| Family deductible            | \$16,600             | \$6,600              |
| Individual out-of-pocket max | \$8,300              | \$6,800              |
| Family out-of-pocket max     | \$16,600             | \$13,600             |
| Preventive care              | No charge            | No charge            |
| Office visits/urgent care    | 0% after deductible  | 25% after deductible |
| Retail/online visits         | 0% after deductible  | 25% after deductible |
| Preferred generic drugs      | 0% after deductible  | 25% after deductible |
| Non-preferred generic        | 0% after deductible  | 25% after deductible |
| Preferred brand drugs        | 0% after deductible  | 25% after deductible |
| ER (in and out of network)   | 0% after deductible  | 25% after deductible |
| Diagnostic tests             | 0% after deductible  | 25% after deductible |
| Hospital stays               | 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 the header is a teal navigation bar with links for "New Customers", "Current Customers", "Financial Help", "Shop and Compare", "Get Help", "About Us", and "Media". A "Quick Links" button is also present. The main content area features a large dark blue background with the question "Do you need health insurance?" and a sub-headline: "MNsure can help you find, choose, and enroll in comprehensive health coverage and is the ONLY place to get financial help to lower the cost of insurance." Two orange buttons offer "See if you can enroll now" and "See if you can make changes". Below this is a green section with "Contact MNsure" (651-539-2099 or 855-366-7873) and "Hours" information, alongside a "No English?" section listing various languages. The bottom section consists of three white boxes on a teal background: "Get Covered" (with "Get an estimate" and "Apply now" buttons), "Stay Covered" (with "Manage account" and "Report a change" buttons), and "Find Free Help" (with "Assister Directory" and "Enrollment events" buttons).

# IFP Updates

- In December 2023, the following updates were made:
  - MNSure PayNow function was released for UCare IFP plans
  - UCare moved to a new billing & enrollment system to support IFP members
- Off exchange coming soon
  - Training videos for the new IFP broker portal will be sent through your GA
  - Off exchange plans will offer the same benefits and rates as on exchange plans



# Working with UCare: Individual & Family Commission

- Commission structure effective 1/1/2025
  - \$24/contract per month, not limited by years in-force

# Contact Us

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

**To ensure you are directed to the appropriate department and avoid unnecessary transfers, please listen carefully to all prompts when calling broker customer service.**



# Q & A

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



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