

# UCare’s Minnesota Senior Health Options (MSHO) (HMO D-SNP): Summary of Benefits 2021

## Introduction

This document is a brief summary of the benefits and services covered by UCare’s MSHO. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of UCare’s MSHO. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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## A. Disclaimers



This is a summary of health services covered by UCare's MSHO for 2021. Please read the *Member Handbook* for the full list of benefits. You can view the *Member Handbook* on our website at [ucare.org/formembers](http://ucare.org/formembers). If you would like a print copy, call UCare's MSHO Customer Service at the number at the bottom of this page.

- ❖ UCare's MSHO (HMO D-SNP) is a health plan that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in UCare's MSHO depends on contract renewal.
- ❖ UCare's MSHO is for people age 65 and over who live in the service area and have both Medicare Part A and Part B and have Medical Assistance (Medicaid).
- ❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information call Customer Service or read the Member Handbook.
- ❖ Under UCare's MSHO you can get your Medicare and Medical Assistance (Medicaid) services in one health plan. A UCare's MSHO care coordinator will help manage your health care needs.
- ❖ For more information about **Medicare**, you can read the *Medicare & You* handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website ([www.medicare.gov](http://www.medicare.gov)) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. For more information about **Medical Assistance (Medicaid)**, call the Minnesota Department of Human Services at 1-651-431-2670 or toll-free at 1-800-657-3739. TTY users should call 1-800-627-3529.
- ❖ You can get this document for free in other formats, such as large print, braille, or audio. Call Customer Service at the number at the bottom of this page.
- ❖ To make or change a standing request to get this document, now and in the future, in a language other than English or in an alternate format, call Customer Service at the number at the bottom of this page.



**If you have questions**, please call UCare's Minnesota Senior Health Options (MSHO) Customer Service at 612-676-6868 or 1-866-280-7202 (toll free), TTY 612-676-6810 or 1-800-688-2534, 8 am – 8 pm, seven days a week. The call is free. **For more information**, visit [ucare.org](http://ucare.org).

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## B. Frequently asked questions

The following chart lists frequently asked questions.

Frequently Asked Questions (FAQ)	Answers
<b>What is a Minnesota Senior Health Options (MSHO) plan?</b>	<p>Our plan is part of the Minnesota Senior Health Options (MSHO) program. This program was designed by the Minnesota Department of Human Services (DHS) to provide special care for seniors age 65 and over. Our plan combines your Medicare and Medical Assistance (Medicaid) services. It combines your doctors, hospital, pharmacies, home care, nursing home care, and other health care providers into one coordinated care system. It also has care coordinators to help you manage all your providers and services. They all work together to provide the care you need.</p> <p>Our MSHO program is called UCare's MSHO.</p>
<b>Will you get the same Medicare and Medical Assistance (Medicaid) benefits in UCare's MSHO that you get now?</b>	<p>If you are coming to UCare's MSHO from Original Medicare or another Medicare plan, you may get benefits or services differently. You will get almost all of your covered Medicare and Medical Assistance (Medicaid) benefits directly from UCare's MSHO. You will work with a team of providers who will help determine what services will best meet your needs. When you enroll in UCare's MSHO, you and your care team will work together to develop an Individualized Care Plan to address your health and support needs.</p> <p>When you join our plan, if you are taking any Medicare Part D prescription drugs that UCare's MSHO does not normally cover, you can get a temporary supply. We will help you get another drug or get an exception for UCare's MSHO to cover your drug, if medically necessary. For more information, call Customer Service.</p>

