



### Health Care Plan Benefit Changes for 2023

#### UCare Medicare Advantage

UCare will offer a broad portfolio of Medicare Advantage plans across the state of Minnesota for 2023, including two new Medicare Advantage PPO plans in the Twin Cities metro. There are premium reductions on many plans, several benefit enhancements and minimal negative changes. All Medicare products will continue to cover supplemental benefits for vision and hearing, as well as provide a range of dental benefits. All but two plans will include prescription drug coverage.

UCare’s broad provider network is available to both UCare Medicare HMO-POS members and to members who join the new PPO plan, UCare Your Choice, in the metro.

Our partnership plan with Essentia Health, EssentiaCare, will not have any plan changes and will remain available in 11 counties in Minnesota and three in Northwest Wisconsin. Medicare Advantage Group plans will also continue to be available in Minnesota and parts of Wisconsin.

UCare Medicare with M Health Fairview & North Memorial Health will not have any plan changes either and will remain in seven Twin Cities metro counties for 2023 with two options; Care Wise \$0 premium plan and Care Core plan at \$42 per month.

UCare continues to base product changes on current and prospective member feedback. Highlights for 2023 include:

- Reduced maximum-out-of-pocket amounts on UCare Complete in the metro and UCare Classic in the metro and northern Minnesota.
- Reduced prescription drug deductibles on several plan options, including removal of the drug deductible on UCare Classic.
- Reduced ambulance copays for both ground and air on several plans.

Although 2023 is a year of minimal benefit cuts, emergency room copays and skilled nursing copays for days 21-100 will increase slightly on several plans.

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UCare Provider Website  
[www.ucare.org/providers](http://www.ucare.org/providers)

Provider Assistance Center  
612-676-3300  
1-888-531-1493 toll free

In August, President Biden signed into law the Inflation Reduction Act (IRA), which includes two significant changes that go into effect Jan. 1, 2023:

1. Coverage of adult vaccines
2. Additional insulin products covered under Part D

Regardless of Part D coverage changes pertaining to the IRA, UCare will continue to participate in an insulin savings program that allows UCare to offer select insulins on most plans with drug coverage for a \$30-\$35 copay. Both Shingrix shingles vaccine and Tdap tetanus vaccines will be Tier 1 in UCare's 2023 drug formularies for Medicare. Members should go to network pharmacies to receive vaccines. The new UCare Your Choice PPO plans include a separate formulary from the current UCare Medicare HMO-POS plans.

Medicare members continue to place high value on supplemental benefits. Enhancements for 2023 include:

- A \$75 over-the-counter allowance every six months for both UCare Medicare and UCare Your Choice plans.
- Prescription eyewear allowance (amount varies by plan) preloaded on the UCare Rewards Benefits Mastercard, available to all members.
  - UCare Your Choice Plans offer a *combined* allowance on the Mastercard that can be used to cover any combination of dental, eyewear and/or hearing aids. Allowance amounts range from \$900 to \$1,800 annually.

UCare continues to work with the following delegates for certain benefits:

- **TruHearing** - routine hearing exams, hearing aids and hearing aid fittings and evaluations covered under UCare Medicare Plans.
- **Healthy Savings OTC** - over-the-counter benefit on all plans.
- **Delta Dental** - routine and restorative dental benefits on UCare Medicare Plans.
- **Mom's Meals** - a limited, home-delivered meal benefit after hospital discharge for members in certain UCare plans with congestive heart failure (CHF).

UCare representatives are available during the annual election period (AEP) to review plan options with members and ensure they are enrolled in the best plan for their individual health care needs and budget.

### **Institutional Special Needs Plans (I-SNP)**

With the addition of Freeborn County in 2023, UCare's I-SNP service area will cover 18 counties.

The UCare Advocate Choice and UCare Advocate Plus (HMO I-SNP) plans 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 that offer a model of care that includes care coordination, integrated primary care and facility support.

Each plan includes supplemental hearing aid, vision and dental allowances, over-the-counter drug coverage, limited transportation, unlimited routine foot care and special benefits to support members with chronic obstructive pulmonary disease (COPD) or heart failure. For 2023 I-SNP benefits, there will be reductions in premium, out-of-pocket maximum, Part D deductible and lower cost-sharing for inpatient hospital, specialist visits, observation stays and ambulatory surgery on both plans. Dental allowances will increase as well.

## Medicare Supplement Plans

UCare offers 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 payment gaps left over after Original Medicare pays for medical services. This includes 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 include a fitness benefit, provided by OnePass, and tobacco cessation services. There will be modest increases in the Basic and Extended Basic plan premiums in 2023.

