



Debby
UCare Medicare navigator,
de-complicator

Dave Lee
Famous radio guy and UCare fan

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Spring 2021

Member Update

We are UCare — going the extra mile for you

We remain focused on keeping our promise to you. That means providing service you expect and helping you access the care you need. We de-complicate, advocate and always go the extra mile to help you, our loyal members. You are at the center of all we do. Know that you can count on us in times of need. We're here for you and can help you understand what you need to do to get vaccinated, stay safe and get the care you need.

**Get your COVID vaccine, take care
and be well.**



We're here for you.

Welcome spring. A time of renewal and hope for things to come. It's been a tough year for many of us. Most have been touched by the impact of COVID-19. Know that we are grateful for your strength and resilience. We care about you and the communities in which you live. In recognition of that, we launched a partnership recently of which I am very proud.

UCare and the Minnesota Medical Association (MMA) are collaborating on a health and racial equity initiative. We've come together to work on this two-year project to build a foundation to improve health outcomes in communities of color across the state. These communities have significantly higher rates of chronic illnesses, cancer and unhealthy pregnancy outcomes. For example, the Minnesota Department of Health found that Black or African American women are 1.5 times more likely and American Indian women are 7.8 times more likely to die during pregnancy and postpartum compared to non-Hispanic White women.

Our goal in working with the MMA is to break down some of the key elements of structural racism present in Minnesota's health care system. There is much work to be done and undone to create a more just and fair health care system for all Minnesotans. For those who feel invisible or unheard, we vow to rebuild your comfort level. With our support, the MMA is educating physicians and other health care professionals about biases affecting their patient interactions, as well as providing resources and tools to develop best in class practices.

In this issue, we present our 2020 highlights and annual report to the community. As you'll see, UCare remains strong and stable in its 37th year of service to you. We want you and your family to also stay strong and healthy. And so, we encourage you to schedule and keep your preventive care visits and screenings. I encourage you to get your COVID vaccine as well if you haven't already.

It's an honor to be your health plan and cover your health care needs. Thank you for being a UCare member. For 37 years, you've given us a reason to work hard for you. Here's to many more.



Yours in good health,

Mark Traynor
President and CEO

513,000+ members

925,659

visits to fitness and activity centers (includes virtual fitness visits)

8,052,150

prescriptions covered

1,801

community education class discounts

2,429

car seats distributed with safety education instructions

44,689

interpreter-assisted and bilingual staff customer service calls

24,099

members used the over-the-counter benefit for **\$1,384,741** in savings

321,902

health incentives for preventive care and screenings

1,383

moms helped via prenatal and postpartum outreach calls

43,910

healthy savings food discounts were redeemed for a savings of **\$28,300**

2020 UCare Highlights

Community Support

- The UCare Foundation awarded more than 15 grants throughout Minnesota for health improvement initiatives focused specifically on health and racial equity, access to care and coverage, food insecurity and senior health. The grants total \$1 million and fund programs addressing health disparities in the state among families, children, immigrant communities and older Minnesotans.
- UCare and Health Fair 11 teamed up to bring safe, drive-through public Flu Fighters clinics to the Minnesota State Fairgrounds. Over three successful days, more than 3,000 people received a flu shot.
- The UCare Foundation awarded more than \$2 million to improve community health across Minnesota, focusing on local needs, mental health, health equity, immigrant health and aging.
- Our Foundation also awarded more than 25 grants throughout Minnesota for health improvement initiatives benefitting underserved populations.



UCare is an independent, nonprofit health plan provider serving more than 513,000 Minnesota and Wisconsin residents. Founded in 1984, UCare serves individuals and families shopping on MNsure, Medicare and Medical Assistance enrollees, and adults with disabilities.

The list below was current as of December 31, 2020.

Senior Leadership

Mark Traynor

President and Chief Executive Officer

Julia Joseph-Di Caprio, M.D.

Senior Vice President and Chief Medical Officer

Hilary Marden-Resnik

Senior Vice President and Chief Administrative Officer

Beth Monsrud

Senior Vice President and Chief Financial Officer

Daniel Santos, Esq.

Senior Vice President and Chief Legal Officer

Ghita Worcester

Senior Vice President of Public Affairs and Chief Marketing Officer

Board of Directors

James Pacala, M.D., Chair

James Van Vooren, M.D., Vice Chair

Patricia (Pita) Adam, M.D.