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Frequently Asked Questions (FAQ)	Answers
<b>Can you go to the same health care providers you see now?</b>	<p>That is often the case. If your providers (including doctors and pharmacies) work with UCare’s MSHO and have a contract with us, you can keep going to them.</p> <ul style="list-style-type: none"><li>• Providers with an agreement with us are “in-network.” In most cases, you must use the providers in UCare’s MSHO’s network.</li><li>• If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of UCare’s MSHO’s network. You may also use out-of-network providers for <b>open access</b> services and in cases when UCare’s MSHO authorizes the use of out-of-network providers.</li></ul> <p>To find out if your providers are in the plan’s network, call Customer Service or read UCare’s MSHO’s <i>Provider and Pharmacy Directory</i>. You can also visit our website at <a href="https://ucare.org/searchnetwork">ucare.org/searchnetwork</a> for the most current listing.</p> <p>If UCare’s MSHO is new for you, you can continue seeing the providers you go to now for up to 120 days in certain situations. For more information, call Customer Service.</p>
<b>What happens if you need a service but no one in UCare’s MSHO’s network can provide it?</b>	<p>Most services will be provided by our network providers. If you need a covered service that cannot be provided within our network, UCare’s MSHO will pay for the cost of an out-of-network provider. A prior authorization may be required before getting services from out-of-network providers.</p>

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Frequently Asked Questions (FAQ)	Answers
<b>What is a care coordinator?</b>	<p>A care coordinator is your main contact person. This person helps manage all your providers and services and makes sure you get what you need, including the following:</p> <ul style="list-style-type: none"><li>• Assisting you in arranging for, getting, and coordinating assessments, tests, and health and long-term care supports and services</li><li>• Working with you to develop and update your care plan</li><li>• Supporting you and communicating with a variety of agencies and persons</li><li>• Coordinating other services as outlined in your care plan</li><li>• Helping you coordinate Durable Medical Equipment needs with your providers and equipment suppliers</li></ul>
<b>What are long-term services and supports?</b>	<p>Long-term services and supports are services that help people who need assistance doing everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Most of these services help you stay in your home so you don't need to move to a nursing home or hospital.</p>

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Frequently Asked Questions (FAQ)	Answers
<p><b>Where is UCare’s MSHO available?</b></p>	<p>The service area for this plan includes the following counties in Minnesota: Aitkin, Anoka, Becker, Benton, Blue Earth, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Cook, Cottonwood, Crow Wing, Dakota, Dodge, Faribault, Fillmore, Freeborn, Hennepin, Houston, Isanti, Jackson, Kandiyohi, Kittson, Koochiching, Lac qui Parle, Lake, Lake of the Woods, Le Sueur, Lincoln, Lyon, Mahnomen, Marshall, Martin, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Pine, Polk, Ramsey, Red Lake, Redwood, Rice, Rock, Roseau, Scott, Sherburne, St. Louis, Stearns, Swift, Todd, Wabasha, Wadena, Washington, Watonwan, Winona, Wright, Yellow Medicine. You must live in one of these counties to join the plan. Call Customer Service for more information about whether the plan is available where you live.</p>
<p><b>What is prior authorization?</b></p>	<p>Prior authorization means that you must get approval from UCare’s MSHO <b>before</b> you can get a specific service or drug or see an out-of-network provider. UCare’s MSHO may not cover the service or drug if you don’t get approval. <b>If you need urgent or emergency care or out-of-area dialysis services, you don’t need to get approval first.</b></p> <p>See Chapter 3, of the <i>Member Handbook</i> to learn more about prior authorization. See the Benefits Chart in Section D of Chapter 4 of the <i>Member Handbook</i> to learn which services require a prior authorization.</p>
<p><b>What is Extra Help?</b></p>	<p>Extra Help is a Medicare program that helps people with limited incomes and resources reduce their Medicare Part D prescription drug costs such as premiums, deductibles, and copays. Extra Help is also called the “Low-Income Subsidy,” or “LIS.”</p> <p>Your prescription drug copays under UCare’s MSHO already include the amount of Extra Help you qualify for. For more information about Extra Help, contact your local Social Security Office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. These calls are free.</p>

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Frequently Asked Questions (FAQ)	Answers
<b>Do you pay a monthly amount (also called a premium) as a member of UCare's MSHO?</b>	No. Because you have Medical Assistance (Medicaid), you will not pay any monthly premiums for your health coverage. You must continue to pay your Medicare Part B premium unless your Part B premium is paid for you by Medical Assistance (Medicaid) or another third party.
<b>Do you pay a deductible as a member of UCare's MSHO?</b>	No. You do not pay deductibles in UCare's MSHO.
<b>What is the maximum out-of-pocket amount that you will pay for medical services as a member of UCare's MSHO?</b>	There is no cost-sharing for <b>medical services</b> in UCare's MSHO, so your annual out-of-pocket costs will be \$0.

