



2024 Medicare Product Training

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1

We'll learn

- The UCare difference
- 2024 UCare plans
 - UCare Medicare Plans (HMO-POS)
 - UCare Your Choice (PPO)
 - Partner plans
 - o EssentiaCare (PPO)
 - o 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

2

UCare in community

Who is UCare?

<p>Mission</p> <p>To improve the health of our members through innovative services and partnerships across communities</p>	<p>How do we live this mission?</p> <p>Benefits that support health: Dental, hearing aids, fitness programs, etc.</p> <p>Culturally diverse staff serving a culturally diverse membership</p>	<p>UCare Foundation</p> <p>Supports preventive health care, quality for chronic disease management, health equity, and reducing health disparities for people with disabilities</p>
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3



20+ years

of Medicare Part C experience

- UCare was founded in **1984** by doctors in the Family Practice Department of the University of Minnesota
- **4.5 Star-rating** — among top 10% of MA plans nationwide in 2023
- **Wide variety** of plan designs offered throughout state
- First Minnesota health plan to offer **Part C plans** in 1999 under the Medicare + Choice program
- Strong, positive relationships with **regional providers**, including two regional products


4



Top plan

- More than **128,000 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
- **Highest D-SNP enrollment** in Minnesota

5



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

6



UCare Medicare Advantage plans

7


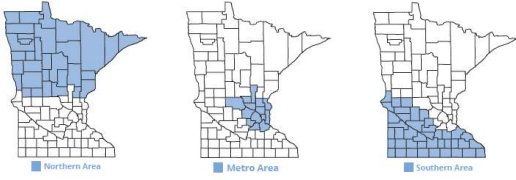
2024 UCare Medicare Advantage plans (HMO-POS) (PPO)



<p>Broad network plans</p> <p>HMO-POS</p> <ul style="list-style-type: none"> • UCare Aware • UCare Essentials Rx • UCare Standard • UCare Complete • UCare Classic • UCare Value Plus (medical only) • UCare Value (medical only) <p>PPO</p> <ul style="list-style-type: none"> • UCare Your Choice • UCare Your Choice Plus 	<p>Partner network plans</p> <p>PPO</p> <ul style="list-style-type: none"> • EssentiaCare Access • EssentiaCare Secure • EssentiaCare Grand <p>HMO-POS</p> <ul style="list-style-type: none"> • Care Wise • Care Core
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8

Service 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

9




Medicare Advantage Highlights

- Premium reduction on all MA plans
- Travel coverage
 - UCare Anywhere for UCare Medicare
 - Partner plans: Pay a set coinsurance nationwide
 - Worldwide: Emergency care
 - National Multiplan Network
- UCare Your Choice and Your Choice Plus service area expansion
 - UCare Your Choice will be available statewide
 - Your Choice Plus expanding to Northern region
- Increased combined allowance on UCare Your Choice and Your Choice Plus plans
 - Spend on eligible dental, prescription eyewear, and hearing aids at any provider
- Shingrix, Td and Tdap vaccine available at Tier 1 copay on all plans with Part D (subject to change) (all tier 1 copays are now \$0)
- **New!** \$0 copay for outpatient mental health visits and outpatient substance abuse

10

10




UCare Medicare Advantage plans include

- **New!** Healthy Benefits+ Visa card
 - Includes OTC allowance offered \$75 twice a year on all plans
 - Prescription eyewear
 - Rewards and incentives
- One Pass fitness membership or Health Club savings (\$30 reimbursement)
- Grocery discounts (up to \$200/mo)
- Dental coverage included on all plans
- Prescription eyewear allowance available on all plans
- Part B premium reduction available on MA-only plan and MA-PD plan
 - (Value Plus, Care Wise, and UCare Your Choice)
- Hearing aid benefit with TruHearing
 - Free routine hearing exam, \$499/\$799, \$599/\$899 or \$699/\$999 per hearing aid

