



Spring 2020

## Member Update

**We are UCare —  
going the extra mile for you**

We remain focused on keeping our promise to you. That means providing service you expect and helping you access the care you need. We de-complicate, advocate and always go the extra mile to help you, our loyal members. You are at the center of all we do. Know that you can count on us in times of need. During this time of uncertainty, we're here for you and are covering your COVID-19 testing and treatment.

**Stay safe, take care and be well.**

## Inside this issue

**Report to the Community**

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**UCare by the numbers**

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**Managing health care**

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**Working together for your health**



# We're here for you.

Dear member,

Welcome to spring, a time of renewal. Your health and well-being are as important to us as they are to you. Know we're committed to helping you access the care you need, when you need it, even if by telephone or video visits. We're here for you.

Whether you're staying home and making the changes needed to keep yourself and our community safe from the spread of COVID-19 — or working on the front lines in an essential service — we salute you! As we continue adapting to our new normal and look forward to ongoing progress in monitoring and preventing the virus, we are grateful for your strength and resilience.

At UCare, we're marking 36 years of service to you, our valued members. In this issue, we present our 2019 highlights and annual report to the community. As you'll see, UCare remains strong and stable. And last year we continued to grow and to invest in improvements — including major new technologies — that will improve service in the future.

It's an honor to be your health plan and cover your health care needs. Thank you for being a UCare member. For 36 years, you've given us a reason to work hard for you. Here's to many more.



Yours in good health,

Mark Traynor  
President and CEO

# 475,000+ members

**1,925,691**

visits to fitness  
and activity centers

**7,759,906**

prescriptions  
covered\*

**259,385**

wellness visits  
covered\*

**3,199**

car seats distributed  
with safety education  
instructions\*

**81,565**

interpreter-assisted  
and bilingual staff  
customer service calls\*

**869,179**

rides to and from  
health care  
appointments\*  
(estimated)

**812,127**

health incentives for  
preventive care  
and screenings\*

**1,790**

prenatal outreach  
calls to support  
new moms\*

**1,377**

UCare Mobile Dental  
Clinic appointments\*  
**25%** in greater MN

\*in 2019

## 2019 Highlights

- For the 10th consecutive year, UCare was named a Star Tribune Top 150 Workplace. Ranked 16th in the large employer category, UCare is one of only a handful of companies to earn the recognition in all 10 years of the awards program.
- UCare's Medicare Advantage plans and Individual & Family plans received highly rated accreditation from the National Committee for Quality Assurance (NCQA). We were awarded an "Excellent" rating for our Minnesota UCare Medicare plans. Our Individual & Family plans available through MNsure also received the highest possible status of "Accredited" for marketplace plans.
- The UCare Foundation awarded grants to promote health equity in communities across the state to improve social conditions and access to care for Minnesotans. Especially aimed to improve the lives of those living in rural communities where health disparities are widespread.
- UCare expanded the geographic reach of our Prepaid Medical Assistance Program (PMAP) and UCare Connect + Medicare plans to serve more Minnesotans. Extending our services and people power to more counties helps people access the health care they need, when they need it.



UCare is an independent, nonprofit health plan provider serving more than 475,000 Minnesota and Wisconsin residents. Founded in 1984, UCare serves individuals and families shopping on MNsure, Medicare and Medical Assistance enrollees, and adults with disabilities.

The list below was current as of December 31, 2019.

### Senior Leadership

**Mark Traynor**  
President and Chief Executive Officer

**Julia Joseph-Di Caprio, M.D.**  
Senior Vice President  
and Chief Medical Officer

**Hilary Marden-Resnik**  
Senior Vice President  
and Chief Administrative Officer

**Beth Monsrud**  
Senior Vice President  
and Chief Financial Officer

**Daniel Santos, Esq.**  
Senior Vice President  
and Chief Legal Officer

**Ghita Worcester**  
Senior Vice President of Public Affairs  
and Chief Marketing Officer

### Board of Directors

James Pacala, M.D., Chair  
James Van Vooren, M.D., Vice Chair  
Patricia (Pita) Adam, M.D.  
Charity Bennett  
Tom DePhillips  
John Gross  
P. Jay Kiedrowski  
Teresa McCarthy, M.D.  
Peter J. Mitsch  
Patricia Nelson  
Allison O'Toole  
Robert Riskin  
William Roberts, M.D.  
Lance Teachworth  
Michael Wootten, M.D.