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## C. List of covered services

The following chart is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
You need hospital care	Hospital stay	\$0	Except in an emergency, your health care provider must tell the plan of your hospital admission.
	Doctor or surgeon care	\$0	
	Ambulatory surgical center (ASC) services	\$0	
You want to see a health care provider  (continued on the next page)	Visits to treat an injury or illness	\$0	
	Specialist care	\$0	
	Wellness visits, such as a physical	\$0	
	Care to keep you from getting sick, such as flu shots	\$0	

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<p><b>You want to see a health care provider</b> (continued)</p>	<p>“Welcome to Medicare” preventive visit (one time only)</p>	<p>\$0</p>	
<p><b>You need emergency care</b></p>	<p>Emergency room services</p>	<p>\$0</p>	<p>You may go to any emergency room if you reasonably believe you need emergency care. You do not need prior authorization and you do not have to be in-network. Emergency room services are NOT covered outside of the U.S. and its territories except under limited circumstances. Contact the plan for details.</p>
	<p>Urgently needed care</p>	<p>\$0</p>	<p>Urgently needed care is NOT emergency care. You do not need prior authorization and you do not have to be in-network. Urgently needed care services are NOT covered outside the U.S. and its territories except under limited circumstances. Contact the plan for details.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
You need medical tests	Lab tests, such as blood work	\$0	
	X-rays or other pictures, such as CAT scans	\$0	
	Screening tests, such as tests to check for cancer	\$0	
You need hearing/auditory services	Hearing screenings	\$0	
	Hearing aids	\$0	
You need dental care	Dental services, including preventive care	\$0	

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You need eye care	Eye exams	\$0	
	Glasses or contact lenses	\$0	<p>Selection may be limited.</p> <p>One pair of eyeglasses or contact lenses after each cataract surgery, or contact lenses for certain conditions when eyeglasses will not work.</p> <p>Anti-glare lens coating and tinting, once every two years.</p>
	Other vision care including diagnosis and treatment for diseases and conditions of the eye	\$0	
You have a mental health condition	Mental or behavioral health services	\$0	<p>State eligibility requirements may apply.</p> <p>Prior authorization may apply.</p>
	Inpatient care for people who need long-term mental health services	\$0	State eligibility requirements may apply.
You have a substance use disorder	Substance use disorder services	\$0	

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<b>You need a place to live with people available to help you</b>	Customized Living (services provided in an assisted living setting)	\$0	State eligibility requirements may apply.
	Skilled nursing care	\$0	Prior authorization may be required.
	Nursing home care	\$0	Prior authorization may be required.
	Adult Foster Care	\$0	State eligibility requirements may apply.
<b>You need therapy after a stroke or accident</b>	Occupational, physical, or speech therapy	\$0	There may be limits on physical therapy, occupational therapy, and speech therapy services. If so, there may be exceptions to these limits.  Prior authorization may be required.
<b>You need help getting to health services</b>	Ambulance services	\$0	Ambulance services must be medically necessary. You do not need prior authorization for ambulance services and you do not have to be in-network.
(continued on the next page)	Emergency transportation	\$0	

