



Spring 2023

## Member update

### We are UCare — going the extra mile for you

At UCare, we remain focused on keeping our promise to you, which means providing the service you expect and helping you access the care you need. We de-complicate, advocate and always put our people powered plans to work for you, our loyal members. Know that you can count on us, anytime.

In our Spring 2023 issue, we share important information about the end of the public health emergency, dive into 2022's UCare by the numbers, feature upcoming community events, highlight UCare's longest serving employee and more.

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2022 Annual Report

# We're here for you.

Spring is a time of change and season of renewal. As news outlets continue to report on the end of the federal COVID-19 public health emergency in May, you are probably hearing about upcoming health coverage changes. All of us at UCare remain firmly committed to providing you, our valued members, with high-quality, affordable and best-in-class health coverage. As President and CEO, I promise to work harder than ever on behalf of UCare's commitment to provide a path to your best health.

In this issue, we share some important facts and details about coverage changes for all our members due to the end of the public health emergency, as well as restarting Medicaid renewals. Although there are minimal changes for our Medicare and Individual & Family Plan members, we want to help keep you informed. Please read "End of the public health emergency" to learn more about how this will affect you, especially if you have a Medicaid or MinnesotaCare plan. We know this transition can be confusing and we are here for you.

As the weather warms up, our UCare team is looking forward to seeing members like you at one of hundreds of events, including the Special Olympics Minnesota Summer Games, Twin Cities Pride Festival and UCare's Stretch & Stroll at the Minnesota State Fair. You can learn more in our community events article in this issue and we hope you come by and say hello. I am endlessly proud of our talented people powered team who works hard every day to make our communities stronger and healthier.

After my first year as President and CEO, I continue to be inspired to do my best to serve you, our loyal members, and the community overall. Whether you've been a member for many years or are new to UCare, it's our honor to be selected as your health plan.



With appreciation,

A handwritten signature in black ink that reads "Hilary Marden-Resnik".

Hilary Marden-Resnik  
President and CEO

# 2022 UCare by the numbers

## 659,000+ members



**1,331,101**

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



**500+**

vaccines were administered at 15 UCare-hosted flu vaccine clinics



**4,643**

community education class discounts



**3,561**

car seats distributed with safety education instructions



**18,000+**

supplies including masks, tote bags and hand sanitizers distributed to communities



**47,531**

members used the over-the-counter benefit for nearly **\$4.5 million** in savings



**49,655**

rewards distributed for preventive care and screenings



**9,406,408**

prescriptions covered



**1,760**

members used their healthy food allowance to save **\$376,000** on healthy foods

# End of the public health emergency

## What you need to know

You may have heard in the news that there are changes to health coverage with the end of the public health emergency, also known as the PHE. UCare is here to help you understand what these changes mean for you and your plan.

### Medicaid and MinnesotaCare members:

If you have a Medicaid (Medical Assistance) or MinnesotaCare plan, you have been continuously covered for the past three years, without needing to renew. You will now need to go through a review process to see if you're eligible to renew your plan.

The renewal process has already begun for Medicaid members with a July 2023 renewal date. The process will continue every month throughout the next year. You will get information from the Minnesota Department of Human Services and UCare several months before your renewal date. All MinnesotaCare members will get information this fall for coverage starting Jan. 1, 2024.

Have a new address or phone number? You can prepare for renewal by updating your contact information at [mn.gov/dhs/renewmycoverage](https://mn.gov/dhs/renewmycoverage).

If you are no longer eligible for Medicaid or MinnesotaCare, UCare has great coverage options for you and your family. Learn more about renewals and your plan options at [ucare.org/renew](https://ucare.org/renew).

### Medicare members:

If you have a Medicare Advantage plan, you will have very few changes to your coverage. The biggest is that the federal Medicare program will no longer cover over-the-counter COVID-19 tests. The good news is that you can use your plan's over-the-counter (OTC) benefit to purchase COVID-19 tests at participating retailers. COVID-19 vaccines will also continue to be covered by your plan. Learn more about coverage changes at [ucare.org/covid](https://ucare.org/covid).

### Individual & Family Plan members:

If you're an Individual & Family Plan member, your benefits will stay the same through the rest of 2023. Up to eight COVID-19 tests are covered per month, and COVID-19 vaccines are covered as a preventive service. Other COVID-19 services will still be covered, although member cost sharing may be required.

See more detailed coverage information at [ucare.org/covid](https://ucare.org/covid).

**Have questions?** Call the UCare Customer Service number on the back of your member ID card for help.

# Mental health and substance use disorder resources

## There are two ways to get help, depending on what you need:

- **Triage Line** — call 612-676-6533 or 1-833-276-1185 (TTY users call 1-800-688-2534) for general help with mental health and substance use disorders, connection to community support and in times of crisis
- **Access Line** — call 612-676-6811 or 1-833-276-1191 (TTY users call 1-800-688-2534) for help scheduling mental health and substance use disorder appointments

Our Mental Health and Substance Use Disorder Services team helps members like you manage mental health conditions or substance use disorders at no additional cost.

