Winter 2020

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. During this time of uncertainty with COVID-19, we're here for you.

Stay safe, take care and be well.

Inside this issue

UCare's response to COVID-19

New Medicare products

New mental health Access Line available

Nearly statewide individual and family plans

Dear members,

As 2020 draws to a close, we thank you for being a part of UCare and trusting us during this year of historic uncertainty and disruption. Your health and well-being are as important to us as ever. We're committed to helping you access the care you need, when you need it, even if by telephone or video visits. We're here for you.

We're also here for many new members joining UCare in the New Year. UCare is growing. In 2021, we've added new health care products and service areas to meet the needs of every member. Our broad range of plans include coverage options as you age or your health or living situation changes over time. We're also focused on making sure our plans are affordable, including individual health plans for those who might need some financial help with premiums. See the article on page 6 highlighting our new health plans and service area expansion.

In this issue, you'll also find our year-end 2020 UCare highlights. We feature our community support efforts, health plan news, continued response to COVID-19 and how to deal with this virus and protect yourself and your family. We're pleased to announce our new UCare Access Line for mental health and substance use disorders, providing a direct line to connect to the resources you need.

It's an honor to be your health plan. You are at the heart of all we do. For 37 years, you've given us a reason to work hard for you. Here's to many more.

Throughout this holiday season, take care of yourself and your family, stay safe and be well. See you in the New Year.

Yours in good health,

Mark Traynor
President and CEO

Caring for you and your family during challenging times

It's been tough on us all dealing with the COVID-19 outbreak. Whether the virus has hit your household, or you continue to take steps to avoid it, we all need extra support sometimes. The virus is not letting up. Now paired with that we're dealing with shorter days, colder temps and holiday stress. It's a lot to handle.

There are things you can do to take care of yourself. Being physically active is good for you and boosts your mood. Getting a good night's sleep is important, too. Staying in touch with those you're close to by phone, text or online video chats keeps social connections alive.

Take a breather from the daily news. Focus your attention on things you enjoy, like TV shows, music, movies, books, sports and exercise — and less on news reports. A little news is good, too much is not. These activities will ease your concerns and bring you welcome relief.

Remember, COVID symptoms include a fever above 100°F, a cough, sore throat, shortness of breath, loss of taste or smell. If you or your family experience any of these, call your doctor right away. For emergencies, dial 911.

Continue taking these steps to help keep you and others safe.

- Wear a mask
- Wash your hands
- Stay six feet or more away from others
- Limit or avoid spending time with those you don't know

Southside Food and Deli

Don't stop now.
It's easy to lighten up on these safety tips since we've all been following them for so many months. Continue doing all you can to stay safe and strong. Any steps you take to protect yourself helps keep you and those around you healthy. Make the difference in your family's lives. Take care, stay safe and be well.

See infographic on the next page, which shows how we've been there for you during the COVID outbreak.

2020 UCare Highlights

Community Support

- 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 this fall, more than 3,000 people received a flu shot. UCare also partnered with Hennepin Healthcare/MVNA this fall to host flu clinics for cultural communities at Twin Cities hotels, homeless shelters, a church, a mosque and Hennepin HealthCare.
- The UCare Foundation awarded more than $2M 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. The grants fund programs addressing current health disparities in the state. They also provide needed resources for counties and providers.
- UCare's GEDWorks pilot program launched last year in Blue Earth county and is now available in 18 Minnesota counties including, Nicollet, Le Sueur, Faribault and Brown counties. The program helps low income residents who receive MinnesotaCare and Medical Assistance through UCare, with free help from an advisor in preparing for GED tests, covered by UCare. Graduates earn the equivalent to a high school diploma. The program is expanding statewide in 2021.

UCare's response to COVID-19

- Offering $25,000 grants to small provider groups and community clinics to build infrastructure during COVID-19.
- Supplying health care providers, group homes, nursing homes, assisted living facilities, social service organizations and vulnerable members with telehealth home kits, masks, healthy snack boxes and iPads. See pages 4–5 for detailed information on our response to COVID-19.