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<p><b>You need help getting to health services</b> (continued)</p>	<p>Transportation to a health care provider for medical appointments</p>	<p>\$0</p>	<p>UCare’s MSHO is not required to provide transportation to your primary care clinic (PCC) if it is over 30 miles from your home.</p> <p>UCare’s MSHO is not required to provide transportation to your specialty care clinic if it is over 60 miles from your home.</p>
	<p>Transportation to other health services</p>	<p>\$0</p>	
<p><b>You need drugs to treat your illness or condition</b></p> <p>(continued on the next page)</p>	<p>Medicare Part B prescription drugs</p>	<p>\$0</p>	<p>Part B drugs include drugs given by your health care provider in his or her office, some oral anti-cancer drugs, and some drugs used with certain medical equipment. Read the Member Handbook for more information on these drugs.</p> <p>Some Medicare Part B drugs may need prior authorization or have step therapy requirements.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition</b> (continued)</p> <p>(continued on the next page)</p>	<p>Tier 1 Generic drugs (no brand name)</p>	<p>\$0/\$1.30/\$3.70 for a 30-day supply.</p> <p>Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.</p> <p>When you reach the out-of-pocket limit of \$6,550 for your Part D prescription drugs, the Catastrophic Coverage Stage begins.</p> <p>You will stay in the Catastrophic Coverage Stage until the end of the calendar year. During this stage, your copays for Part D drugs will be \$0</p>	<p>There may be limitations on the types of drugs covered. Please see UCare’s MSHO List of Covered Drugs (Drug List) at <a href="http://ucare.org/dsnp-druglist">ucare.org/dsnp-druglist</a> for more information.</p> <p>UCare’s MSHO may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from UCare’s MSHO for certain drugs. You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan’s website, <i>List of Covered Drugs</i> (Drug List), and printed materials, as well as on the Medicare Plan Finder on <a href="http://www.medicare.gov">www.medicare.gov</a>.</p> <p>For some drugs, you can get a long-term supply (also called an “extended supply”) when you fill</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition</b> (continued)</p> <p>(continued on the next page)</p>			<p>your prescription. A long-term supply is up to a 90-day supply. It costs you the same as a one-month supply and is available at most retail pharmacy locations or mail order pharmacies.</p>
	<p>Tier 1 Brand name drugs</p>	<p>\$0/\$4.00/\$9.20 for a 30-day supply.</p> <p>Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.</p> <p>When you reach the out-of-pocket limit of \$6,550 for your Part D prescription drugs, the Catastrophic Coverage Stage begins. You will stay in the Catastrophic Coverage Stage until the end of the calendar year.</p>	<p>There may be limitations on the types of drugs covered. Please see UCare’s MSHO List of Covered Drugs (Drug List) at <a href="http://ucare.org/dsnp-druglist">ucare.org/dsnp-druglist</a> for more information.</p> <p>UCare’s MSHO may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from UCare’s MSHO for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition</b> (continued)</p> <p>(continued on the next page)</p>		<p>During this stage, your copays for Part D drugs will be \$0.</p>	<p>listed on the plan's website, List of Covered Drugs (Drug List), and printed materials, as well as on the Medicare Plan Finder on <a href="http://www.medicare.gov">www.medicare.gov</a>.</p> <p>For some drugs, you can get a long-term supply (also called an “extended supply”) when you fill your prescription. A long-term supply is up to a 90-day supply. It costs you the same as a one-month supply and is available at most retail pharmacy locations or mail order pharmacies.</p>
	<p>Over-the-counter (OTC) drugs</p>	<p>\$0</p>	<p>There may be limitations on the types of drugs covered.</p>
	<p>Diabetes medications</p>	<p>\$0/\$1.30/\$3.70 or \$0/4.00/\$9.20 for a 30-day supply.</p> <p>Copays for diabetes medications will vary depending on whether they are Generic or Brand name and based</p>	<p>There may be limitations on the types of drugs covered. Please see UCare’s MSHO’s List of Covered Drugs (Drug List) at <a href="http://ucare.org/dsnp-druglist">ucare.org/dsnp-druglist</a> for more information.</p> <p>UCare’s MSHO may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<p><b>You need drugs to treat your illness or condition</b> (continued)</p>		<p>on the level of Extra Help you get. Please contact the plan for more details.</p> <p>When you reach the out-of-pocket limit of \$6,550 for your Part D prescription drugs, the Catastrophic Coverage Stage begins. You will stay in the Catastrophic Coverage Stage until the end of the calendar year. During this stage, your copays for Part D drugs will be \$0.</p>	<p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from UCare's MSHO for certain drugs.</p>
<p><b>You need help getting better or have special health needs</b></p>	<p>Rehabilitation services</p>	<p>\$0</p>	<p>Prior authorization may be required.</p>
	<p>Medical equipment for home care</p>	<p>\$0</p>	<p>Prior authorization may be required.</p>

