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UCare enhances Individual & Family health plans for MNsure shoppers in 2024

***Lower deductibles, expanded maternity benefits and
new wig coverage benefit members***

MINNEAPOLIS, Oct. 30, 2023 — With open enrollment starting this Wednesday, [MNsure](#) market leader [UCare](#) is enhancing its [Individual & Family plans](#) in 2024 to offer more support for: pregnant moms and their babies, members with conditions causing hair loss, and those using certain brand and specialty drugs. Some plans also feature lower deductibles in 2024.

The independent community-based health plan's Individual & Family plan portfolio encompasses a wide range of both HSA-compatible and copay designs; an array of wellness programs and discounts promoting healthy living; and a broad provider network in its 77-county service area. M Health Fairview plans are available in 10 metro counties.

Maternal Health

Studies show health disparities in maternal health vary widely among different populations. To increase its impact on health equity, UCare is expanding maternity benefits in 2024 to support person-centered pregnancies, births and postpartum experiences. Members will receive a reimbursement of up to \$200 for childbirth education and coverage of doula and midwife services.

Hair Prosthesis (Wigs)

Another area of investment supports members experiencing hair loss due to certain conditions. In 2024, Individual & Family plans will expand coverage for wigs beyond the currently covered alopecia areata. UCare will cover up to \$600 per prosthesis for those losing their hair due to chemotherapy and/or radiation to the head and neck, and other types of alopecia (totalis and universalis).

In 2024, UCare's premiums will increase an average of 5.5% to keep pace with the rising cost of health care. UCare continues to offer competitively priced plans. To offset premium increases in 2024, UCare's Silver and Gold copay plans – renamed Silver

StandardRx and Gold StandardRx – will shift from coinsurance to flat rate copays on non-preferred brand and specialty drugs. If prescriptions cost less than the standard copay, members will pay the lesser amount. Silver StandardRx, Gold Access and the Bronze copay plans also have reduced deductibles in 2024.

“As we do every year, we look for opportunities to improve coverage and affordability for Minnesotans who buy their and their family’s insurance through MNsure,” said Jay Sivasailam, UCare Executive Vice President and Chief Growth Officer. “We are pleased to offer new benefits supporting improved maternal health outcomes and the wellbeing of members experiencing hair loss. Members who no longer qualify for Medicaid during the Medicaid redetermination process can transition to our member-centered Individual & Family MNsure plans with significant subsidies.”

With a large provider network and low premiums, UCare has been a top choice on MNsure for the past five years. UCare currently has the largest market share of members who purchase individual and family coverage on MNsure. The nonprofit, community-based plan serves more than 48,000 of these members.

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 Workplaces honors from the Star Tribune for 14 consecutive years since the rankings began in 2010.

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