

Health Lines

November 2020



Summary of UCare Health Care Plan Benefit Changes for 2021

UCare Medicare Plans Benefit Changes for 2021:

UCare is pleased to offer several new Medicare Advantage plans in 2021, including \$0 premium options in all regions of the state. All 2021 plans will cover supplemental benefits for vision, hearing and a range of dental options. All but two plans will include prescription drug coverage.

UCare is happy to report 2021 Medicare plan premiums will either stay the same or decrease. This is especially important considering the impact of the COVID-19 pandemic on Medicare members, who are concerned about continued access to affordable coverage that meets their needs.

One plan option, UCare Total, will not be available in 2021. Total members wishing to remain with UCare will select from other Medicare options next year. All other Medicare Advantage plan options will remain, and most include 96% of Minnesota providers in network. UCare's two partner plans will also return next year. EssentiaCare will add Pine County to its service area for Grand and Secure plans and is introducing a new plan in limited counties. UCare Medicare with M Health Fairview and North Memorial Health will continue to be available in eight Twin Cities Metro counties. Medicare Advantage Group plans will also continue to be available in Minnesota and parts of Wisconsin.

UCare is introducing several new plan options in 2021:

- **UCare Prime (South)**, a \$0 Medicare plan that includes prescription drug coverage, available in southern Minnesota.
- **UCare Aware**, a \$26 Medicare plan that includes prescription drug coverage, available in the Metro and northern Minnesota.
- **EssentiaCare Access**, a \$0 Medicare plan that includes prescription drug coverage, available in St. Louis County and three Wisconsin counties.
- **UCare Value Plus**, a \$0 Medical-only plan, available statewide, and likely appealing to veterans who get most care needs met by the VA system.

UCare is also focused on reducing out-of-pocket cost for Medicare members in 2021 by lowering primary care, specialist

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and hospital copays on several plans, offering coverage for labs at \$0 cost on all plans and increasing coverage for extras like eyewear, contact lenses and hearing aids. UCare will continue to work with outside delegates to administer certain benefits, including:

- **TruHearing** for routine hearing exams, hearing aids and hearing aid fittings and evaluations.
- **Healthy Savings OTC** for the over-the-counter benefit, changing from \$25 per quarter to \$50 semiannually.
- **Delta Dental** for administering both current and new dental benefits.
- Certain UCare plans will also continue to offer targeted benefits for members with chronic health conditions in 2021 (although there will not be new condition-specific benefits).

UCare Medicare members can save significant out-of-pocket costs on Part D prescription drugs, thanks to two major changes for 2021: 1) UCare's participation in an insulin savings model program that allows UCare to offer select insulins on all plans with drug coverage for a \$30-\$35 copay and 2) moving the Shingrix shingles vaccine from Tier 3 to Tier 1 in UCare's drug formulary for Medicare products.

New Medicare Plan Offerings:

Institutional Special Needs Plan (I-SNP)

UCare and partner Genevive are excited to offer two Institutional Special Needs Plans (I-SNP) options in 2021. The UCare Advocate Choice and UCare Advocate Plus (HMO I-SNP) plans will serve adults with Medicare who have lived in a nursing home for more than 90 days and those in assisted living or memory care who are assessed as needing nursing home level of care. The UCare Advocate plans are Medicare-only plans, serving residents of participating facilities in a 14-county service area that includes: Anoka, Benton, Chisago, Dakota, Hennepin, Isanti, Mille Lacs, Morrison, Ramsey, Rice, Scott, Stearns, Washington and Wright counties.

The UCare Advocate care model focuses on in-facility primary care and care coordination from Genevive, a leader in Minnesota geriatric care. The model of care is focused on high-touch care management to improve outcomes through reduced ER, inpatient and out-of-facility care visits. The UCare Advocate plans have low premiums and competitive cost sharing meant to support members and families who are absorbing the cost of facility-based care. Each plan includes supplemental hearing aid, vision and dental allowances, over-the-counter drug coverage, limited transportation, and special benefits to support members with COPD or heart failure.