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You need foot care	Podiatry services	\$0	
	Orthotic services	\$0	
You need durable medical equipment (DME) or supplies	Wheelchairs, nebulizers, crutches, rollabout knee walkers, walkers, and oxygen equipment and supplies, for example  ( <b>Note:</b> This is not a complete list of covered DME or supplies. Call Customer Service or read the <i>Member Handbook</i> for more information.)	\$0	Prior authorization may be required.
You need help living at home  (continued on the next page)	Home care services	\$0	State eligibility requirements may apply.
	Personal care assistant	\$0	State eligibility requirements may apply.  Prior authorization may be required.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<b>You need help living at home</b> (continued)	Changes to your home, such as ramps and wheelchair access	\$0	State eligibility requirements may apply.  Prior authorization may be required.
	Home services, such as cleaning or housekeeping	\$0	State eligibility requirements may apply.
	Meals brought to your home	\$0	State eligibility requirements may apply.
	Adult day services or other support services	\$0	State eligibility requirements may apply.
	Services to help you live on your own	\$0	State eligibility requirements may apply.
<b>Your caregiver needs some time off</b>	Respite care	\$0	State eligibility requirements may apply.
<b>You need interpreter services</b>	Spoken language interpreter	\$0	
	Sign language interpreter	\$0	

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(continued on the next page)	Acupuncture	\$0	
	Care coordination	\$0	
	Chiropractic services	\$0	Prior authorization may be required.
	Diabetic supplies	\$0	There are limitations on the test strips and meters covered. See UCare’s MSHO <i>List of Covered Drugs (Drug List)</i> for more information.
	Family planning	\$0	
	Housing stabilization services	\$0	
	Prosthetic services	\$0	
	Services to help manage your disease	\$0	
	24/7 Nurse line	\$0	

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## UCare’s Minnesota Senior Health Options (MSHO) (HMO D-SNP): Summary of Benefits 2021

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<b>Additional services</b> (continued)			<ul style="list-style-type: none"> <li>• One additional bite-wing x-ray series per calendar year</li> <li>• One panoramic x-ray per calendar year (beyond the five-year frequency)</li> <li>• One root canal per tooth per lifetime</li> <li>• One root canal re-treatment per tooth per lifetime</li> <li>• Up to four periodontal maintenance visits per calendar year</li> <li>• One scaling and root planing per two years</li> <li>• Two porcelain fused to high noble metal crowns per year</li> <li>• Tissue conditioning for dentures once per year</li> <li>• One electric toothbrush every three years</li> <li>• One package of two electric toothbrush replacement heads per year</li> </ul>
(continued on the next page)	Memory support kit	\$0	One memory support kit per year for members with dementia.

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## UCare’s Minnesota Senior Health Options (MSHO) (HMO D-SNP): Summary of Benefits 2021

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<b>Additional services</b> (continued)           (continued on the next page)	Post-discharge Medication Reconciliation	\$0	Medication reconciliation provided by a pharmacist within 30 days of discharge from an inpatient facility.
	Smartwatch – Activity tracker	\$0	An activity tracker plus Personal Emergency Response System (PERS) device.  One watch every two years for members in the community.
	Respite Care	\$0	Up to 8 hours a month of respite care for caregivers of members with dementia who do not have access to coverage through Medical Assistance (Medicaid).
	Routine Foot Care	\$0	Routine foot care (not related to a specific diagnosis already covered by Medicare) limited to one visit per month.
	SilverSneakers® Fitness Program	\$0	Fitness program including a free membership at participating fitness locations.