11

11



2024 Pharmacy changes

- No preferred or standard pharmacies
 - In-network pharmacies for 2024 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 changing from 90 to 100 days for tiers 1-4.
- Navitus Health Solutions will be the new pharmacy benefit manager in 2024
- Costco Mail Order Pharmacy will provide mail order services
 - No membership required (mail order and retail)

12

12

Healthy Benefits+ Visa® card

Delivers a uniquely simple experience by combining value added, member benefits all accessible on a single card

- Redeem and adjudicate benefits in real-time
- Provide flexibility with multiple benefits and services
- Break down barriers to access with nationwide dual network and providers
- Unlock digital-first card model with chip and tap-to-pay technology

13

13

Prime Closing

- UCare Prime will be crosswalked beginning 01/01/2024
 - UCare Prime members will be moved to UCare Aware
 - UCare Prime South members will be moved to UCare Standard
- UCare Your Choice is the \$0 MA-PD statewide plan
 - Richer benefits than Prime

14

14

Broad network plans

	UCare Value Plus	UCare Value	UCare Aware	UCare Essentials Rx	UCare Standard
Monthly premium	\$0 + \$50 Part B premium reduction Statewide	\$19 Statewide	\$5 Metro and North	\$38 Metro \$56 North	\$56 South
Medical deductible	\$0	\$0	\$0	\$0	\$0
Part D deductible	Not covered	Not covered	Tier 1 \$0 Tiers 2-5 \$295	Tier 1-2 \$0 Tiers 3-5 \$295	Tier 1 \$0 Tiers 2-5 \$480
Out-of-pocket max	\$5,500	\$3,400	\$5,400	\$3,800	\$6000

15

15

Broad network plans, continued

	UCare Complete	UCare Classic
Monthly premium	\$83 Metro \$88 North \$133 South	\$161 Metro \$204 North \$206 South
Medical deductible	\$0	\$0
Part D deductible	Tier 1-2 \$0 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

16

16

UCare Value Plus (available statewide)

	UCare Value Plus		(Cont.)	UCare Value Plus
Premium	\$0 + \$50 Part B premium reduction		Dental	Basic included, covers perio-maintenance. Additional coverage available for \$25; \$2,000 annual max
Inpatient hospital care	\$150 per day (days 1-5)		Prescription eyewear allowance	\$100
Outpatient hospital surgery	\$250		Hearing aids	\$699 & \$999
	In-network	Out-of-network	Chiropractic care	\$20 (in ChiroCare network)
Doctor visit			Part D deductible	N/A
• 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		

17

17

UCare Value (available statewide)

	UCare Value		(Cont.)	UCare Value
Premium	\$19		Dental	Preventative and comprehensive dental included at NO additional premium; \$2000 annual maximum
Inpatient hospital care	\$200 per stay		Prescription eyewear allowance	\$150
Outpatient hospital surgery	\$250		Hearing aids	\$599 & \$899
	In-network	Out-of-network	Chiropractic care	\$10 (in ChiroCare network)
Doctor visit			Part D deductible	N/A
• 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		

18

18

UCare Aware (Metro and North)

UCare Aware			(Cont.)	UCare Aware
Premium	\$5		Dental	\$600 dental allowance
Inpatient hospital care	\$250 per day (days 1-5)		Prescription eyewear allowance	\$150
Outpatient hospital surgery	\$300		Hearing aids	\$699 & \$999
	In-network	Out-of-network	Chiropractic care	\$20 (in ChiroCare network)
Doctor visit			Part D deductible	Tier 1: \$0 Tiers 2-5 \$295 deductible
• 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		

19

19

UCare Essentials Rx (Metro and North)