Jeff Bangsberg

Charity Bennett

Tom DePhillips

John Gross

P. Jay Kiedrowski

Teresa McCarthy, M.D.

Peter J. Mitsch

Patricia Nelson

Allison O'Toole

Robert Riskin

William Roberts, M.D.

Michael Wootten, M.D.

Consumer leadership on our board

UCare reserves seats on our Board of Directors for members. Here are 2020 members who served in this role.

John Gross was elected to UCare's Board in 2013 and 2016. A former Director of Health Care Policy with Minnesota's Department of Commerce, John is a UCare Medicare member serving on UCare's Senior Member Advisory Committee and the Board's Compensation and Compliance Committees.

Charity Bennett was elected to the Board in 2016. Charity is a UCare Special Needs BasicCare member and advocate for brain injury and disabilities issues. Charity serves on the Board's Governance Committee and is a member of UCare's Disability Advisory Council.

Jeff Bangsberg was elected to the Board in 2020 and serves on the Compliance Committee. He also serves as Board Chair for the Metropolitan Center for Independent Living and Board Member for the Metropolitan Area Agency on Aging. Jeff's lengthy career as a policy expert and advocate for the disability community includes facilitating UCare's Disability Advisory Council.

Patricia Nelson was elected to UCare's Board in 2018. Patricia's health care experience includes management positions at Wyckoff Heights Hospital and Kings County Hospital Center (Addictive Treatment Center), both in Brooklyn, NY. She is a current member of UCare's Medicaid Member Advisory Committee.

Robert Riskin was elected to the Board in 2018. A current UCare Medicare member, Robert joined UCare's Senior Member Advisory Committee in 2016 and also serves on the Compensation Committee. He has held several leadership roles in business throughout his career and is a contributing writer to national publications.

P. Jay Kiedrowski served as UCare's At-Large Director from 2009 to 2019 and became a consumer director in 2019. He is a senior fellow at the University of Minnesota's Humphrey School of Public Affairs, and currently sits on UCare's Executive and Finance & Audit Committees, and serves as Chair of the UCare Foundation Council.

Annual Report

UCare Summarized Statement of Revenue and Expenses

Revenues

	2020	2019
Premiums Earned	\$4,176,922,987	\$3,733,955,374
Investment Income and Other	49,860,904	73,126,191

Total Revenues	\$4,226,783,891	\$3,807,081,565
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Expenses

Medical and Hospital Services	\$3,715,237,513	\$3,505,407,994
Administrative Expenses	378,330,549	291,860,838

Total Expenses	\$4,093,568,062	\$3,797,268,832
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Revenue Over Expenses	\$133,215,829	\$9,812,733
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UCare Summarized Balance Sheet

Assets

	2020	2019
Cash and Investments	\$1,064,870,898	\$898,044,743
Receivables, Net	255,396,002	220,467,731
Prepaid Expenses	11,066,201	8,290,369
Property and Equipment, Net	94,791,258	74,624,204
Restricted Assets	58,006,550	48,840,739
Other	1,801,332	1,600,049

Total Assets	\$1,485,932,241	\$1,251,867,835
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Current Liabilities and Net Assets

Claims and Settlements Payable	\$545,068,597	\$467,569,701
Trade Payable and Other	47,789,627	25,450,730
Investment Income and Other	16,715,940	14,414,167
Accrued Compensation	16,279,980	14,673,124
Unearned Premiums	11,497,425	17,347,357

Total Current Liabilities	\$637,351,569	\$539,455,079
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Long Term Liabilities	28,091,542	25,139,455
Net Assets	820,489,130	687,273,301

Total Liabilities and Net Assets	\$1,485,932,241	\$1,251,867,835
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years ended December 31, 2020 and 2019

COVID-19 101

During the COVID-19 pandemic, UCare is here to help you understand what you need to do to get vaccinated, stay safe and get the care you need.

Get the facts

We created an online resource where you can learn all the latest on COVID-19 vaccines, testing, coverage and more. Visit ucare.org/covid19.

Understand the COVID-19 vaccine

UCare wants to make sure you have the information you need about the COVID-19 vaccines. The Centers for Disease Control and Prevention says that available COVID-19 vaccines are safe and effective.

