Steps you can take to prevent the flu

GET ENGAGED!
like Betty and Boy

Free online care for minor ailments
Dear member,

During this open enrollment period, we know health care premium increases are on the minds of many of our members. As a nonprofit that works hard to provide access to high-quality, affordable health plans, we want you to understand it was not easy for us to put these increases in place.

This is an evolving time in the individual health insurance marketplace, and while more Minnesotans are signing up for health care insurance, medical and pharmacy costs for those enrolling have increased significantly.

Although we considered leaving the individual market due to its instability, we decided to continue providing coverage and work with industry leaders to find ways to help stabilize this market for the future.

UCare is committed to being a part of the solution. We believe that by working with our regulators, the legislature and the marketplace, we can find common ground and help create the foundational change needed for a healthy marketplace with high-quality and affordable health care options.

We will continue to work with you to help you identify the best health plan for you and your family. Please contact our Customer Services representatives at the phone numbers on this page for help with any questions. We also encourage you to take advantage of any financial assistance that may be available to you in 2017. Our new calculator on ucare.org can help you determine your eligibility.

As we continue the important work of increasing access to health care for everyone, we will stay focused on our mission of improving the health of our members through innovative services and partnerships across communities. For it is you — our members — who remain at the center of everything we do.

Best wishes for a healthy new year!

Sincerely,

Jim Eppel
President and Chief Executive Officer
Get Engaged! like Betty and Boy

When Boy Toy meets someone new, he usually has to spend about a half hour explaining his name. “You should see sometimes when he orders stuff,” says his wife Betty, “You can sense the other end [of the phone]. It’s just silence. They can’t believe it. And they say, are you pulling my leg?”

Boy’s name is Chinese and means calm. He and Betty were both born in China, and moved to the United States as teenagers. They met in Duluth and have lived in the Twin Cities area for the last 45 years. They have three children and three grandchildren. Betty worked as a librarian assistant and in other roles with a school district for 30 years, and Boy was a culinary arts instructor for 25 years. They have been members of UCare since 1999, and they’re actively involved in UCare’s Get Engaged! programs.

By participating in Get Engaged!, Betty and Boy have plenty of opportunities to make their voices heard when it comes to their health plan. Through these programs, UCare members can choose their level of involvement and how they want to participate. UCare Feedback Community Members express their opinions in online surveys or focus groups. UCare Ambassadors can join staff at UCare-sponsored events and share their positive experiences through videos and social media.

As UCare Ambassadors, Betty and Boy have joined staff at UCare member meetings and the Minnesota State Fair, where they have handed out T-shirts and performed onstage for the annual State’s Largest Senior Stretch & Stroll. One of the reasons they like UCare is because of the emphasis UCare places on prevention and staying healthy. “UCare is an organization which I am so proud to be associated with,” Boy says “because of what they do for seniors and other people. We need to support them. We need to spread the positive message they carry.”

Share Your Story

We encourage you to get involved and help make UCare health plans even better. Go to ucare.org, click About Us and then click Get Engaged. Let us know your interest by completing the online form. Or, if you would like to receive the form by mail or want to complete it over the phone, please contact us at 612-294-5049 or 855-260-9712 toll free. Or, send an email to GetEngaged@ucare.org.
Notice of Privacy Practices
Effective Date: July 1, 2013

This Notice describes how medical information about you* may be used and disclosed and how you can get access to this information. Please review it carefully.

Why are we telling you this?

UCare believes it is important to keep your health information private. In fact, the law requires us to do so. The law also requires us to tell you about our legal duties and privacy practices. We are required to follow the terms of the Notice currently in effect.

What do we mean by “information?”

In this Notice, when we talk about “information,” “medical information,” or “health information,” we mean information about you that we collect in our business of providing health coverage for you and your family. It is information that identifies you.

What kinds of information do we use?

We receive information about you as part of our work in providing health plan services and health coverage. This information includes your name, address, and date of birth.

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*In this Notice, “you” means the member and “we” means UCare.
of birth, gender, telephone numbers, family information, financial information, health records, or other health information. Examples of the kinds of information we collect include: information from enrollment applications, claims, provider information, and customer satisfaction or health surveys; information you give us when you call us about a question or when you file a complaint or appeal; information we need to answer your question or decide your appeal; and information you provide us to help us obtain payment for premiums.

What do we do with this information?

We use your information to provide health plan services to members and to operate our health plan. These routine uses involve coordination of care, preventive health, and case management programs. For example, we may use your information to talk with your doctor to coordinate a referral to a specialist.

We also use your information for coordination of benefits, enrollment and eligibility status, benefits management, utilization management, premium billing, claims issues, and coverage decisions. For example, we may use your information to pay your health care claims.