Medicare Supplement Plans

In late 2020, UCare introduced Medicare Supplement plans (also known as Medigap or MedSupp) in all Minnesota counties. These plans provide additional coverage for individuals with Original Medicare, filling in the "gaps" in payment left over after Original Medicare pays for medical services. These include deductibles, copayments, coinsurance and other out-of-pocket costs.

Three plan options are available:

- UCare Basic Medicare Supplement (Basic Supplement Plan)
- UCare Extended Basic Medicare Supplement (Extended Basic Plan)
- UCare \$20/\$50 Copay Medicare Supplement (Copayment Plan N)

All three options cover Silver Sneakers and tobacco cessation.

UCare Individual & Family Plan Changes for 2021:

2021 marks another year of significant expansion for UCare's Individual and Family Plans (IFP). We are pleased to extend our broad-network coverage options to Minnesotans in 49 additional counties, reaching a total service area of 77 counties across the state and adding a number of new providers. In addition, we will launch a new, focused-network Gold plan option with M Health Fairview, available in the same 10-county greater metro area served by our current M Health Fairview Bronze and Silver plans.

IFP rates and benefits will continue to be stable in 2021. On average, our premiums will increase less than 2%, and we will once again offer some of the lowest rates and one of the largest provider networks on MNsure. As in 2020, UCare plans will feature both HSA-compatible and copay designs, as well as a wide array of wellness programs and discounts that promote healthy living and provide additional value to consumers. There will be no major changes to the Essential Health Benefits (the core set of covered services), and we will continue to offer our popular benefits on select plans, including up-front copays for office visits and prescription drugs, unlimited online and retail care at no cost, and more. As in each year, certain cost-sharing changes will be necessary to keep track with market dynamics and updated federal guidelines and calculators. Changes include the following:

- A lower deductible on Silver HSA plans.
- Higher out-of-pocket limits on all standard plans.
- Higher coinsurance on Bronze and Silver HSA plans.
- Extension of the \$25 copay cap on Insulin to include certain other Diabetes medications (while the \$25 Insulin cap will apply to all IFP plans, the extended benefit will only apply to Bronze, Silver and Gold copay plans).

All UCare Individual and Family Plans will be available exclusively through MNsure, Minnesota's health insurance marketplace. Providers must have Qualified Health Plan (QHP) listed in their agreement, in order for them to be considered an in-network provider for this product.

State Public Programs (SPP) Benefit Changes for 2021:

COVID-19 Flexibilities

UCare remains focused on the COVID-19 pandemic and its effect on our members. We continue to follow Minnesota Department of Human Services (DHS) telehealth guidelines and other flexibilities in-place as a result of COVID-19. We will monitor state and federal policy changes and communicate any changes to these policies. For more information on these services, visit [UCare's COVID-19 Information for Providers](#).

Medicaid Plans

Beginning in early 2021, UCare will cover unlimited eVisits, or virtual visits, at no cost for all SPP members via [virtuwell](#). eVisits offer another safe alternative for members seeking after-hours care or care without going into the clinic. Members will be able to use [virtuwell](#) to initiate care online 24/7. virtuwell can diagnose and treat over 60 conditions including flu, pink eye, skin conditions and UTIs. Members can access care without leaving home and pick up any prescribed medications sent to their preferred pharmacy.

There will be no change to co-pays for UCare PMAP, MnCare, Connect (SNBC) or Minnesota Senior Care Plus plans. The most prominent benefits focus in the 2021 Minnesota Health Care Programs mandated benefits is the continued definition and revision of the Housing Stabilization Services (HSS) benefit, which become covered for all Medicaid plans (not MinnesotaCare) in mid-2020. HSS is a set of services designed to support people with disabilities and seniors experiencing housing instability or unnecessary institutionalization to find and retain housing in the community. DHS identifies enrollees eligible for this service and health plans work with DHS-enrolled community agencies to provide the service, and transportation to this service is covered. Learn more about HSS [here](#).