Getting the vaccine is the best way to get back to doing what you love to do, while keeping you, your family and your friends safe. After getting the vaccine, you will need to continue to follow recommendations on social distancing and mask wearing.

UCare covers the COVID-19 vaccine at no cost to you.



Get help finding a COVID-19 vaccine

COVID-19 vaccines are not directly available through UCare, but our COVID-19 hotline can help you find the vaccine in your community. We can help you:

- Find a COVID-19 vaccine appointment if available
- Sign up for the Minnesota Department of Health Vaccine Connector
- Answer questions or concerns about the COVID-19 vaccine

Call **1-833-951-3189** | TTY **1-800-688-2534**

Save time with your UCare member account

Getting answers to your UCare questions is easier than ever. When you use your member account, you can:

- Pay your premium online — now available for Medicare members too
- View your premium invoice and payment history
- Look up, print and order replacement copies of your member identification (ID) card
- Access to health plan forms and documents

Signing up is easy. All you'll need is an email address and your UCare member ID number.

To sign up, click on "Login" on ucare.org.

Your feedback matters

Over the next few months, you may receive one or more surveys from UCare. We value your opinion. Your feedback helps us create health plans that truly benefit you. Please watch your email inbox or mailbox over the next few months for a survey invitation. Thank you for your participation!



My new member account website is awesome! One of the coolest tools is messaging the customer service team under the "Support" button. I can also send and receive attachments. This is a huge advantage to me.

Doris, a UCare member

Don't put off preventive care and vaccines

Preventive care helps your doctor catch health problems before you feel sick, when many issues are easier to treat. For this reason, it's important to visit your doctor regularly to stay healthy. UCare covers 100% of preventive care like routine exams, screenings and certain vaccines (shots).

Vaccines are important because they can lower your chance of getting certain diseases. They work with your body to help you safely become immune to disease. Talk with your doctor about what vaccines and screenings are right for you.

Preventive services include:

- Annual exams
- Blood pressure checks

- Certain vaccines
- Dental visits
- Lab tests
- Screenings for certain cancers

Due to COVID-19, your doctor or clinic may have recommendations on in-person, telehealth or virtual visits. Be sure to work with your doctor or clinic to plan for your preventive care needs.

To find an in-network doctor or clinic, visit ucare.org.

Questions about covered services or costs? Call the customer service number on the back of your member ID card.

Help power UCare

You can help us build better health plans. Many UCare members participate on member advisory groups, fill out surveys or volunteer with us.

2021 UCare advisory group schedule

- MinnesotaCare (MnCare) and Prepaid Medical Assistance Program (PMAP): July 15 and October 21
- UCare Connect (SNBC) and UCare Connect + Medicare (HMO D-SNP): June 24 and November 11
- UCare Medicare: June 3 and September 30
- Individual & Family Plans Advisory Committee dates to be determined and listed at ucare.org/getengaged

Dates subject to change.

Meetings to be held virtually until further notice, due to COVID-19.

Open comment time held at each meeting for members and their caregivers. Please call in or email your comment or question at least one week in advance.

Learn how you can get involved at ucare.org/getengaged or email getengaged@ucare.org.



Keep your health on track

Living a healthy lifestyle starts with being aware of your habits and activities. That's why UCare members can now get a 20% discount on select Garmin fitness products. Use the discount on two wearables and two accessories per calendar year.

Log in to your UCare member account to view and buy eligible Garmin products.

Managing care, pharmacy benefits and coverage decisions

Complex Case Management — UCare provides short term/intensive medical case management services for UCare Medicare, Individual & Family Plans and PMAP/MNCare members with more than one complex health condition. We typically work with members who have a new critical medical event, multiple medical diagnoses with challenges or frequent/long admissions. We want to help members improve their health and quality of life, and to be involved in managing their health care.

UCare's Complex Case Managers are RNs who provide education, support the provider treatment plan, assist with transitions of care and help access services. We encourage members or caregivers to contact us to learn if a member qualifies for this program. If members do not meet complex case management program criteria, we may refer them to one of our disease management programs.