Other uses include customer service activities, complaints or appeals, health promotion, quality activities, health survey information, underwriting, actuarial studies, premium rating, legal and regulatory compliance, risk management, professional peer review, credentialing, accreditation, antifraud activities, as well as business planning and administration. For example, we may use your information to make a decision regarding an appeal filed by you.

In addition, we may use your information to provide you with appointment reminders, information about treatment alternatives, or other health-related benefits and services that may be of interest to you. We may also share information with family members or others you identify as involved with your care, or with the sponsor of a group health plan, as applicable.

We do not use or disclose any genetic information for the purpose of underwriting.

We do not sell or rent your information to anyone. We will not use or disclose your information for fundraising without your permission. We will only use or disclose your information for marketing purposes with your authorization. We treat information about former members with the same protection as current members.

Who sees your information?

UCare employees see your information only if necessary to do their jobs. We have procedures and systems to keep personal information secure from people who do not have a right to see it. We may share the information with providers and other companies or persons working for or for us. We have contracts with those companies or persons. In those contracts, we require that they agree to keep your information confidential. This includes our lawyers, accountants, auditors, third party administrators, insurance agents or brokers, information systems companies, marketing companies, disease management companies, or consultants.

We also may share your information as required or permitted by law. Information may be shared with government agencies and their contractors as part of regulatory reports, audits, encounter reports, mandatory reporting such as child abuse, neglect, or domestic violence; or in response to a court or administrative order, subpoena, or discovery request. We may share information with health oversight agencies for licensure, inspections, disciplinary actions, audits, investigations, government program eligibility, government program standards compliance, and for certain civil rights enforcement actions. We also may share information for research, for law enforcement purposes, with coroners to permit identification or determine cause of death, or with funeral directors to allow them to carry out their duties. We may be required to share information with the Secretary of the Department of Health and Human Services to investigate our compliance efforts. There may be other situations when the law requires or permits us to share information.

We only share your psychotherapy notes with your authorization and in certain other limited circumstances.

Other uses and disclosures not described above will be made only with your written permission. We will also accept the permission of a person with authority to represent you.

In most situations, permissions to represent you may be cancelled at any time. However, the cancellation will not apply to uses or disclosures we made before we received

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your cancellation. Also, once we have permission to release your information, we cannot promise that the person who receives the information will not share it.

What are your rights?

- You have the right to ask that we don’t use or share your information in a certain way. Please note that while we will try to honor your request, we are not required to agree to your request.

- You have the right to ask us to send information to you at an address you choose or to request that we communicate with you in a certain way. For example, you may request that your mailings be sent to a work address rather than your home address. We may ask that you make your request in writing.

- You have the right to look at or get a copy of certain information we have about you. This information includes records we use to make decisions about health coverage, such as payment, enrollment, case, or medical management records. We may ask you to make your request in writing. We may also ask you to provide information we need to answer your request. We have the right to charge a reasonable fee for the cost of making and mailing the copies. In some cases, we may deny your request to inspect or obtain a copy of your information. If we deny your request, we will tell you in writing. We may give you a right to have the decision reviewed. Please let us know if you have any questions about this.

- You have the right to ask us to correct or add missing information about you that we have in our records. Your request needs to be in writing. In some cases, we may deny a request if the information is correct and complete, if we did not create it, if we cannot share it, or if it is not part of our records. All denials will be in writing. You may file a written statement of disagreement with us. We have the right to disagree with that statement. Even if we deny your request to change or add to your information, you still have the right to have your written request, our written denial, and your statement of disagreement included with your information.

- You have the right to receive a listing of the times when we have shared your information in some cases. Please note that we are not required to provide you with a listing of information shared prior to April 14, 2003; information shared or used for treatment, payment, and health care operations purposes; information shared with you or someone else as a result of your permission; information that is shared as a result of an allowed use or disclosure; or information shared for national security or intelligence purposes. All requests for this list must be in writing. We will need you to provide us specific information so we can answer your request. If you request this list more than once in a 12-month period, we may charge you a reasonable fee. If you have questions about this, please contact us at the address provided at the end of this Notice.

- You have the right to receive notifications of breaches of your unsecured protected health information.

- You have the right to receive a copy of this Notice from us upon request. This Notice took effect July 1, 2013.

How do we protect your information?

UCare protects all forms of your information, written, electronic, and oral. We follow the state and federal laws related to the security and confidentiality of your information. We have many safety procedures in place that physically, electronically, and administratively protect your information against loss, destruction, or misuse. These procedures include computer safeguards, secured files and buildings, and restriction on who may access your information.

What else do you need to know?