## UCare’s Minnesota Senior Health Options (MSHO) (HMO D-SNP): Summary of Benefits 2021

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
<b>Additional services</b> (continued)	Dental Care for U:	\$0	<p><b>UCare Dental Connection</b></p> <p>651-768-1415 (local) or 1-855-648-1415            TTY/hearing impaired: 711            Monday – Friday, 7 am – 7 pm</p> <p>You can also call Customer Service at the number at the bottom of this page.</p> <p><b>Mobile Dental Clinic Appointments</b></p> <p>1-866-451-1555 TTY: 1-800-627-3529            Monday – Friday, 8 am – 4:30 pm</p> <p><a href="http://www.ucare.org/mdc">www.ucare.org/mdc</a></p>

 **If you have questions**, please call UCare’s Minnesota Senior Health Options (MSHO) Customer Service at 612-676-6868 or 1-866-280-7202 (toll free), TTY 612-676-6810 or 1-800-688-2534, 8 am – 8 pm, seven days a week. The call is free. **For more information**, visit [ucare.org](http://ucare.org).

## UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): Summary of Benefits 2021

This summary of benefits is provided for informational purposes only and is not a complete list of benefits. Call Customer Service or read the *Member Handbook* to find out about other covered services.

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### D. Services covered outside of UCare's MSHO

This is not a complete list. Call Customer Service to find out about other services not covered by UCare's MSHO but available through Medicare.

Other services covered by Medicare	Your costs
Some hospice care services	\$0

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### E. Services not covered by UCare's MSHO, Medicare, or Medical Assistance (Medicaid)

This is not a complete list. Call Customer Service to find out about other excluded services.

Services not covered by UCare's MSHO, Medicare, or Medical Assistance (Medicaid)
Services not considered "reasonable and necessary" according to standards of Medicare and Medical Assistance (Medicaid)
Experimental medical and surgical treatments, items, or drugs unless covered by Medicare or under a Medicare-approved clinical study
Surgical treatment for morbid obesity except when medically necessary
Elective or voluntary enhancement procedures
Cosmetic surgery or other cosmetic work unless criteria is met
Lasik surgery

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# UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): Summary of Benefits 2021

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## F. Your rights as a member of the plan

As a member of UCare's MSHO, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
  - Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, or public assistance status
  - Get information in other formats (for example, large print, braille, or audio) free of charge
  - Be free from any form of physical restraint or seclusion
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a format you can understand. This includes the right to get information on:
  - Description of the services we cover
  - How to get services
  - How much services will cost you
  - Names of health care providers
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
  - Choose a primary care provider (PCP). You can change your PCP at any time during the year
  - See a women's health care provider without a referral
  - Get your covered services and drugs quickly
  - Know about all treatment options, no matter what they cost or whether they are covered
  - Refuse treatment, even if your health care provider advises against it
  - Stop taking medicine, even if your health care provider advises against it
  - Ask for a second opinion. UCare's MSHO will pay for the cost of your second opinion visit.
  - Make your health care wishes known in an advance directive
- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
  - Get timely medical care



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**If you have questions**, please call UCare's Minnesota Senior Health Options (MSHO) Customer Service at 612-676-6868 or 1-866-280-7202 (toll free), TTY 612-676-6810 or 1-800-688-2534, 8 am – 8 pm, seven days a week. The call is free. **For more information**, visit [ucare.org](http://ucare.org).

## UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): Summary of Benefits 2021

- Get in and out of a health care provider's office. This means barrier free access for people with disabilities, in accordance with the Americans with Disabilities Act.
- Have interpreters to help with communication with your health care providers and your health plan
- **You have the right to seek emergency and urgently needed care when you need it.** This means you have the right to:
  - Get emergency services without prior authorization in an emergency
  - See an out-of-network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:
  - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
  - Have your personal health information kept private
- **You have the right to make complaints about your covered services or care.** This includes the right to:
  - File a complaint or grievance against us or our providers
  - Ask for a State Appeal (State Fair Hearing)
  - Get a detailed reason for why services were denied

For more information about your rights, you can read the UCare's MSHO *Member Handbook*. If you have questions, you can also call UCare's MSHO Customer Service.