## UCare Individual & Family Plans (IFP)

UCare will introduce two new plans in the 77-county Individual & Family Plan service area for 2023. The new plans – Bronze Access and Gold Access – will increase affordable choices for MNsure shoppers and expand UCare’s offerings from 12 to 14 plans. Bronze Access is a low price, broad network option that may be a good choice for adults over 30 who are not eligible for the Core plan. Gold Access offers coverage and premium that fall between the standard UCare Silver and Gold plans.

During the pandemic, telehealth use rose considerably in the marketplace, especially for mental health services. In step with this trend, UCare will offer \$0 copay access to telehealth primary care, including mental health care, for Silver copay plan members in 2023.

Due in part to the extension of, and increased funding for, the Minnesota reinsurance program, as well as the extension of expanded eligibility for subsidies under the Inflation Reduction Act, UCare’s 2023 premiums will increase slightly, by about .08% on average. We encourage all members to contact MNsure for help in determining whether they qualify for financial help.

UCare’s 2023 IFP portfolio will continue to feature both HSA-compatible and copay designs. All plans will continue to offer a wide array of wellness programs and discounts that promote healthy living and provide additional value to consumers. There will be no changes to UCare’s current service areas. UCare’s broad network Individual and Family Plans will continue to be available in 77 counties across the state, and IFP plans with M Health Fairview will be available in 10 metro counties.

## State Public Programs (SPP):

### *Planning for the end of the Public Health Emergency and Restarting Medicaid Redeterminations*

The COVID-19 Public Health Emergency is set to expire mid-January 2023. Assuming no further delays, Medical Assistance redeterminations (or renewals) will begin on a rolling monthly basis in the first quarter of 2023. April will be the first month members may lose their eligibility. MinnesotaCare renewals will occur in the fall with a January 1, 2024, renewal date for all MinnesotaCare members.

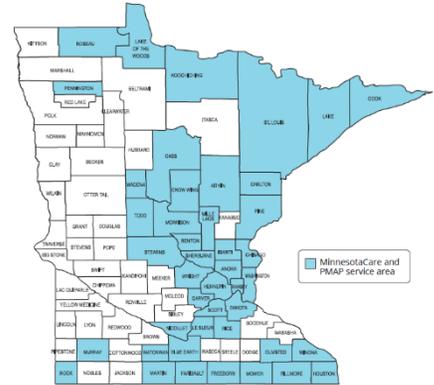
UCare is concerned that many members may lose coverage due to missing or incomplete paperwork. We will support our members in this process, working with Department of Human Services (DHS), providers and community organizations to notify members about the need to renew eligibility and provide information

and support to those who need it. We encourage you to let patients know redeterminations are starting again and to make sure that contact information is up to date with the county.

*New PMAP and MinnesotaCare Service Area*

As a result of the recent Department of Human Services (DHS) 80 county greater Minnesota request for proposal (RFP), UCare will have a new service area for Prepaid Medical Assistance Program (PMAP) and MinnesotaCare for 2023. UCare will no longer serve 12 PMAP counties and 26 MinnesotaCare counties, mainly in the southwest region. However, UCare will be available in 15 new Minnesota counties. Our 37-county service area, where we will offer both PMAP and MinnesotaCare, includes: Aitkin, Benton, Blue Earth, Carlton, Cass, Chisago, Cook, Crow Wing, Faribault, Fillmore, Freeborn, Houston, Isanti, Koochiching, Lake, Lake of Woods, Le Sueur, Martin, Mille Lacs, Morrison, Mower, Murray, Nicollet, Olmsted, Pennington, Pine, Rice, Rock, Roseau, St. Louis, Sherburne, Stearns, Todd, Wadena, Watonwan, Winona and Wright.

*New PMAP and MinnesotaCare Service Area*



*Benefit Changes*

Pending federal approval, transition moving expenses for members moving into new housing will be added to the Housing Support Services benefit. UCare will add a pregnancy engagement incentive for members participating in our MOMS program. DHS did not propose any major benefit changes for 2023.