UCare Essentials Rx			(Cont.)	UCare Essentials Rx
Premium	\$38 Metro; \$56 North		Dental	Basic included, covers perio-maintenance. Additional coverage available for \$25; \$2,000 annual max
Inpatient hospital care	\$400 per admit		Prescription eyewear allowance	\$150
Outpatient hospital care	\$300		Hearing aids	\$699 & \$999
	In-network	Out-of-network	Chiropractic care	\$20 (in ChiroCare network)
Doctor visit			Part D deductible	Tiers 1-2: \$0 Tiers 3-5: \$295
• 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		

20

20

UCare Standard (South)

UCare Standard			(Cont.)	UCare Standard
Premium	\$56		Dental	Basic included, covers perio-maintenance. Additional coverage available for \$25; \$2,000 annual max
Inpatient hospital care	\$500 per day (days 1-3)		Prescription eyewear allowance	\$100
Outpatient hospital care	\$300		Hearing aids	\$699 & \$999
	In-network	Out-of-network	Chiropractic care	\$20 (in ChiroCare network)
Doctor visit			Part D deductible	Tier 1: \$0 Tiers 2-5: \$480
• 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		

21

21

UCare Complete (available statewide)

	UCare Complete		(Cont.)	UCare Complete
Premium	\$83 Metro; \$88 North; \$133 South		Dental	Comprehensive dental included; \$2,000 annual maximum
Inpatient hospital care	\$150 per admit; \$300 per admit South		Prescription eyewear allowance	\$200
Outpatient hospital care	\$250		Hearing aids	\$599 & \$899
	In-network	Out-of-network	Chiropractic care	\$20 (in ChiroCare network)
Doctor visit			Part D deductible	Tiers 1-2: \$0 Tiers 3-5: \$235
• 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		

22

22

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

	UCare Classic		(Cont.)	UCare Classic
Premium	\$161 Metro; \$204 North; \$206 South		Dental	Enhanced basic dental included. Additional dental coverage available for \$25; \$2500 annual max
Inpatient hospital care	\$125 per admit		Prescription eyewear allowance	\$200
Outpatient hospital care	\$150		Hearing aids	\$499 & \$799
	In-network	Out-of-network	Chiropractic care	\$0 (in ChiroCare network)
Doctor visit			Part D deductible	All tiers: \$0
• 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		

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: Aitkin, Becker, Carlton, Cass, Clay, Cook, Crow Wing, Hubbard, Kanabec, Lake, Morrison, Pine, and St. Louis counties.

23

23

UCare Your Choice plans

UCare Your Choice and UCare Your Choice Plus

Primary features:

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

New for 2024:

UCare Your Choice will be available statewide

UCare Your Choice Plus now available in Metro and Northern region

Extras:

- OTC benefit through Healthy Benefits+
- One Pass fitness membership

24

24

UCare Your Choice

	Your Choice	Your Choice Plus
Monthly premium	\$0 + \$39 Part B reduction	\$56
Medical deductible: In-network	\$0	\$0
Medical deductible: 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

25

25

UCare Your Choice Plans

	Your Choice		Your Choice Plus			Your Choice		Your Choice Plus	
	In-network	Out-of-network	In-Network	Out-of-Network		Your Choice	Your Choice Plus	Your Choice	Your Choice Plus
Premium	\$0 + \$39 Part B reduction		\$56		Dental	Combined In and Out of Network Allowance for Dental, Prescription eyewear and Hearing aids: \$1200		Combined In and Out of Network Allowance for Dental, Prescription eyewear and Hearing aids: \$2000	
Inpatient Hospital Care	\$350 per day (1-5)	\$500 per day (1-5)	\$200 per admit	\$800 per admit	Prescription eyewear allowance	See above		See above	
Outpatient Hospital Care	\$400	\$600	\$200	\$300	Hearing aids	See above		See above	
Doctor visit					Chiropractic care	\$20 (in ChiroCare network)		\$20 (in ChiroCare network)	
• Primary	\$0	\$0	\$0	\$0	Part D deductible	All tiers: \$0		All tiers: \$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					

26

26

Partner network plans EssentiaCare

Primary features:

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



- | | |
|-----------|-----------|
| MN | WI |
| Aitkin | Bayfield |
| Becker | Douglas |
| Carlton | Washburn |
| Cass | |
| Crow Wing | |
| Hubbard | |
| Itasca | |
| Lake | |
| St. Louis | |

27

27

EssentiaCare

	Access	Secure	Grand
Monthly premium	\$0	\$19	\$79
Medical deductible: In-network	\$0	\$0	\$0
Medical deductible: Out of network	\$0	\$0	\$0
Part D deductible	\$345 Tiers 2-5	\$295 Tiers 2-5	\$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

28

28

EssentiaCare

	Access		Secure		Grand		(Cont.)	Access	Secure	Grand
Premium	\$0		\$19		\$79		Dental	\$900 combined allowance (dental/hearing/vision)	\$2000 max coverage amount (preventative only)	\$2500 max coverage amount (preventative only)
Inpatient hospital care	\$300 per day (1-5)		\$300 per day (1-5)		\$250 per stay		Prescription eyewear allowance	See above	\$100	\$200
Outpatient hospital care	\$395		\$350		\$300		Hearing aids	See above	N/A	\$500 in-network allowance, 50% out-of-network up to \$500
Network										
	In	Out	In	Out	In	Out	Chiropractic care	\$20 (In ChiroCare network)	\$20 (in ChiroCare network)	\$15 (in ChiroCare network)
Doctor visit							Part D deductible	Tier 1: \$0 Tiers 2-5: \$345	Tier 1-2: \$0 Tiers 3-5: \$295	All tiers: \$0
• 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				

29

29

Partner network plans

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

Primary features:

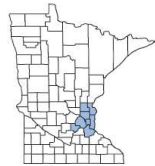
- Lower premiums and copays
- Still broad but narrower network

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

30

30

Care Wise and Care Core

	Care Wise	Care Core
Monthly premium	\$0 + \$25 Part B premium reduction	\$28
Medical deductible	\$0	\$0
Part D deductible	\$480 Tiers 2-5	\$295 Tiers 3-5
Out-of-pocket max: In-network	\$5,800	\$5,500
Out-of-pocket max: Out-of-network	\$10,000	\$10,000

31

31

Care Wise and Care Core (Metro)

	Care Wise		Care Core	
Premium	\$0 + \$25 Part B premium reduction		\$28	
Inpatient hospital care	\$350 per day (1-5)		\$250 per day (1-5)	
Outpatient hospital care	\$395		\$250	
Doctor visit	In-network	Out-of-network	In-Network	Out-of-Network
	\$0	25%	\$0	25%
• Primary	\$45	25%	\$40	25%
• Specialist	\$0	N/A	\$0	N/A
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	\$850 dental allowance	Comprehensive included, \$2000 preventative maximum
Prescription 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:\$295


32

32



UCare Medicare Supplement plans

33



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

- 2023 Medicare Supplement kits can be used through 01/31/2024
- Medicare Supplement premiums will be updated annually on February 1st

34

34



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

35

35

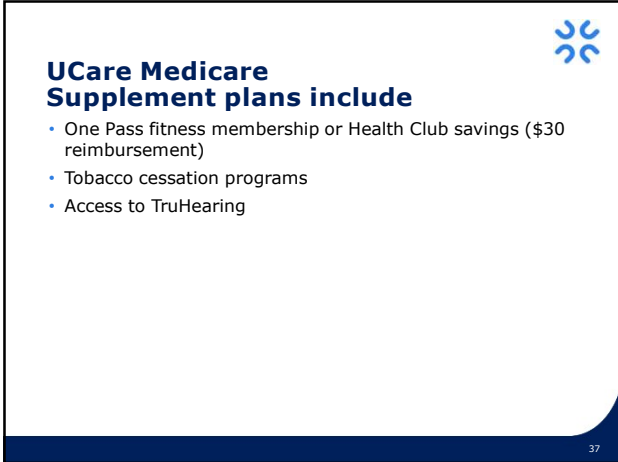
Medicare Supplement Filed Rates* 2023

Plan	Table 4 Monthly Premium	
	Non-Smoker	Smoker
Basic	\$190	\$219
Extended Basic	\$237	\$273
Plan N	\$200	\$230
Basic Plan Riders		
	Non-Smoker	Smoker
Part A Deductible	\$26	\$30
Part B Excess Charges	\$2	\$2
Preventive Services	\$6	\$7
Part B Deductible	\$19	\$19
Ext Basic Plan Riders		
	Non-Smoker	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