### Consumer leadership on our board

UCare reserves seats on our Board of Directors for members. Here are 2019 members who served in this role.

**Lance Teachworth** was elected to the Board in 2014 and 2017. He's a UCare Medicare member on UCare's Senior Member Advisory Committee (MAC) and serves on the Board's Compensation Committee. Lance was the Commissioner of the Minnesota Bureau of Mediation Services from 1994 through his retirement from state service in 2003.

**John Gross** was elected to UCare's Board in 2013 and 2016. A former Director of Health Care Policy with Minnesota's Department of Commerce, John is a UCare Medicare member serving on the Senior MAC and the Board's Compensation and Compliance Committees.

**Charity Bennett** was elected to the Board in 2016. Charity is a UCare Special Needs BasicCare member and advocate for brain injury and disabilities issues. Charity serves on the Board's Governance Committee and is a member of UCare's Disability Advisory Council.

**Patricia Nelson** was elected to UCare's Board in 2018. Patricia's health care experience includes management positions at Wyckoff Heights Hospital and Kings County Hospital Center (Addictive Treatment Center), both in Brooklyn, NY. She is a current member of UCare's Medicaid Member Advisory Committee.

**Robert Riskin** was elected to the Board in 2018. A current UCare Medicare member, Robert joined UCare's Senior Member Advisory Committee in 2016 and also serves on the Compensation Committee. He has held several leadership roles in business throughout his career and is a contributing writer to national publications.

**P. Jay Kiedrowski** served as UCare's At-Large Director from 2009 to 2019 and became a consumer director in 2019. He is a senior fellow at the University of Minnesota's Humphrey School of Public Affairs, and currently sits on UCare's Executive and Finance & Audit Committees, and serves as Chair of the UCare Foundation Council.

# Annual Report

## UCare Summarized Statement of Revenue and Expenses

### Revenues

	2019	2018
Premiums Earned	\$3,733,955,374	\$3,425,863,783
Accrued Taxes and Assessments	73,126,191	5,584,057
<b>Total Revenues</b>	<b>\$3,807,081,565</b>	<b>\$3,431,447,840</b>

### Expenses

Medical and Hospital Services	\$3,505,407,994	\$3,141,995,954
Administrative Expenses	291,860,838	269,253,572
<b>Total Expenses</b>	<b>\$3,797,268,832</b>	<b>\$3,411,249,526</b>
<b>Revenue Over Expenses</b>	<b>\$9,812,733</b>	<b>\$20,198,314</b>

## UCare Summarized Balance Sheet

### Assets

	2019	2018
Cash and Investments	\$898,044,743	\$1,038,167,727
Receivables, Net	220,467,731	211,927,600
Prepaid Expenses	8,290,369	5,610,189
Property and Equipment, Net	74,624,204	52,244,361
Restricted Assets	48,840,739	45,483,465
Other	1,600,049	1,242,882
<b>Total Assets</b>	<b>\$1,251,867,835</b>	<b>\$1,354,676,224</b>

### Current Liabilities and Net Assets

Claims and Settlements Payable	\$467,569,701	\$447,874,100
Trade Payable and Other	25,450,730	20,002,290
Accrued Taxes and Assessments	14,414,167	14,509,375
Accrued Compensation	14,673,124	12,480,518
Unearned Premiums	17,347,357	158,749,911
<b>Total Current Liabilities</b>	<b>\$539,455,079</b>	<b>\$653,616,194</b>
Long Term Liabilities	25,139,455	23,599,462
Net Assets	687,273,301	677,460,568
<b>Total Liabilities and Net Assets</b>	<b>\$1,251,867,835</b>	<b>\$1,354,676,224</b>

years ended December 31, 2018 and 2019

# Managing care, pharmacy benefits and coverage decisions

**Working together for your health** — We want you to get the most out of your UCare plan. Read on to learn ways we help you manage your health. Learn about health care and pharmacy benefits, quality improvement and more at [ucare.org/about-us](https://ucare.org/about-us). If you don't have access to the internet, call Customer Service at the number on the back of your ID card.