Both phone lines are available 8 am – 5 pm, Monday – Friday. For urgent needs and after-hours support, you can stay on the line to connect to our 24/7 Nurse Line.



# Upcoming UCare community events

Here at UCare, we love to give back to the communities we serve. We're excited for another year of being involved, so come say hi to one of our friendly de-complicators at any of the upcoming events:

- **Stone Arch Bridge Festival**  
June 17 – 18  
West River Parkway, Minneapolis
- **Special Olympics Minnesota Summer Games**  
June 23 – 25  
Stillwater Area High School, Oak Park Heights
- **Twin Cities Pride Festival**  
June 23 – 25  
Loring Park, Minneapolis
- **State Fair Stretch & Stroll**  
Monday, Aug. 28  
Minnesota State Fairgrounds, St. Paul

## Twin Cities Mobile Market

UCare is also proud to support Twin Cities Mobile Market (TCMM), a grocery store on a bus that brings affordable, healthy foods to neighborhoods that don't have access to supermarkets, grocery stores or food shelves. Each year, TCMM serves nearly 10,000 customers across St. Paul and Minneapolis. Learn more at [thefoodgroupmn.org/groceries/twin-cities-mobile-market](https://thefoodgroupmn.org/groceries/twin-cities-mobile-market).



## Leader highlight: Ghita Worcester

Executive Vice President of Public Affairs and Chief Growth Officer



In March 2023, UCare's longest serving employee, Executive Vice President of Public Affairs and Chief Growth Officer Ghita Worcester, retired. When UCare was founded in 1984, Ghita was there. In fact, she personally collaborated to complete

the application to establish the UCare Health Maintenance Organization (HMO). For more than 39 years, Ghita's career spanned a lifetime of service to our mission-driven health plan and its members. She helped plant the seed that became UCare and remained on the front lines guiding and shaping the health plan's growth from less than 100 to more than 650,000 members over the last four decades.

Ghita always shows up for the community — volunteering at UCare events, attending member advisory committee meetings, serving on boards and partnering with community organizations.

She developed key relationships with regulators, legislators, influencers and community leaders.

With her extensive knowledge of UCare and health care, Ghita is a highly-sought speaker and thought leader — both locally and nationally.

Ghita helped form the vision of UCare's early model of managed care and continued to shape the successful independent, community-based organization UCare is today. She cares deeply about the welfare of each UCare member. There aren't enough words to convey Ghita's significant impact, both as a member of UCare leadership and as a community advocate. Ghita, thank you for your years of service and best wishes on your next adventure.

# UCare leadership

## Executive Leadership

### Hilary Marden-Resnik

President and Chief Executive Officer

### Tenbit Emiru, M.D., Ph.D., MBA

Executive Vice President and Chief Medical Officer

### Darin McDonald

Executive Vice President and Chief Information Officer

### Beth Monsrud

Executive Vice President and Chief Financial Officer

### Daniel Santos, Esq.

Executive Vice President and Chief Legal Officer

### Marie Zimmerman

Executive Vice President and Chief Strategy Officer (effective 4/1/2023)

### Pat Schmitt

Executive Vice President and Chief Administrative Officer

### Ghita Worcester

Executive Vice President of Public Affairs and Chief Growth Officer (retired 3/31/2023)

## 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

Myron Frans

P. Jay Kiedrowski

Teresa McCarthy, M.D.

Mariam Mohamed

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 members serving in this role.

**Mariam Mohamed** was elected to the board in 2022. She is an independent consultant and program facilitator for clients such as the Minnesota Department of Human Services, St. David's Center for Child and Family Development, the Early Learning Council and UCare. She currently serves on UCare's Governance & Equity and Compliance Committee.

**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 & Equity Committee and is a member of UCare's Disability Advisory Council.

**Jeff Bangsberg** was elected to the board in 2020. His lengthy career as a policy expert and advocate for the disability community includes facilitating UCare's Disability Advisory Council. He also serves as board chair for the Metropolitan Center for Independent Living and board member for the Metropolitan Area Agency on Aging. Jeff currently serves on the Governance & Equity Committee.

**Patricia Nelson** was elected to the board in 2018. Patricia's health care experience includes management positions at Wyckoff Heights Medical Center 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 – 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. He also serves as chair of the UCare Foundation Council.