*Cost-Sharing*

There will be no change to copays for PMAP, UCare Connect (SNBC) or Minnesota Senior Care Plus plans for 2023. MinnesotaCare cost-sharing for members with copays\* will change as follows:

Category	2022 Amount-Sharing	2023 Cost-Sharing
Prescription drugs (per prescription)		
Anti-psychotic drugs	No copay	No copay
Brand name prescription drugs	\$25	\$35
Generic prescription drugs	\$7	\$10
Brand-name multisource drug (preferred status)	\$7	\$10
Copay max	\$70	\$70
Non-preventive visit (not MH or SUD)	\$25	\$30
Non-routine dental	\$15	\$15
Emergency department visit	\$75	\$100
IP hospital	\$250	\$250
OP hospital	\$0	\$0
Ambulatory surgery	\$100	\$0
Radiology service	\$40	\$45
Eyeglasses	\$25	\$25
Durable medical equipment	10%	0%

\*Cost-sharing exemptions remain the same, including: MinnesotaCare children, pregnant women, American Indians receiving care from Indian Health Services (IHS), American Indians in a federally recognized tribe, substance use disorder services and preventative services.

### *Dual Eligible Special Needs Plans*

UCare's Minnesota Senior Health Options (MSHO) 2022 supplemental benefits will continue in 2023 (if not mentioned below). We are pleased to provide additional new supplemental benefits, including several that will support members with specific medical conditions. UCare will expand the MSHO nutritional food allowance to \$60 per month for members with diabetes, congestive heart failure, or hypertension or ischemic heart disease. Eligible members will receive an allowance card to use to buy healthy food at participating grocery stores. To counteract social isolation and support members with depression, UCare will cover GrandPad, an electronic tablet that is designed for older individuals and offers easy, one-touch operation and connection to doctors, family and friends. For members with hypertension, diabetes, congestive heart failure or ischemic heart disease, UCare will cover up to 72 hours of Papa Pals, an in-home companion and non-skilled assistant who will help with instrumental activities of daily living needs. To support members with anxiety, UCare will cover a Stress Reduction kit with sleep aids, stress reduction tools or an Amazon Echo for access to online calming resources. UCare caregiver support through Caregiver Assurance expands in 2023 to include members with dementia, cognitive impairment, Parkinson's, chronic renal failure, chronic kidney disease, stroke and primary organ or blood cancer. For members with hypertension who use the Reemo smartwatch activity tracker and emergency response unit, UCare will cover a Reemo blood pressure monitor.

UCare will continue coverage of all 2022 supplemental benefits for our integrated SNBC product, UCare Connect + Medicare in 2023. Coverage will expand to include a \$30 per month nutritional food allowance for members with hypertension, diabetes or lipid disorders. Eligible members will receive an allowance card that they can use to buy healthy food at participating grocery stores. UCare will increase dental coverage in 2023 to include two crowns per year and one crown repair procedure per year. To support members with substance use disorder, UCare will cover up to one round trip ride per day to Alcoholics Anonymous or Narcotics Anonymous meetings.

Both MSHO and UCare Connect + Medicare will expand coverage of eyewear upgrades in 2023. This will cover progressive eyewear lenses, anti-glare lens coating and photochromic tinting, once per year and exclusively through Eyekraft. To address ongoing COVID-19 concerns, we continue to offer a Personal Protective Equipment kit that includes one reusable mask, hand sanitizer and disinfecting wipes. UCare staff will provide links to, and copies of, all the supplemental benefits in year-end training and newsletters. No new benefits will be added in 2023 for UCare's Medicaid-only SNBC product, UCare Connect, or UCare's Minnesota Senior Care Plus plan.

## UCare Set to Launch New Provider Portal

The new and improved UCare Provider Portal will roll-out to all providers this month. Providers need to be set up on the new provider portal as soon as they receive notification to do so as the existing portal will be retired.

How will this rollout happen?

- First, existing Provider Portal Administrators (Admins) will be migrated to the new portal.
- Once Admins are set up, they'll be able to set up users for their organization.

How will I know when I can access the new portal?

- The Provider Admin for your organization will set up users.
- You'll receive an email that will notify you when it's time to activate your portal account.
- Since there are many providers to set up, we cannot say exactly when your email notification will arrive. This is a phased approach that will take place over the course of many weeks.

Stay tuned to *Health Lines* and [Provider Bulletins](#) as UCare will release more details about training sessions and instructions for using the new portal in the weeks to come.

## Ageism Training Available

On Oct. 26, 2022, Rajean Moone, PhD, LNHA, LALD, FGSA taught providers and staff how to combat ageism in their work by utilizing age-friendly policies and practices at a free, online CEU program sponsored by UCare.