Dual Eligible Special Needs Plans

UCare's Minnesota Senior Health Options (MSHO) will feature a number of new supplemental benefits in 2021. Added coverage includes: additional dental coverage (including added x-ray and deep cleaning coverage), photochromatic lens tinting for eyewear, expanded Independent Living Skills training coverage as well as increased budget and covered items for bath and home safety items. To support member safety and connectedness, UCare will offer the Reemo smartwatch for activity and health tracking, one-touch call center support and enhanced caregiver connection. To help members with weight management, UCare will offer WW

(Weight Watchers) vouchers for in-person and virtual workshops, which also includes access to wellness and weight management apps.

UCare is proud to offer a new Memory Support Kit for members with dementia – providing a range of products to promote memory fitness, positive memories, and calming to support members at any stage of dementia. For caregivers of UCare MSHO members with dementia, Parkinson’s, MS or ALS, we will cover supplemental caregiver support and resources through the M Health Fairview Caregiver Assurance program. UCare will further support caregivers of MSHO members with dementia with up to eight hours of respite per month. Respite and Caregiver Support will be available to members with Elderly Waiver who have used their Elderly Waiver budget for other services, or members without Elderly Waiver.

UCare’s Connect + Medicare (SNBC-integrated) will also have new supplemental coverage in 2021. In addition to added coverage for three round-trip rides per week to Silver Sneakers participating health clubs, UCare Connect + Medicare will include expanded dental coverage including one crown per year, expanded x-ray, periodontal, sealant and fluoride varnish coverage and supplemental deep teeth cleaning coverage in 2021.

UCare’s Update About Direct Access and the Parallel Process for Substance Use Disorder (SUD) Treatment Services

Effective no later than Oct. 1, 2020, Minnesota Department of Human Services (DHS) transitioned to the direct access model. This model allows people a choice in provider, as well as allowing them to go directly to a provider in order to receive a “comprehensive assessment.” See the [DHS June 8th memo](#).

Due to direct access and the parallel process, members can continue to receive either Rule 25 or Comprehensive Assessment as a gateway to access Substance Use Disorder treatment. This parallel process will remain in place until July 1, 2022, when the Rule 25 Assessment will be phased out.

UCare does not require a prior authorization for a Rule 25 or Comprehensive Assessment, and we will continue to allow the Rule 25 or the Comprehensive Assessment to be submitted for notification of the initiation of substance use disorder services, thereby allowing direct access.

If there are questions related to any Mental Health or Substance Use Disorder services, or if we can be of assistance in any way, please contact our Triage Line at 612-676-6533.

UCare 2020 Provider Manual Update

The [2020 Provider Manual](#) has been updated to reflect current business practices. See the Oct. 14 Change Table for quick links to updates in these chapters:

- Provider Services
- Sales & Marketing
- Member Enrollment and Eligibility
- Provider Credentialing
- Claims & Payments
- Health Promotion
- Transportation

The latest version of the Provider Manual is available at home.ucare.org/providers then click "Provider Manual.

UCare’s First Virtual “A Salute to Excellence!” Celebrates 21 Providers

UCare held its 12th annual – and first virtual – “A Salute to Excellence!” event Thursday evening, Oct. 1, 2020. The event honored 21 Minnesota clinics and care systems with top results in 2019 Healthcare Effectiveness Data and Information Set (HEDIS) measures. Awards were given for health care providers’ performance delivering high-quality care to UCare’s Medicare, Medicaid and Special Needs Plan members.

This year’s A Salute to Excellence! was hosted online, with more than 70 health care clinicians and staff in attendance. The evening opened with remarks from UCare President and CEO Mark Traynor. “Our health care provider partners are essential to UCare’s people power. Especially during a public health crisis, we owe our providers profound thanks for continuing to serve our members and provide them a path for their best health,” said Traynor at the event. “You’re on the front lines every day making a difference for our members.”