# 2022 Annual Report

## UCare Summarized Statement of Revenue and Expenses

	2022	2021
<b>Revenues</b>		
Premiums earned	\$6,118,903,467	\$4,994,598,190
Investment income (loss)	(64,970,599)	46,309,129
<b>Total revenues</b>	<b>\$6,053,932,868</b>	<b>\$5,040,907,319</b>
<b>Expenses</b>		
Medical and hospital services	\$5,264,538,165	\$4,549,723,151
Administrative expenses	515,824,287	424,760,041
<b>Total expenses</b>	<b>\$5,780,362,452</b>	<b>\$4,974,483,192</b>
<b>Revenue over expenses</b>	<b>\$273,570,416</b>	<b>\$66,424,127</b>

## UCare Summarized Balance Sheet

	2022	2021
<b>Assets</b>		
Cash and investments	\$1,287,451,571	\$1,017,252,933
Receivables, net	503,999,892	443,422,482
Prepaid expenses	10,820,333	7,281,462
Property and equipment, net	109,273,921	106,872,669
Restricted assets	66,640,744	58,012,581
Other	1,399,484	1,829,373
<b>Total assets</b>	<b>\$1,979,585,945</b>	<b>\$1,634,671,500</b>
<b>Current liabilities and net assets</b>		
Claims and settlements payable	\$658,666,653	\$631,384,610
Trade payable and other	51,105,723	31,933,308
Accrued taxes and assessments	26,438,064	20,251,988
Accrued compensation	19,717,092	17,002,245
Unearned premiums	14,738,025	17,909,408
<b>Total current liabilities</b>	<b>\$770,665,557</b>	<b>\$718,481,559</b>
Long term liabilities	48,436,715	29,276,684
Net assets	1,160,483,673	886,913,257
<b>Total liabilities and net assets</b>	<b>\$1,979,585,945</b>	<b>\$1,634,671,500</b>

Years ended Dec. 31, 2022 and 2021

UCare provides free language assistance. Call the phone number located on the back of your member identification card for assistance.

UCare ofrece servicios gratuitos de asistencia de idiomas. Llame al número de teléfono que aparece en el reverso de su tarjeta de identificación de miembro para obtener ayuda.

يوكير يقدم مساعدة لغوية مجاناً اتصل بالرقم الذي تجده خلف بطاقة الهوية الخاصة بك للمساعدة

UCare muab kev pab cuam txhais lus dawb. Hu rau tus naj npawb xov tooj nyob rau sab nraum qab ntawm koj daim npav Txheej Tus Kheej Rau Tswv Cuab rau kev pab.

UCare deeggarsa afaanii bilisaa ni qopheessa. Deeggarsaaf lakkoofsa bilbilaa dugda kaardii Eenyummeessaa Miseensaa keessanii irratti argamu irratti bilbilaa.

UCare предоставляет бесплатную языковую помощь. Для получения помощи позвоните по номеру телефона, указанному на обратной стороне вашей идентификационной карточки участника.

UCare waxay bixisaa caawimaada xaga luuqada ah oo bilaash ah. Wac lambarka taleefanka ku qoran dhabarka danbe ee kaarkaaga Aqoonsiga Macmiilka si lagu caawiyo.

UCare cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí. Hãy gọi số điện thoại ghi ở mặt sau Thẻ Hội viên của quý vị để được hỗ trợ.

UCare ផ្តល់ជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ។ ហៅទៅលេខទូរសព្ទ ដែលមាននៅលើផ្នែកខាងក្រោយនៃកាតសម្គាល់សមាជិករបស់អ្នកសម្រាប់ជំនួយ។

UCare 免费提供语言帮助。如需帮助，请拨打位于会员卡背面的电话号码。

UCare fournit gratuitement une assistance linguistique. Pour obtenir de l'aide, veuillez appeler le numéro de téléphone figurant au dos de votre carte de membre.

UCare ໃຫ້ຄວາມຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ເສຍຄ່າ. ໂທໄປທີ່ເລກໜາຍໂທລະສັບ ທີ່ຢູ່ດ້ານຫຼັງບັດປະຈຳຕົວສະມາຊິກຂອງທ່ານ ເພື່ອຂໍຄວາມຊ່ວຍເຫຼືອ.



## 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 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  
Minnesota Department of Human Services  
Equal Opportunity and Access Division

P.O. Box 64997  
St. Paul, MN 55164-0997  
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  
Attn: Appeals and Grievances  
PO Box 52  
Minneapolis, MN 55440-0052

Toll free: 1-800-203-7225  
TTY: 1-800-688-2534  
Fax: 612-884-2021  
Email: [cag@ucare.org](mailto: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 Minnesota Senior Health Options (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.

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 សូមហៅទូរសព្ទតាមលេខខាងលើ ។

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 ntauv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သုဉ်ဟ်သးဘဉ်တက့ၢ်. ဝဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံဝဲဒဉ်လံာ် တီလံာ်မိတခါအံၤန့ၢ်,ကိးဘဉ်လီတဲစိနီၢ်ဂံၢ်လၢထးအံၤန့ၢ်တက့ၢ်.

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.