**Complex case management** — UCare provides services for members with more than one complex health condition. We want to help these members improve their health and quality of life, and to be involved in managing their health care.

UCare's Complex Case Managers are nurses who coordinate care and access to services. We encourage members or caregivers to contact us to learn if a member qualifies for this program. A referral form is also available at [ucare.org](https://ucare.org). If members do not meet this program's criteria, we may refer them to one of our disease management programs.

**Pediatric to adult care transition** — Mental Health/Substance Use Disorder Care – If you are receiving care for a mental health or substance use disorder, it is important for your mental health or substance use provider to communicate with your primary care provider. Communication between your providers allows you to receive the best possible care. You must complete a release of information (ROI) in order for your providers to communicate with each other. Please tell your primary care provider that you are receiving mental health or substance use disorder treatment, and that you wish to complete an ROI.

**Pharmacy benefits** — Members enrolled in a plan with a pharmacy benefit receive coverage for drugs included in that plan's list of covered drugs, or formulary. We develop these lists with a team of health care providers. Each plan list represents medications believed to be a necessary part of a quality treatment program. Members must use network pharmacies to obtain prescribed medications.

See the plan resources link at the top of our website for the most current drug lists and benefit information. Included is drug tier and cost share information as well as limits or restrictions, such as prior authorization, quantity limit and step therapy requirements. Also included is generic substitution information and how to request a formulary exception.

**Utilization Management** — Our coverage decision-making process is how our medical directors review and evaluate medical necessity, appropriate care, and efficiency of health care services, procedures and facilities. This function supports our goal to provide members the right care at the right time.

We base UCare's utilization management decision making on appropriate care and services, and coverage. We do not pay providers for denials of service or authorizations. We do not encourage decisions that limit the use of services.

Members can access utilization management staff Monday through Friday, 8 am to 5 pm, as follows:

- Call 612-676-6705 or 1-877-447-4384 toll free. Leave messages on voice mailbox, even after hours (we accept collect calls).
- Fax to 612-884-2499.
- TTY 612-676-6810 or 1-800-688-2534 toll free.
- Interpreter services 24 hours a day, seven days a week by calling Customer Service at 612-676-3600 or 1-877-523-1515 toll free.

Go to [ucare.org/important-coverage-information](https://ucare.org/important-coverage-information) or call Customer Service at the number on the back of your UCare ID card.

**Quality Improvement** — UCare works to ensure members receive high-quality care. To ensure our quality program meets regulatory standards and guidelines, we evaluate for effectiveness and value every year. The results of the quality program evaluation help us develop, prioritize and track our progress toward our quality plans and goals. Find our quality program evaluation and more on [ucare.org/quality-highlights](https://ucare.org/quality-highlights).

# Helping members who may be struggling with mental health and substance use disorders

The path to recovery from a substance use disorder or management of a mental health condition can be confusing and complex. Even more so during a worldwide pandemic that has closed the offices of many care providers and practitioners.

Often, a mental health or substance use disorder diagnosis can lead to a physical condition diagnosis and vice versa. It's important that members get the right support to manage any co-existing mental and physical health conditions.

## Helpful resources

That's where our mental health and substance use disorder resources can help. UCare's professional and highly trained staff are our top resource. They can help members better understand the range of options available for services and care, and help find the right level of care at the right time.

Our dedicated staff help support members and their families through our recently launched Mental Health and Substance Use Disorder Triage Line for:

- Help during a crisis
- Referrals to our case management and other services
- Consultations with our case managers

- Help to find in-network and specialty care mental health and substance use providers
- Approvals and alerts for mental health and substance use services
- Connections to community resources

Many UCare health plans cover mental health and substance use care as an essential health benefit, much like it does for care of a medical need. For questions about your specific plan benefits, call our Mental Health and Substance Use Disorder Triage Line. It's also a good idea to make sure that your provider is in-network before making an appointment to avoid unnecessary out-of-pocket costs.

Call the number on the back of your member ID card or visit [ucare.org/MHSUD](https://ucare.org/MHSUD) to learn more about these resources. We work to de-complicate and go the extra mile for you, our members.

## Help during a crisis

Staffed by trained responders, these resources below can help. If you or a family member is in a crisis or for ongoing help to manage a mental health or substance use condition, call for help right away.