36

36

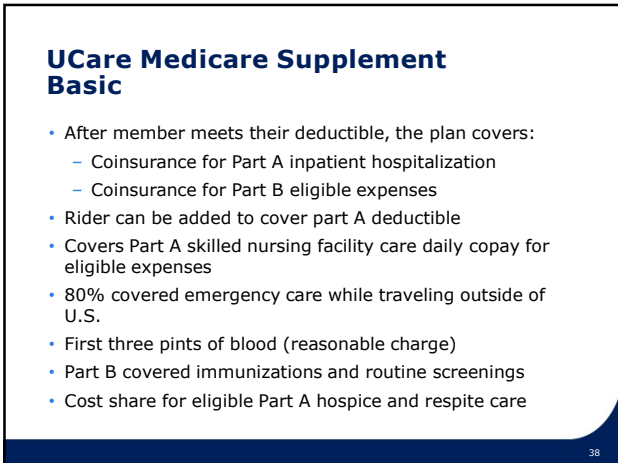


UCare Medicare Supplement plans include

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

37

37

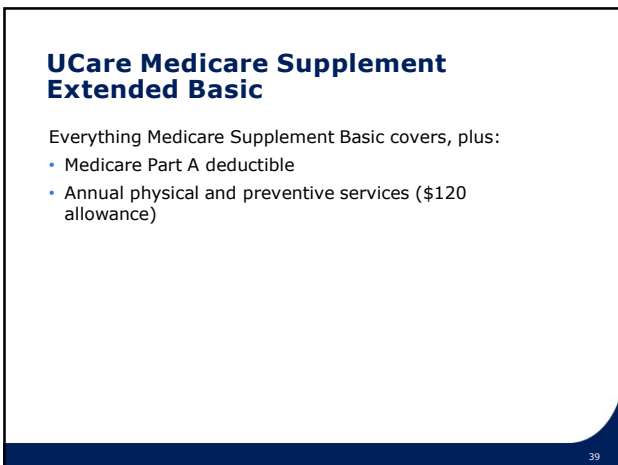


UCare Medicare Supplement Basic

- 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

38

38



UCare Medicare Supplement Extended Basic

Everything Medicare Supplement Basic covers, plus:

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

39

39

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)

40

40



D-SNP

UCare's MSHO
Minnesota Senior Health Options

UCare Connect + Medicare

41

41

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

42

42

MSHO and Connect + Medicare member eligibility

- Members must be eligible for both Medical Assistance and Medicare
- 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

43

43

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).
 - Have less than \$20k in assets
 - 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.

44

44

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
- **New** - Navitus Health Solutions will be the new pharmacy benefit manager in 2024
- **New** - Costco Mail Order Pharmacy will provide mail order services
 - No membership required (mail order and retail)

45

45

MSHO benefits

- Additional dental services, (ie. 2 crowns per year, 1 crown repair per year)
- Personal Emergency Response System
- One Pass health club membership
- Transportation to and from covered dental, doctor, pharmacy visits, county office for eligibility paperwork (new), and up to 1 ride per day for AA/NA meetings
- Transportation to health clubs and Juniper classes (3 times a week)
- **New** - 1 ride per week to grocery store (for members with certain conditions)
- **New** - 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
- Allowances
 - **New** - Over the Counter allowance \$60/quarter for purchase of select catalog OTC items
 - **New** - Utility Allowance - \$50/month for bills (for members certain conditions)
 - Food allowance - \$60/month (for members with certain conditions)

