



# COVID-19 member relief Q&A

## General IFP and Medicare

### **Q. Why are you providing premium payment discounts and extra coverage?**

A. We are concerned that members are missing essential care because of COVID-19. We also had lower costs in the past few months because of canceled services. Those lower costs enabled us to offer our members financial help. We're proud to be nonprofit; we reinvest in our members' health.

### **Q. Will our monthly invoice be discounted 20%, or will we be issued a refund check after?**

A. You will be billed the discounted premium payment amount in June for July and again in July for August. Your automatic bank withdrawal payment (EFT) will be discounted by 20%. If you use an automatic bank bill-pay process, you'll need to adjust your direct payment (you'll be refunded after if you don't).

### **Q. Why are you discounting premium payments by only 20%? Why not give us a free month or two?**

A. We need to keep funds available to cover delayed elective surgeries and other health care services as they are rescheduled in coming months. We also will retain funds to cover our members' COVID-19 testing, care and hospitalization, and be prepared for more waves of COVID-19 until there is a vaccine.

### **Q. Is UCare also waiving member costs for COVID-19 hospital observation stays?**

A. Yes.

### **Q. Will our premiums increase for 2021 because of the discount this year?**

A. We are still in the process of setting next year's premiums, but these actions have no bearing on next year's premiums. Our top priority is always to make care accessible and affordable for our members. You'll be notified of your next year's premiums in the fall.

### **Q. What happens if there is another wave of COVID-19 in the fall after the hospital cost waiver expires the end of September? Will you continue to cover member hospital costs?**

A. We'll re-evaluate the rate of COVID-19 hospitalizations in September and decide then if we'll extend the cost relief. Remember that you always have coverage for your hospital costs according to your policy. During the pandemic, we are waiving the costs that are your responsibility — copay, coinsurance, deductible.

**Q. When will my clinic resume normal services?**

A. Please call your clinic to check. Many clinics are offering telehealth services in place of in-person services to protect patients and employees. But as the Stay Home order lifts, more clinics will be making safety provisions to see patients in person.

**Q. What if I join UCare starting July 1st, August 1st, or mid-July or August?**

A. New members will also receive the 20% premium payment discount for July and August.

## **Medicare**

**Q. Does the 20% premium payment discount also apply to my \$22 Supplemental dental plan too?**

A. Yes.

**Q. What is the exact amount of my discount?**

A. Your July and August invoices will reflect the discounted amount. If you pay through automatic payment (EFT) we are discounting the amount pulled from your account. For example, a Metro Classic member (\$185) with Supplemental Dental (\$22) will get a \$41.40 discount in July and August. Amounts will differ for members with Late Enrollment Penalties (LEP) and Low-income Subsidies (LIS).

**Q. Where will I see the discount on my invoice?**

A. The 20% premium payment discount amount will appear in the Payment Detail section as your most recent payment amount on your July and August invoices.

**Q. My premium is paid through my Social Security check – how do I get the discount?**

A. You will receive a reimbursement check from UCare for July and August 2020.

**Q. My clinic took my copayment at my recent visit. How do I get a refund?**

A. Please contact UCare Customer Service for help getting a copay reimbursement.

**Q. When will Primary Care and Mental Health copays start to be waived?**

A. Starting June 1, 2020, copays for Primary Care and Mental Health Office visits will be waived for Medicare members. Many of our Medicare plans do not have copays for these services now (i.e. Classic and Complete) However, Group plans, Essentials Rx, and Prime members will have these copays waived for the rest of the year. Copays for Specialist visits will not be waived.

**Q. Group Medicare — What if UCare bills my former employer for my coverage?**

A. UCare's Billing team will be working with the employers to apply the discount to their retirees' premium. Contact the UCare Group Medicare Sales team for assistance.

**Q. I'm on UCare Medicare Prime and don't pay a premium. What's in this for me?**

A. Prime members will not be charged the \$25 Primary Care office visit copays for the rest of 2020. Other plans like Classic and Complete have monthly premium charges, but already have no copay for Primary Care visits in the benefit package.

**Q. Why are you waiving Primary Care copays when my plan already covers Primary Care visits 100%?**

A. UCare's plan options are varied. Some UCare plans have a \$0 premium but have Primary Care office visit copays, others have a monthly premium but no copay for Primary Care visits.

**IFP**

**Q. Why are you removing copays for primary and mental health visits for your Medicare members, but not for IFP members?**

A. Because of their age or qualifying disability, our Medicare members are more vulnerable to have complications from COVID-19 and, in general, have more health care needs or chronic conditions. We encourage all of our members to seek needed care and try telehealth from their safety of their homes if possible.

**Q. Did MNSure need to approve the premium payment discount?**

A. Yes. We consulted with MNSure and the Minnesota Department of Commerce before notifying members.

**Q. What is the exact amount of my discount?**

A. Your July and August invoices will reflect the discounted premium payment amount. The 20% discount will apply to the premium amount you pay each month. If you pay through automatic payment (EFT), the discounted amount will pull from your account. Our Customer Service team can also provide the amount.

**Q. Where will I see the discount on my invoice?**

A. Your July and August IFP premium invoices will reflect the 20% premium payment discount. The discount appears in the "past due amount" section as a credit. If you have any past due premiums, your premium discount was subtracted from the outstanding balance (i.e., past due amount minus the 20% credit). The adjusted amount owed is listed under the "total amount due" section.

**Q. What is my premium discount if I have an APTC (Advance Premium Tax Credit) subsidy?**

A. The premium payment you make for July and August will be discounted 20%. For example, if your plan premium is \$500 per month and you have a \$300 APTC subsidy, the discount amount will come off the \$200 payment you make. In this example, you would have a \$40 discount for July and \$40 discount for August.