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### G. What to do if you want to file a complaint or appeal a denied service or drug

If you have a complaint or think UCare's MSHO should cover something we denied, call the number at the bottom of the page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the UCare's MSHO *Member Handbook*. You can also call UCare's MSHO Customer Service.

- **For oral grievances and complaints, call UCare's MSHO Customer Service:**  
612-676-6868 or 1-866-280-7202, TTY 612-676-6810 or 1-800-688-2534, 8 am – 8 pm, seven days a week.
- **For oral appeals, call UCare Appeals and Grievances:**  
612-676-6841 or 1-877-523-1517, TTY 612-676-6810 or 1-800-688-2534, 8 am – 4:30 pm, Monday – Friday.
- **For written appeals, grievances and complaints, mail UCare at:**  
UCare



**If you have questions**, please call UCare's Minnesota Senior Health Options (MSHO) Customer Service at 612-676-6868 or 1-866-280-7202 (toll free), TTY 612-676-6810 or 1-800-688-2534, 8 am – 8 pm, seven days a week. The call is free. **For more information**, visit [ucare.org](http://ucare.org).

# UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): Summary of Benefits 2021

Attn: Appeals and Grievances  
P.O. Box 52  
Minneapolis, MN 55440-0052

- You can also fax your written appeal, grievance or complaint to UCare at: 612-884-2021 or 1-866-283-8015
- Or email us at: [cag@ucare.org](mailto:cag@ucare.org)

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## H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a health care provider, hospital or pharmacy is doing something wrong, please contact us.

- Call UCare's MSHO Customer Service. Phone numbers are at the bottom of the page.
- Call UCare's MSHO Fraud Hot Line 1-877-826-6847, 24 hours a day, seven days a week (Calls to this number are free). TTY 612-676-6810 or 1-800-688-2534 (Calls to this number are free), 8 am – 8 pm, seven days a week.
- Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- Or, call the Minnesota Fraud Hotline at 1-800-627-9977. The call is free.



**If you have questions**, please call UCare's Minnesota Senior Health Options (MSHO) Customer Service at 612-676-6868 or 1-866-280-7202 (toll free), TTY 612-676-6810 or 1-800-688-2534, 8 am – 8 pm, seven days a week. The call is free. **For more information**, visit [ucare.org](http://ucare.org).

## UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP): Summary of Benefits 2021

**If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call UCare's MSHO Customer Service:**

612-676-6868 or 1-866-280-7202 (Calls to this number are free.)

8 am – 8 pm, seven days a week

Customer Service also has free language interpreter services available for non-English speakers.

TTY: 612-676-6810 or 1-800-688-2534 (Calls to this number are free.)

8 am – 8 pm, seven days a week

These numbers require special telephone equipment and are only for people who have difficulties with hearing or speaking.

**If you have questions about your health:**

- Call your clinic if it's open. Follow your clinic's instructions for getting care when the clinic is closed.
- If your clinic is closed, you can also call UCare's 24/7 nurse line. A nurse will listen to your problem and tell you how to get care. (Examples: urgently needed care, emergency room.) The numbers for the UCare 24/7 nurse line are:

1-800-942-7858 (Calls to this number are free.) 24 hours a day, seven days a week.

UCare's MSHO also has free language interpreter services available for non-English speakers.

TTY: 1-855-307-6976 (Calls to this number are free.) 24 hours a day, seven days a week.

**If you need immediate behavioral health care, please call the Mental Health and Substance Use Disorder Triage Line**

612-676-6533 or 1-833-276-1185 (Calls to this number are free.)

8 am – 5 pm, Monday – Friday

UCare's MSHO also has free language interpreter services available for non-English speakers.

TTY 612-676-6810 or 1-800-688-2534 (Calls to this number are free.)

8 am – 5 pm, Monday – Friday

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**?** **If you have questions**, please call UCare's Minnesota Senior Health Options (MSHO) Customer Service at 612-676-6868 or 1-866-280-7202 (toll free), TTY 612-676-6810 or 1-800-688-2534, 8 am – 8 pm, seven days a week. The call is free. **For more information**, visit [ucare.org](http://ucare.org).