### UCare's Mental Health and Substance Use Disorder Triage Line

Support Monday – Friday, 8 am – 5 pm and after hours through our 24/7 Nurse Line at no extra cost

612-676-6533 or  
1-833-276-1185  
(TTY 1-800-688-2534)

### Minnesota Department of Human Services Crisis Line

Talk or text 24/7 for free help

\*\*CRISIS (\*\*274747) or  
text "MN" to 741741

### National Suicide Prevention Lifeline

24/7 free and private support

1-800-273-8255 (TALK)

### Veterans Crisis Line

24/7 free and private support

1-800-273-8255,  
press 1 or text 838255

# So others know your wishes

## Discover the importance of advance health care directives

If you were unable to speak or act on your own behalf, would anyone know your health care wishes? Although it's difficult to discuss with loved ones, planning ahead lets you have a say so your wishes are followed.

### Plan ahead

Advance health care directives are legal documents that instruct your family and medical team on the kind of health care you want. If you are too sick to tell them yourself, those who care for you will have your wishes in writing.

You can also add instructions if you wish to receive or refuse any treatments not listed in the document. You may appoint a close family member or friend to make choices about your care if you are too sick to do so yourself. By planning ahead, you'll guide decisions your family may have to make for you.

Talk with your doctor about your plans as you write your wishes. The doctor is familiar with medical interventions, and may have insight that will help you and your family decide what you want.

### Learn more

To learn more about advance directives, please contact your health care provider, your attorney or Minnesota Board on Aging's Senior LinkAge Line® at **1-800-333-2433** toll free. TTY: Minnesota Relay at **711** or **1-800-627-3529** toll free. Monday - Friday, 8 am - 4:30 pm.

A suggested advance directive form is available from Honoring Choices® Minnesota at **honoringchoices.org**. This Twin Cities Medical Society initiative offers end-of-life care planning resources.

If you live in Wisconsin, you may call the Wisconsin Division of Public Health at **1-608-266-2536** to request an advance directive form.

### Our responsibilities

UCare complies with Minnesota's and Wisconsin's advance directives laws. We cannot refuse care or discriminate against a member based on whether he or she has an advance directive. We require providers to make note of any advance directive in your medical records. And, we educate our staff and provide community education on advance directives.

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# Keeping you covered during COVID-19

We're thinking of you during this trying time. Our highest priority is ensuring that you feel safe and stay healthy. We're applying the power of our hard-working staff to help you through this time of uncertainty. Know that we're here for you to help cover your COVID-19 testing and treatment.

We are committed to providing you the coverage and information you need to feel protected. If you have questions about COVID-19 coverage, call us at the phone number on your member ID card or find up-to-date information on **ucare.org**. We'll also continue to send you updates by phone, email and regular mail.

In addition to finding guidance and updates on **ucare.org**, check out Centers for Disease Control and Prevention as well as Minnesota Department of Human Services websites.

Rest assured that our people powered team is in constant communication with doctors, public health officials, and government leaders and regulators to keep you healthy. Know that UCare will continue to provide access to the care you need when you need it. We are here for you and will get through this difficult time together.



## Civil Rights Notice

Discrimination is against the law. UCare does not discriminate on the basis of any of the following:

- Race
- Color
- National Origin
- Creed
- Religion
- Sexual Orientation
- Public Assistance Status
- Age
- Disability (including physical or mental impairment)
- Sex (including sex stereotypes and gender identity)
- Marital Status
- Political Beliefs
- Medical Condition
- Health Status
- Receipt of Health Care Services
- Claims Experience
- Medical History
- Genetic Information

## Auxiliary Aids and Services

UCare provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner, to ensure an equal opportunity to participate in our health care programs. **Contact** UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

## Language Assistance Services

UCare provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. **Contact** UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

## Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You may contact any of the following four agencies directly to file a discrimination complaint.

