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. Members were billed the discounted premium payment amount in June for July and again in July for August. Medicare members will also receive a discount for October. Automatic bank withdrawal payments (EFT) were discounted by 20%. If you use an automatic bank bill-pay process, you can 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. We are waiving the costs that are your responsibility — copay, coinsurance, deductible — through the end of 2020 when you have received a positive COVID-19 diagnosis.

Q. Will our premiums increase for 2021 because of the discount this year?
A. 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. How will member hospital costs be covered?
A. You will continue to be fully covered with no copay for COVID-19 tests and related clinic, urgent care, and emergency room visits and observation and inpatient hospital stays through the end of this year.

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. Many clinics are also seeing patients in person for some visits.
Q. Do the premium payment discounts apply to new members?
A. Yes, new members will also receive the 20% premium payment discount for if they were enrolled during a discounted month.

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 invoices reflect the discounted amount. If you pay through automatic payment (EFT) we discounted the amount pulled from your account. For example, a Metro Classic member ($185) with Supplemental Dental ($22) will see a $41.40 discount in July, August and October. Amounts 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 appears in the Payment Detail section as your most recent payment amount on your July, August and October 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, August and October 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 and through the end of 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 works directly with 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 the 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 reflect the discounted premium payment amount. The 20% discount applies to the premium amount you pay each month. If you pay through automatic payment (EFT), the discounted amount is pulled from your account. Our Customer Service team can also provide the amount.

Q. Where do I see the discount on my invoice?
A. Your July and August IFP premium invoices 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 was my premium discount if I have an APTC (Advance Premium Tax Credit) subsidy?
A. The premium payment you make for July and August was discounted 20%. For example, if your plan premium is $500 per month and you have a $300 APTC subsidy, the discount amount comes off the $200 payment you make. In this example, you would see a $40 discount for July and $40 discount for August.

Q. Why did you give Medicare members a third premium payment discount month and not IFP members?
A. Our Medicare members’ use of health care services and associated claims continued to be lower than expected this year, so we were able to share our savings with these members. We did not have these recent savings with our Individual and Family health plan members, but we are able to provide Individual and Family members with a premium rebate in September for the past years’ savings. Members will receive a letter and 2020 rebate check from UCare by September 30, 2020.