UCare Medicare and Individual & Family Plans:
612-676-6538

PMAP/MNCare: 612-676-6512

Pharmacy Benefits — Members enrolled in a plan with a pharmacy benefit receive coverage for drugs included in that plan's list of covered drugs or formulary. We develop these lists with a team of health care providers. Each plan list includes medications believed to be a necessary part of a quality treatment program. Members must use network pharmacies to get prescribed medications.

For the most current drug lists and benefit information, see the Plan Resources link at the top of our website. Find the member's plan and click Formulary. Included is drug tier and cost share information as well as limits or restrictions, such as prior authorization, quantity limit and step therapy requirements. Also included is generic substitution information and how to request a formulary exception.

Utilization Management — Utilization management is what we call our medical necessity process. This function supports our goal to provide the right care at the right time to our members. Members can access utilization management staff Monday through Friday, 8 am to 5 pm, as follows:

- Call 612-676-6705 or 1-877-447-4384 toll free. If a UCare staff member does not answer, members can leave a voicemail. Voicemail is available after business hours and UCare staff will respond the following business day.
- Fax to 612-884-2499.
- TTY 612-676-6810 or 1-800-688-2534 toll free.
- Interpreter services 24 hours a day, seven days a week by calling Customer Service at 612-676-3600 or 1-877-523-1515 toll free.

Go to ucare.org/important-coverage-information or call Customer Service at the number on the back of your UCare ID card.

Civil Rights Notice

Discrimination is against the law. UCare does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

Auxiliary Aids and Services

UCare provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner, to ensure an equal opportunity to participate in our health care programs. Contact UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY) or 1-800-688-2534 (TTY).

Language Assistance Services

UCare provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. Contact UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY) or 1-800-688-2534 (TTY).

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You may contact any of the following four agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services' Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the OCR directly to file a complaint:

U.S. Department of Health and Human Services'
Office for Civil Rights
200 Independence Avenue SW
Room 515F
HHH Building
Washington, DC 20201
Customer Response Center: Toll-free: 800-368-1019
TDD 800-537-7697
Email: ocrmail@hhs.gov

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the MDHR directly to file a complaint:

Minnesota Department of Human Rights
540 Fairview Avenue North, Suite 201
St. Paul, MN 55104
651-539-1100 (voice)
800-657-3704 (toll free)
711 or 1-800-627-3529 (MN Relay)
651-296-9042 (Fax)
Info.MDHR@state.mn.us (Email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. After we get your complaint, we will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal the outcome if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact DHS directly to file a discrimination complaint:

Civil Rights Coordinator	P.O. Box 64997
Minnesota Department of Human Services	St. Paul, MN 55164-0997
Equal Opportunity and Access Division	651-431-3040 (voice)
	or use your preferred relay service

UCare Complaint Notice

You have the right to file a complaint with UCare if you believe you have been discriminated against in our health care programs because of any of the following:

- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information
- disability (including mental or physical impairment)
- marital status
- age
- sex (including sex stereotypes and gender identity)
- sexual orientation
- national origin
- race
- color
- religion
- creed
- public assistance status
- political belief

You can file a complaint and ask for help in filing a complaint in person or by mail, phone, fax, or email at:

UCare	Toll free:	1-800-203-7225
Attn: Appeals and Grievances	TTY:	1-800-688-2534
PO Box 52	Fax:	612-884-2021
Minneapolis, MN 55440-0052	Email:	cag@ucare.org

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For elders age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.

UCare's MSHO (HMO D-SNP) is a health plan that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in UCare's MSHO depends on contract renewal.

Toll free 1-800-203-7225, TTY 1-800-688-2534

Attention. If you need free help interpreting this document, call the above number.

ያስተውሉ፡ ካለምንም ክፍያ ይህንን ዶኩመንት የሚተረጎምሎ አስተርጓሚ ከፈለጉ ከላይ ወደተጻፈው የስልክ ቁጥር ይደውሉ።

ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

သတိ။ ဤတွဲရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមលេខខាងលើ ។

請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သူဉ်ဟ်သးဘဉ်တက့ၢ်. ဝဲန့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလီၤလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်,ကိးဘဉ် လီၤဝဲစီနီၢ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພຣີ, ຈົ່ງ ໂທໂປຣໂປທິໝາຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda (afcelinta) qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.



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Spring 2021 Member Update