### U.S. Department of Health and Human Services' Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- Race
- Color
- National Origin
- Age
- Disability
- Sex (including sex stereotypes and gender identity)

Contact the OCR directly to file a complaint:

Director  
U.S. Department of Health and Human Services' Office for Civil Rights  
200 Independence Avenue SW  
Room 509F  
HHH Building  
Washington, DC 20201  
800-368-1019 (Voice)  
800-537-7697 (TDD)  
Complaint Portal – <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

### Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you believe you have been discriminated against because of any of the following:

- Race
- Color
- National Origin
- Religion
- Creed
- Sex
- Sexual Orientation
- Marital Status
- Public Assistance Status
- Disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights  
Freeman Building, 625 North Robert Street  
St. Paul, MN 55155  
651-539-1100 (voice)  
800-657-3704 (toll free)  
711 or 800-627-3529 (MN Relay)  
651-296-9042 (fax)  
Info.MDHR@state.mn.us (email)

## Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- Race
- Color
- National Origin
- Creed
- Religion
- Sexual Orientation
- Public Assistance Status
- Age
- Disability (including physical or mental impairment)
- Sex (including sex stereotypes and gender identity)
- Marital Status
- Political Beliefs
- Medical Condition
- Health Status
- Receipt of Health Care Services
- Claims Experience
- Medical History
- Genetic Information

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. After we get your complaint, we will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have a right to appeal the outcome if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome period. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administration actions.

Contact **DHS** directly to file a discrimination complaint:

ATTN: Civil Rights Coordinator  
Minnesota Department of Human Services  
Equal Opportunity and Access Division  
P.O. Box 64997  
St. Paul, MN 55164-0997  
651-431-3040 (voice) or use your preferred relay service

## UCare Complaint Notice

You have the right to file a complaint with UCare if you believe you have been discriminated against in our health care programs because of any of the following:

- Race
- Color
- National Origin
- Creed
- Religion
- Sexual Orientation
- Public Assistance Status
- Age
- Disability (including physical or mental impairment)
- Sex (including sex stereotypes and gender identity)
- Marital Status
- Political Beliefs
- Medical Condition
- Health Status
- Receipt of Health Care Services
- Claims Experience
- Medical History
- Genetic Information

Phone: 612-676-3200  
1-800-203-7225 toll free  
612-676-6810 (TTY)  
1-800-688-2534 toll free

Email: [cag@ucare.org](mailto:cag@ucare.org)  
Fax: 612-884-2021

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

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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.

**Toll Free 1-800-203-7225, TTY 1-800-688-2534**

Attention. If you need free help interpreting this document, call the above number.

ያስተውሉ፡ ካለምንም ክፍያ ይህንን ዶኩመንት የሚተረጎምሎ አስተርጓሚ ከፈለጉ ከላይ ወደተጻፈው የስልክ ቁጥር ይደውሉ።

ما أذلاحة: إرتد مساعدة مجانية لتجرمة هه الوثيقة، ال على الرقم أعلاه.

သတိ။ ဤစာရွက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមលេខខាងលើ ។

請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သုဉ်ဟ်သးဘဉ်တက့ၢ်. ဖဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်, ကိးဘဉ်လိတဲစိနီၣ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາຍ, ຖ້າທາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງໂທໄປທີ່ໝາຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.




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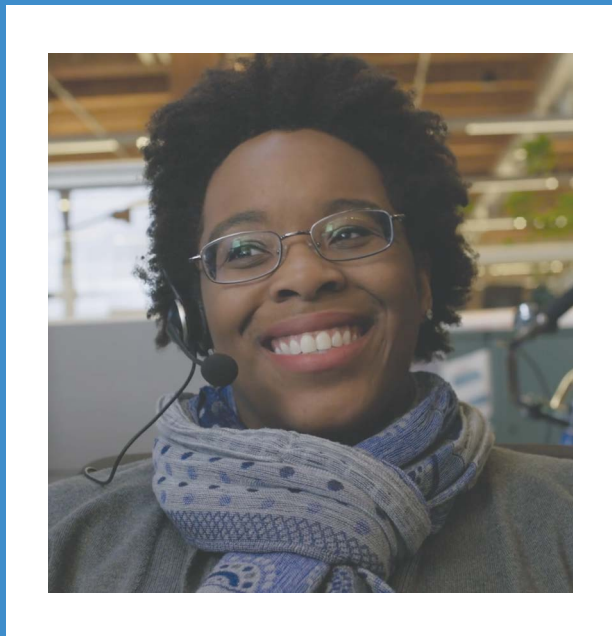
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# We're here for you.

By phone or online.

[ucare.org](https://ucare.org)

  
people powered health plans