Dr. Moone addressed the following learning objectives:

- Understanding ageism and the impact of ageism on individual health
- How race, ethnicity and culture influence aging and ageism
- How to recognize steps to take to mitigate ageism in service delivery

Ageism is a pervasive form of bigotry and can find its way into everyday practices without our conscious awareness. Visit <https://www.ucare.org/providers/policies-resources> (Training & Education drawer) to view the recorded training.

## UCare's "A Salute to Excellence!" Celebrates 23 Providers

UCare held its 14<sup>th</sup> annual "A Salute to Excellence!" event on Oct. 13, 2022. The hybrid event honored 22 Minnesota clinics and care systems with top results in 2021 Healthcare Effectiveness Data and Information Set (HEDIS) measures. Awards were given for health care providers who delivered high-quality care to UCare's Medicare, Medicaid and Special Needs Plan members. [NUWAY](#)<sup>®</sup>, a statewide provider of co-occurring substance use and mental health disorder treatment, received UCare's Innovation Award for implementing innovative supportive housing programs as part of addiction care.

This year's "A Salute to Excellence!" event featured a welcome from UCare President and CEO, Hilary Marden-Resnik. Then Joan Sandstrom, Vice President of Primary Care at Park Nicollet, provided the feature presentation on the "secret sauce" behind a highly effective quality program. Following Sandstrom, Jennifer Garber, UCare's Vice President of Mental Health and Substance Use Disorders and SNBC Programs, and Executive Vice President and Chief Medical Officer Tenbit Emiru, MD, PhD, MBA, introduced the award winners.

A “Salute to Excellence!” honored the following clinics and care systems from across Minnesota and the surrounding areas:

- [Avera Health](#)
- [Bluestone Care Coordination](#)
- [Catholic Health Initiatives](#)
- [CentraCare](#)
- [Essentia Health](#)
- [Fairview Physician Associates](#)
- [Genevive](#)
- [HealthPartners/Park Nicollet](#)
- [HealthPartners/Stillwater Medical Group](#)
- [Lakeview Clinic Ltd.](#)
- [Lakewood Health System](#)
- [Mankato Clinic](#)
- [Mayo Clinic](#)
- [Minnesota Community Care](#)
- [North Memorial](#)
- [Olmsted Medical Center](#)
- [Ridgeview](#)
- [Sanford Health](#)
- [St. Luke’s Hospital of Duluth](#)
- [Tri County Hospital](#)
- [Voyage Healthcare](#)
- [Winona Health Services](#)

## Ineligible Provider List Updated October 31, 2022

Contracted UCare providers must make sure that they, their company, owners, managers, practitioners, employees and contractors are not on the UCare Ineligible Providers List.\* Providers should search the list of UCare Ineligible Providers on a regular basis, and before hiring or entering into contracts with individuals to provide services or items to UCare members. The most current list can be found under Provider Inquiries on the Provider Portal. Please reference the Provider Responsibilities chapter of the [UCare Provider Manual](#) for additional information.

Questions regarding the UCare Ineligible Provider List should be directed to [compliance@ucare.org](mailto:compliance@ucare.org).

\*Please note: This list is in addition to any prior and ongoing communications regarding ineligible individuals that network providers may receive.

## Q4 2022 UCare Provider Manual Update

The UCare Provider Manual has been updated to reflect current business practices. See the October 25 Appendix for quick links to updates in the following chapters:

- Provider Responsibilities
- Claims and Payment
- Electronic Data Interchange (EDI)
- Medical Necessity Criteria or Services Requiring Authorization
- UCare’s Federally Qualified Health Center (FQHC) - Rural Health Clinic (RHC) Payment Carve-Out Process
- Home Care Services
- Hospital Services
- Maternity, Obstetrics and Gynecology

The latest version of the Provider Manual is available at <https://www.ucare.org/providers/policies-resources/provider-manual>.

## COVID-19 Information for Providers

UCare is monitoring the COVID-19 situation closely. To assist you with navigating the changing situation, UCare created a [COVID-19 Information for Health Care Providers](#) page on our Provider Website.

On October 17, 2022, we updated the following information:

### Billing and Payment Page

- The COVID-19 vaccines list was updated.
- The monoclonal antibody treatments were updated.
- The Disaster (DR) Catastrophe/Disaster (CR) Modifier section was updated.

### Telehealth, Telemedicine and Technology Based Services Page

- The modifiers for telehealth SUD claims within the Eligible Telehealth Services, Billing and Payment Guidelines for COVID-Related Services - UCare State Public Programs section were updated.

UCare monitors inquiries for common questions and will update these web pages with additional information as it becomes available. We recommend that providers [visit the website](#) regularly for the latest information.

