It’s time to choose your health plan

At UCare, we know comparing and choosing health plans can be complicated. Use this guide to find out how to choose the right health plan for you and your family.

Key dates to remember

Oct 15, 2019
You’ll be able to compare plan information at ucare.org/ifp and at mnsure.org

Nov. 1, 2019 – Dec. 23, 2019
Open enrollment

Step 1
Check the service area and provider network.

Is the plan offered where you live?
Make sure the plan you’re interested in is available in the county where you live. The map below shows where UCare plans are offered.

UCare Individual & Family Plans are available in these counties:

- Aitkin
- Anoka
- Benton
- Carlton
- Carver
- Cass
- Chisago
- Cook
- Crow Wing
- Dakota
- Hennepin
- Isanti
- Itasca
- Kanabec
- Koochiching
- Lake
- Mille Lacs
- Morrison
- Pine
- Ramsey
- St. Louis
- Scott
- Sherburne
- Stearns
- Todd
- Wadena
- Washington
- Wright

UCare Individual & Family Plans with M Health Fairview are available in these counties:

- Anoka
- Carver
- Chisago
- Dakota
- Hennepin
- Isanti
- Ramsey
- Scott
- Sherburne
- Washington

Who’s in the network?
Choosing providers that are part of UCare’s network helps keep your health care costs down. You can find out which doctors, hospitals, clinics and pharmacies are in the UCare network at search.ucare.org.
If a lower monthly payment is your top priority, consider a plan with a lower premium and higher out-of-pocket costs (deductibles, coinsurance and copays). Individuals who don’t anticipate major health expenses sometimes consider lower premium plans.

If you would prefer more protection and lower out-of-pocket costs (deductibles, coinsurance and copays), consider a plan with a higher monthly premium. People who have ongoing health needs may feel more comfortable with the protection these plans offer.

In general, it’s up to you to determine the balance between the cost of your monthly premium and the medical costs you’d be responsible for if you became ill or injured.

UCare has a variety of plans to meet your needs.

UCare offers a choice between upfront copay plans and high deductible plans that can be paired with a Health Savings Account (HSA). All UCare plans offer two great networks: the large UCare network that now includes Allina or the M Health Fairview network (the new name for the combined healthcare services of Fairview, HealthEast and M Health.)

UCare’s copay plans offer four coverage levels:

- **Core**: minimum coverage for major health costs
- **Bronze**: basic coverage with lower monthly premiums and higher out-of-pocket costs
- **Silver**: medium level coverage and monthly premiums
- **Gold**: higher monthly premiums and lower out-of-pocket costs

**To qualify for UCare Core, you must be under 30 years old or be eligible for a hardship exemption.**

UCare’s HSA-compatible plans offer a lower monthly premium and three potential ways to save on your taxes. These plans can be a good choice if you don’t manage a chronic health condition, don’t anticipate a lot of medical expenses in the coming year, and are comfortable keeping track of what you spend on health care. Additionally:

- You have the same network options as our other plans and a choice of two coverage levels—silver or bronze.
- HSA funds can be used to pay for eligible health expenses including medical, dental, vision and prescription costs.
- If you pair your plan with a health savings account, you can deposit up to $3,500 each year; withdraw dollars tax-free to spend on qualified medical expenses; and earn interest on your account tax-free. Any funds left in your HSA roll over from year to year — you never lose them. When you reach age 65, you can use your HSA funds for any purpose, not just health care.

**Step 2**

**How much coverage do you need?**

- **Core**: $2,000
- **Bronze**: $1,500
- **Silver**: $1,000
- **Gold**: $500

**Step 3**

**See if you qualify for a subsidy.**

Go to [plans.ucare.org](http://plans.ucare.org) to compare plans for individuals and families and to get an estimate of what kind of subsidy you may be eligible for. The estimate is based on your household and income information. Remember, you can only claim your subsidy when you enroll in a plan through MNsure.

- If you qualify for a premium subsidy (also known as the Advance Premium Tax Credit or APTC), your tax credit will be applied to the premium of any level plan you choose.
- You may also qualify for a cost-sharing reduction (CSR) subsidy to lower your deductible and out-of-pocket limit. However, this cost reduction only applies to silver-level plans.

**Note:** UCare Core is not eligible for APTC or CSR. Subsidies are determined by MNsure.
**Step 4**

**Compare plans.**

These charts show basic coverage information for UCare Individual & Family and UCare Individual & Family Plans with M Health Fairview. Find the deductible levels, copays and prescription drug coverage that fit your needs.

**Traditional copay plans**

<table>
<thead>
<tr>
<th></th>
<th>UCARE INDIVIDUAL &amp; FAMILY PLANS</th>
<th>UCARE INDIVIDUAL &amp; FAMILY PLANS WITH M HEALTH FAIRVIEW</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Core</td>
<td>Bronze</td>
</tr>
<tr>
<td>Individual deductible</td>
<td>$8,150</td>
<td>$5,900</td>
</tr>
<tr>
<td>Family deductible</td>
<td>$16,300</td>
<td>$11,800</td>
</tr>
<tr>
<td>Individual out-of-pocket limit</td>
<td>$8,150</td>
<td>$8,150</td>
</tr>
<tr>
<td>Family out-of-pocket limit</td>
<td>$16,300</td>
<td>$16,300</td>
</tr>
<tr>
<td>Office visit/urgent care</td>
<td>$30 copay first three primary care office visits, then 0% after deductible</td>
<td>$60 copay first three office visits, then 30% after deductible</td>
</tr>
<tr>
<td>Retail and online visits</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Preventive care</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Preferred generic drugs</td>
<td>0% after deductible</td>
<td>15% copay per prescription.</td>
</tr>
<tr>
<td>Non-preferred generic drugs</td>
<td>0% after deductible</td>
<td>25% copay per prescription.</td>
</tr>
<tr>
<td>Preferred brand drugs</td>
<td>0% after deductible</td>
<td>$200 copay per prescription.</td>
</tr>
<tr>
<td>Emergency room</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Diagnostic tests</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Hospital stays</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
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**Health Savings Account-compatible plans**

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<tr>
<td></td>
<td>Bronze</td>
<td>Silver</td>
</tr>
<tr>
<td>Individual deductible</td>
<td>$6,800</td>
<td>$3,300</td>
</tr>
<tr>
<td>Family deductible</td>
<td>$13,600</td>
<td>$6,600</td>
</tr>
<tr>
<td>Individual out-of-pocket limit</td>
<td>$6,800</td>
<td>$6,500</td>
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**Step 5**

**Estimate your monthly premium.**

It's easy to find your estimated monthly premium when you use the online shopping tool at plans.ucare.org. The tool will ask for basic information including your ZIP code, number of household members you need to cover, your tobacco use and your annual income to provide an estimate of your subsidy. You'll then see plan options available where you live, and your monthly premium. To estimate your final monthly premium, subtract the subsidy.

You can print or email yourself the plan details so you have the exact information you need when you enroll on MNsure.org. When you provide your household information on the MNsure site, you'll see the exact subsidy amount you can receive.
About UCare

UCare is an independent, nonprofit health plan providing health care and administrative services to more than 430,000 members throughout Minnesota and parts of western Wisconsin. UCare partners with health care providers, counties, and community organizations to create and deliver Medicare, Medicaid and Individual & Family health plans.

Statement of Nondiscrimination

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