46

46

Connect + Medicare benefits

- Additional dental services, (ie. 2 crowns per year, 1 crown repair per year)
- One Pass health club membership,
- Transportation for covered dental, doctor, pharmacy visits, county office for eligibility paperwork, up to 1 ride / day for AA/NA meetings
- Transportation to health club (3 times a week)
- **New** - 1 ride per week to grocery store (for members with certain conditions)
- Keep Your Coverage Program (KYC)
- **New** - OTC allowance - \$60/quarter
- **New** - Therapeutic massage, additional acupuncture, chiro (for members with certain chronic pain conditions)
- Food allowance - \$50/month (for members with certain conditions)
- Activity Tracker plus Personal Emergency Response System (PERS) device
 - Optional Blood Pressure Monitoring Cuff for activity tracker users with hypertension

47

47

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

- \$60/quarter
- Members can order from a large OTC catalog list of drugs and helpful health items (incontinence, shampoo, bandages, scales)
- Items can be purchased through CVS online / phone order

48

48

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

49

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Resources & Commissions

50

Working with UCare: Find a Doctor Tool

Search doctors, clinics locations, pharmacies, and formulary

- Includes all plans and Multiplan National Network providers

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.

51



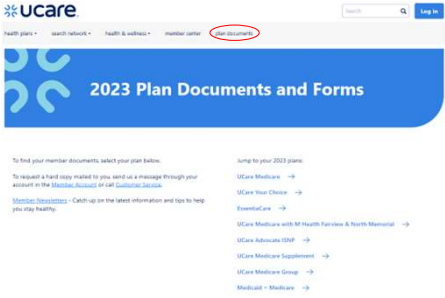
Working with UCare: Broker Portal

- 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

52

Working with UCare: ucare.org


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



53

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



54

Broker Marketing Promotions

- Significant increases in broker advertising this fall
- Broker Medicare meetups will be promoted on ucare.org
- Mailings will be sent that provide members with a list of brokers within a certain radius,
 - The radius will be smaller in the metro area
- Commercials that promote UCare brokers
 - Television, CTV (Hulu, YouTube TV, etc.), radio spots

55

Working with UCare: Order Materials

- Sales kits
 - Metro sales kit includes PPO plan information
 - EssentiaCare is a separate kit
 - Comparison charts
 - Applications
- Decomplicator Guide
 - Medicare basics material
- Provider directories

56

Working with UCare: Order Materials

Broker Portal

Name	Description
Plan Documents - Medicare Advantage	Access Summary of Benefits, comparison charts, and brochures and more
Plan Documents - Medicaid Comparison	Access Summary of Benefits and more
Plan Documents - Group Medicare Plan	Access plan information and brochures
Plan Documents - Individual and Family Plan	Access SBC, marketing guidelines and more
Plan Documents - LO-200	Access Summary of Benefits, Lates, Manuals and more
Market Area Tools	Access forms and guides for market areas
Resources	Access research, regulatory and SBC material
Marketing Templates - All	Access marketing templates
Marketing Templates - Health	Access marketing templates for health plans
Order Materials	Access materials for marketing and SBC material

Material order website

57

**Working with UCare:
Order Materials**

The screenshot shows the UCare website interface. At the top, there's a navigation bar with 'Home', 'Order Forms', 'Send a File', and 'My Account'. Below that is a user profile for 'M. Kim Stewart'. The main content area is titled 'Order Forms Library' and displays a list of '2024 Sales Kits'. The list includes items like 'U1792 2023 Medicare Basics Seminar Package', 'U1819 (11-20) 2023 MSHO Sales Kit for Lender', 'U1276 (11-20) POC 2023 MSHO Sales Kit', and 'U1880 (11-20) 2023 ExchangeCare Sales Kit - Broker'. Each item shows its availability status and a 'Book Now' button.