## Understanding the Communities We Serve

Demographic and socioeconomic factors such as age, gender, gender identity, race, language, immigrant status, education, income and employment can influence a person's health behaviors, access to health care and indicate an increased likelihood of certain health conditions. Data sources are available for health care professionals and organizations to learn more about the characteristics of communities so they can develop culturally responsive services and processes that support the delivery of equitable and effective health care.

These data sources can be found in one convenient location: the online learning and resource center, [Culture Care Connection](#) ([culturecareconnection.org](http://culturecareconnection.org)). [National interactive data sets](#) and [Minnesota-specific resources](#) are available at the site and are easy to use. Also, you can [take the Implicit Bias in Health Care Quiz](#).

## Health Services Record Retention Requirements

As the UCare Provider Manual advises and in accordance with the Centers for Medicare & Medicaid Services (CMS) policy, § 422.504 42 CFR Ch. IV (10–1–06 Edition), “providers must develop and maintain health service records to seek a claim for payment.” UCare periodically conducts post-payment reviews of provider records within the framework of this CMS policy. As such, and per this CMS records retention policy, service records must be retained for a period of 10 years. As a result, claims billed to UCare with inadequate documentation to support the services provided may be subject to payment recovery.

Providers should report any suspected fraud, waste or abuse against UCare or UCare members. Call 1-877-826-6847 for an anonymous reporting option or email [compliance@ucare.org](mailto:compliance@ucare.org).

## Model of Care Training

UCare provides annual training on our Model of Care for Dual Eligible Special Needs (D-SNP) and Institutional Special Needs (I-SNP) Plans. The Model of Care training gives an overview of UCare's Special Needs Plans (SNP) population, network and UCare's approach to supporting members.

UCare’s SNP members face a host of unique challenges and barriers to get the care they need. UCare’s Special Needs Plans are designed with a unique set of benefits and services to help reduce barriers and assist members in managing their care. The Model of Care training will help you make connections between the population and benefits to assist in improving member outcomes.

UCare and the Centers for Medicare & Medicaid Services (CMS) **require** that all providers who work with MSHO, Connect + Medicare or I-SNP members, complete Model of Care training and submit a completed Model of Care Attestation form, which can be found on the [UCare Provider Model of Care Training](#) page.

Providers have three options to complete the training:

- Access a recorded training on our [website](#)
- Email us to request an individual training or to register for an in-person or virtual presentation:
  - I-SNP - [ISNPprogramcoordinator@ucare.org](mailto:ISNPprogramcoordinator@ucare.org)
  - UCare’s Minnesota Senior Health Options (MSHO) - [MSC\\_MSHO\\_Clinicalliaison@ucare.org](mailto:MSC_MSHO_Clinicalliaison@ucare.org)
  - UCare Connect + Medicare - [SNBCclinicalliaison@ucare.org](mailto:SNBCclinicalliaison@ucare.org)

Once you are finished with the training, an electronic [Attestation Form](#) is required to confirm completion. If you are not able to access the Electronic Attestation Form, reach out to [MOCattestation@ucare.org](mailto:MOCattestation@ucare.org) for support.

Group Attestation: An authorized individual may attest for the entire agency. Complete the electronic attestation, mark "group attestation" AND send a Provider Group Attendance Addendum to [MOCattestation@ucare.org](mailto:MOCattestation@ucare.org), noting all attendees. The addendum is located on the UCare [website](#).

More information about MOC training, including FAQs can be found on the [UCare Provider Model of Care Training page](#). If you have any questions about MOC training, contact us at:

- I-SNP - [ISNPprogramcoordinator@ucare.org](mailto:ISNPprogramcoordinator@ucare.org)
- UCare’s Minnesota Senior Health Options (MSHO) - [MSC\\_MSHO\\_Clinicalliaison@ucare.org](mailto:MSC_MSHO_Clinicalliaison@ucare.org)
- UCare Connect + Medicare - [SNBCclinicalliaison@ucare.org](mailto:SNBCclinicalliaison@ucare.org)

## Upcoming Holidays

UCare and the Provider Assistance Center (PAC) will be closed the following days:

- Thursday, Nov. 24, 2022 - Thanksgiving
- Friday, Nov. 25, 2022 - Day After Thanksgiving

If you need assistance during this time, self-service will be available through the Interactive Voice Response (IVR) system or by logging into the [Provider Portal](#) to verify eligibility, check claims status or send a message to PAC.

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