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UCare announces sweeping premium cuts across its 2024 Medicare portfolio

Medicare Part B premium giveback benefit added to \$0 PPO plan

MINNEAPOLIS, Oct. 2, 2023 — Affordability and convenience define [UCare's Medicare Advantage Plan](#) enhancements in 2024. As the Medicare shopping season begins, UCare has reduced premiums across its Medicare portfolio by an average of \$14/month, added a \$39/month Medicare Part B premium giveback and expanded service area to UCare Your Choice plans, and increased the network-free flexible allowance for dental care, eyewear and hearing aids.

[UCare's](#) robust portfolio includes a full slate of individual Medicare Advantage and Medicare Supplement plans designed to meet Medicare enrollees where they are in their health journey. The plans have an extensive provider network with 96% of providers in Minnesota, including large care systems Allina Health, CentraCare, Essentia Health, M Health Fairview and others.*

In 2024, UCare Your Choice plans – popular among recent retirees and those new to Medicare – will expand to serve more Minnesotans, with the \$0 plan being available statewide and the \$56 metro-area Plus plan expanding north. The \$0 plan flexible benefit allowance (pre-loaded on a card) will increase from \$900 to \$1,200 a year to pay for dental care, eyewear/contacts and hearing aids from any provider. The Plus plan premium is being reduced from \$75 to \$56, with its yearly flexible benefit allowance increasing from \$1,800 to \$2,000. With no network limitations, Medicare members can shop for these “extras” where they prefer, especially when traveling or escaping winter as “snowbirds”.

“We appreciate the value our Medicare members place on affordability, choice and a broad network of providers during their retirement. That’s why we focused on reducing costs and enhancing benefits that support our members’ whole health including their mental, dental and preventive health,” said Jay Sivasailam, Executive Vice President and Chief Growth Officer. “We also elevated our members’ experience by combining all supplemental benefits into one easy card.”

Every year UCare evaluates opportunities to enrich coverage and provide more value for its Medicare members. For 2024, the following changes offer significant value:

- **Wide-ranging premium cuts from \$10 - \$24 month** across the entire Medicare Advantage portfolio
- **Reduced prescription drug costs** with \$0 copay on tier 1 (preferred generics) drugs for all plans and a \$0 Part D drug deductible on UCare Your Choice and Your Choice Plus plans
- **\$0 copays for outpatient mental health services** and substance use disorder services on all plans
- **One card solution** for supplemental benefits such as over-the-counter (OTC) medicine and supplies, food discounts and flexible spending allowance
- **Increased Medicare Part B premium giveback** in the Value Plus (MA-only plan) from \$30/month to \$50/month
- **Inflation Reduction Act** \$35/month insulin and no-cost Medicare Part D vaccines such as the hepatitis, RSV, shingles, tetanus and travel vaccines

Medicare shoppers can learn about UCare's 2024 plans by:

- Visiting [UCare's Medicare site](#)
- Attending a [meeting](#) (in-person and online options)
- Talking with their insurance broker
- Calling UCare sales at 1-877-523-1518, 8 am to 5 pm, Monday through Friday
- Emailing sales@ucare.org

About UCare

[UCare](#) is an independent, nonprofit health plan providing health care and administrative services to more than 600,000 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.

The health plan addresses health care disparities and care access issues through a broad array of community initiatives. UCare has received Top Workplace honors from the Star Tribune for 14 consecutive years since the rankings began in 2010.

Additional Information

This information is not a complete description of benefits. Call 1-877-523-1518 (TTY users call 1-800-688-2534) for more information.

UCare is an HMO-POS/PPO plan with a Medicare contract. Enrollment in UCare depends on contract renewal.

* Note that network size is more limited in two UCare Medicare plans – UCare Medicare with M Health Fairview & North Memorial and EssentiaCare.

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