A Salute to Excellence! honored the following clinics and care systems from across Minnesota and western Wisconsin:

- Alexandria Clinic
- Allina Health
- Altru Health System
- Bluestone Care Coordination
- CentraCare
- Community-University Health Care Center, University of Minnesota
- Essentia Health
- Fairview Mesaba Clinics
- Fairview Physician Associates Network
- Genevive
- Gundersen Health System
- HealthPartners/Park Nicollet
- HealthPartners/Stillwater Medical Group
- Hennepin Healthcare System
- Integrity Health Network
- M Physicians
- Mayo Clinic
- NorthPoint Health & Wellness Center
- Olmsted Medical Center
- Sanford Health
- Winona Health Services

UCare Car Seat Distributions During COVID-19

Our car seat partners are taking steps to ensure UCare members still have access to free car seats and safety education during COVID-19. To promote the health and safety of our partners and UCare families, many of our partners are taking the following steps:

- Offering car seat safety education virtually and/or over-the-phone.
- Minimizing person-to-person contact during car seat drop-off/pick-up.
- Wearing personal protective equipment (mask, gloves, etc.).

Due to COVID-19, we’ve seen a decrease in the number of families receiving car seats through our program compared to previous years. Please continue to advise members to contact UCare for more information on eligibility and how to obtain a free car seat and safety education.

Phase 3 of COVID-19 Provider Relief Funding Available

On Oct. 1, U.S. Department of Health and Human Services (HHS) announced \$20 billion in Phase 3 provider relief funding will be released to providers on the front lines of the COVID-19 pandemic. Under Phase 3, providers who have already received Provider Relief Fund payments may apply for additional funding. Previously ineligible providers are also eligible, including those who started practicing in 2020, a wider group of behavioral health providers, residential treatment facilities, chiropractors and eye and vision providers that have not yet received Provider Relief Fund distributions. **Providers may apply for Phase 3 funding through Nov. 6, 2020.**

Visit the [CARES Act Provider Relief Fund: For Providers](#) webpage for a description of all eligible Phase 3 General Distribution provider types and how to apply.

COVID-19 Information for Providers Page Update

October 2020 updates to [COVID-19 Information for Providers Web pages](#) includes the following:

- On the [Authorizations page](#), updated the end date to Dec. 31, 2020, for the waiving of prior authorization and notification requirements for certain post-acute care services.

Documentation Improvement: Diabetes

With the year coming to an end, it is important for providers to take a moment to make sure chronic conditions are being captured properly and to the highest degree of specificity during a patient's visit. Chronic conditions such as diabetes often do not get documented to the highest level of specificity. Diabetes is a chronic life-long condition that requires management. Documenting diabetes to the highest degree of specificity will help with proper medical management and improve the quality of care for the patient.

When documenting diabetes, be sure to include the following:

- Type of diabetes – type 1, type 2 or secondary, due to underlying condition.
- Document any complications of diabetes.
- Note whether diabetes is controlled, uncontrolled, inadequately controlled or poorly controlled.
- Treatment plan: document whether patient is on insulin, or if diabetes is controlled by diet and exercise.
- Identify when comorbidity is not due to diabetes.
- Document current status of any amputations or dialysis status.

Complete and clear medical documentation of diabetes plays a significant role in patient care. The accurate and thorough reporting of all conditions to the patient's disease severity level allows the patient to be identified for disease or care management that assist with improving health status.

Provider Assistance Center Holiday Hours

The Provider Assistance Center will be closed for Thanksgiving (Nov. 26-27). If you need assistance during this time, self-service will be available through the Interactive Voice Response (IVR) system or log into the [Provider Portal](#) to verify member eligibility, check claim status or send a message to PAC.



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