58

2024 Sales Kits

- **Brokers can preorder 2024 materials starting now**
- Please place your **ENTIRE** order
- Only sales kits will be sent in the first round of shipments
 - **150 sales kits per office** 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
- 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 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.

59

2024 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.**
 - Please allow time for the vendor and UPS to fulfill your order and reach out to UCare if you have any concerns
- Troubleshooting:
 - If you need additional resources, all 2024 plan information will be available 10/01 online at ucare.org under plan documents
 - 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**

60



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 new CMS guidelines

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

61

61

Working with UCare: Medicare Advantage Commission

- Commission structure effective 1/1/2024
 - First year: \$611
 - Renewal for lifetime: \$306
 - Payment period extended from 20 years to lifetime
 - For all business effective 01/01/2018 going forward
- 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
- New to Medicare Advantage commissions – We pay the first full year regardless of effective date. NOT pro-rated.

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

62

62

Working with UCare: Medicare Supplement Commission

- Years 1 - 5: \$280
- Years 6+: \$125

63

63

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



64

64

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

65

65

Contact Us

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



66

66




67



68




69

We'll learn 

- The UCare difference
- 2024 UCare plans
 - UCare Individual & Family Plans
 - UCare Individual & Family Plans with M Health Fairview
 - HSA-compatible plans
- Q&A

70


70

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**

71

71



UCare Individual & Family plans (IFP)

72

2024 UCare IFP plans

UCare Individual & Family Plans

Copay plans

- Core
- Bronze Access
- Bronze
- Silver
- Gold Access
- 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

73

Service Area

- UCare Individual & Family 77 counties
- UCare Individual & Family with M Health Fairview 10 counties

74

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

75

UCare IFP plans include

- Grocery store discounts (up to \$200/mo)
- Health club membership discounts (\$20-\$40/month)
- Preventive care at no additional cost in-network
 - Routine screenings, immunizations and checkups
 - Pediatric dental checkups and eye exams
- Rewards for completing certain visits
- 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

76

UCare IFP plans include continued

- **New for 2024**
 - \$0 copay for retail convenience visits on Gold Access plan
 - Maternal services expansion
 - Childbirth education classes (up to \$200 reimbursement per member per birth)
 - Doula services, midwife services/midwife facilities
 - Hair prosthesis coverage will be expanded to additional diagnoses
 - Hair loss due to cancer treatment and other types of alopecia
 - Navitus Health Solutions will be the new pharmacy benefit manager
 - Costco Mail Order Pharmacy will provide mail order services
 - No membership required

77

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

2024	Copay plans						HSA Compatible plans	
	Core*	Bronze Access	Bronze*	Silver*	Gold Access	Gold*	Bronze*	Silver*
Individual deductible	\$9,450	\$8,000	\$5,500	\$2,500	\$1,700	\$950	\$8,050	\$3,200
Family deductible	\$18,900	\$16,000	\$11,000	\$5,000	\$3,400	\$1,900	\$16,100	\$6,400
Individual out-of-pocket max	\$9,450	\$9,450	\$9,100	\$8,400	\$8,000	\$7,400	\$8,050	\$6,800
Family out-of-pocket max	\$18,900	\$18,900	\$18,200	\$16,800	\$16,000	\$14,800	\$16,100	\$13,600
Office visits/urgent care	\$30 copay for first 3 primary care; then 0% after deductible. 0% after deductible for specialist and urgent care	\$50 copay for first 3 office visits; then 45% after deductible	\$60 copay for first 3 office visits; then 35% after deductible	\$40 copay for primary care (unlimited); \$95 copay for specialist and urgent care (unlimited for both)	\$20 copay for primary care, \$35 copay for specialist; 20% coinsurance after deductible for urgent care	\$20 copay for primary care, \$35 copay for specialist and 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	

78

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- Commission questions BrokerFinancialInquiries@ucare.org



82

Q&A

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

83



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

84

84