We may change our privacy policy from time to time. As the law requires, we will send you our Notice if you ask us for it. If you have questions about this Notice, please call UCare Customer Services at the toll free number listed on the back of your member card. This information is also available in other forms to people with disabilities. Please ask us for that information.

Questions?

If you have questions or want to file a complaint, you may contact our Privacy Officer at UCare, Attn: Privacy Officer, P.O. Box 52, Minneapolis, MN 55440-0052. You may also file a complaint with the Secretary of the U.S. Department of Health & Human Services at the Office for Civil Rights, U.S. Department of Health & Human Services, 233 N. Michigan Ave., Suite 240, Chicago, IL 60601. We will not retaliate against you for filing a complaint.
Roasted Brussels sprouts, potatoes and chicken

Brussels sprouts are part of the cruciferous vegetable family, and they pack a powerful punch for your health!

Number of servings: 4

INGREDIENTS

- 3 cups Brussels sprouts (fresh or frozen halved vertically, about ¾ pound)
- 4 small red potatoes (cut into chunks)
- ½ cup chopped onion
- 2 cloves garlic (minced)
- 2 tablespoons olive oil
- ¼ teaspoon salt
- ¹∕₈ teaspoon pepper
- ½ cup nonfat ricotta cheese (or cottage cheese)
- ¼ cup part-skim mozzarella cheese (shredded)
- 2 tablespoons nonfat milk
- 1 pound boneless chicken breasts (4 portions)

DIRECTIONS

1. Heat the oven to 325 F.
2. In a 2-quart baking dish coated with cooking spray, toss Brussels sprouts, potatoes, onion and garlic with 1 tablespoon olive oil, salt and pepper.
3. In a small bowl, mix cheese with milk.
4. Coat chicken breasts with remaining olive oil.
5. Nest among vegetables in baking dish.
6. Top with cheese mix.
7. Cover with foil and bake for 40–45 minutes or until chicken is done.

Nutritional information per serving: 400 calories; 12 g total fat; 3 g saturated fat; 75 mg cholesterol; 35 g protein; 40 g carbohydrates; 6 g dietary fiber; 6 g total sugars; 370 mg sodium.

Recipe courtesy of the U.S. Department of Agriculture, whatscooking.fns.usda.gov.

Save money with WholeHealth Living®

At UCare, we’re excited to introduce a brand new discount program for our members. Starting in January, members can access WholeHealth Living, an online network of more than 40,000 complementary and alternative health providers. Through this program, you can get discounts on popular brand-name health products and holistic health services.

Some examples of services you’ll find in the WholeHealth Living network include:

- Acupuncturists
- Massage therapists
- Nutritionists
- Tai Chi
- Wellness centers

- Jenny Craig
- Gaiam
- Simply Organic
- Fresh Start Vitamin Company
- Pet insurance

Many people already use complementary or alternative health care services. These therapies provide a wide range of benefits, including helping people deal with stress, manage pain and improve quality of life. You may find services or products in the network that you’re already using.

There are no referrals needed and no claims to file. The discounts apply to services not covered by your UCare plan.

Starting in January, you can find discounts and print the certificate by accessing your member account at ucare.org > Member Log In.

UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.


Free online care for minor ailments

Not feeling well? UCare Choices and Fairview UCare Choices members have several free options for getting health information and treatment.

**Zipnosis**
Visit Fairview.org/zipnosis for treatment of common conditions such as acid reflux or heartburn, bladder infections, colds and flu, pink eye and more. There is no charge for UCare Choices and Fairview UCare Choices members, and it’s available 24 hours a day, seven days a week.

**virtuwell**
Go to virtuwell.com for treatment of more than 50 common conditions. Certified nurse practitioners make a diagnosis, create a personalized treatment plan and send you a prescription if needed. There is no charge for UCare Choices members (not available for Fairview UCare Choices members). Available 24 hours a day, seven days a week.

**24/7 Nurse Line**
UCare Choices 1-888-778-8204
Fairview UCare Choices 1-877-903-0069
1-855-307-6976 TTY

If you want to speak with a nurse directly, call our UCare 24/7 nurse line at any time of day or night. Our registered nurses can offer medical advice and help you figure out what to do and where to go when you have a health concern. There is no charge for UCare members.

**WebNurse**
For convenient, confidential and trusted general health information, use WebNurse. Simply log in to the UCare member portal at ucare.org > Member Log In, click Message Center, and then click Create New WebNurse Message. After you submit your question, you’ll receive a reply from a nurse within 24 hours. This service is available at no cost to UCare members.

For a life-threatening emergency that needs immediate treatment, call 911 or go to the nearest emergency room (ER).