Health Plan News

- UCare expanded its Special Needs BasicCare plan to three central Minnesota counties in June. Our plan is one of two options in Morrison, Todd and Wadena counties. Special Needs BasicCare plan for adults (ages 18–64) with certified disabilities, now serve individuals in a total of 65 counties. See pages 6 and 8 for introduction of new Medicare products and service area expansion of our individual and family plans.
- UCare hired a Health Equity Officer, Pleasant Radford, Jr. to develop a robust racial and health equity program strengthening our work to provide diverse members with a path to the best health for their lives. He will drive UCare's efforts to be the leader in integrating the social and medical needs of UCare members through community and provider partnerships.
- For the 11th straight year, UCare was named a Star Tribune Top 150 Workplace.

UCare's response to COVID-19

Here for you

When the first cases of COVID-19 appeared in Minnesota last spring, UCare moved quickly to be there for you. We made sure you had access to care, and removed cost barriers to COVID tests and treatment, including hospitalization. We also reduced premium payments to help those who lost income during COVID-19.

Member Outreach

- Personal calls to members diagnosed with COVID-19 to check on their health care needs
- Personal and automated calls to members at risk of health complications from COVID-19 to ensure access to medications, social services, pregnancy support, mental health care
- COVID-19 Resource Guide developed for members who need extra help
- Home health kits sent to members with diabetes and members due for colon cancer screenings
- Calls to help schedule more than 15,000 member teen and child checkups, including immunizations
- Online meetings with member advisory committees and online meetings with Medicare members to review 2021 plans

Member benefits and financial relief

- Removed member costs for COVID-19 tests, office visits and hospitalizations
- Increased coverage for telehealth
- Reduced member premium payments by 20% for several months
- Removed copays for Medicare primary and mental health services

Here for the Community

The UCare Foundation distributed:

200	2,750	$$$
telehealth iPads for pregnant women, seniors, Somali community members	**home monitoring kits** (thermometers, blood pressure monitors, weight scales) to community clinics	**funds** to statewide mental health services and phone support

80,000	$25,000
masks to group homes, front line workers, high-risk seniors	**grants** to struggling providers

The Community Relations team distributed:

3,000+	9,000	10,000
food boxes to low-income families	**snack packs** to frontline workers, homeless shelters, food shelves, childcare centers	**UCare tote bags** to food shelves

15,000	1,000+	3,000+
hand sanitizers to community organizations	**socks and toothbrush/ toothpaste kits** to shelters and halfway houses	**FREE flu shots** with Health Fair 11

UCare introduces new Medicare products for 2021

UCare is pleased to offer two new Medicare Supplement plans that help pay for costs Medicare doesn't cover, as well as Institutional Special Needs plans for those living in long-term care facilities.

UCare Advocate Plans

UCare has teamed up with Genevive to offer a health plan specifically designed for Medicare-eligible adults living in a nursing home, assisted living or memory care facility. Genevive brings decades of experience in caring for people who require a nursing-home level of care.

UCare Advocate Choice and UCare Advocate Plus, Institutional Special Needs plans (HMO I-SNP) are designed for adults living in long-term care facilities. The plans provide low premiums and primary care right where members live.

With both UCare Advocate plans, coordinated team care addresses members medical needs as well as their wellness goals. The enhanced dental coverage, hearing aid allowance, no-cost routine eye exam and eyewear allowance and Strong & Stable fall prevention kit make these the perfect plans for older adults.

UCare Medicare Supplement Plans

UCare is expanding its Medicare coverage options with three new statewide Medicare Supplement (also called Medigap) plans.

The plans build on UCare's strengths in serving Medicare-eligible individuals shopping for a plan. They also help UCare attract new members across the state.

Medicare Supplement plans differ from UCare Medicare Advantage plans (such as UCare Classic, UCare Complete and UCare Essentials Rx). Medicare Advantage plans offer all-in-one convenience. They include extras like dental, hearing aids, eyewear, SilverSneakers® gym membership and an over-the-counter allowance to spend on items like cough drops, first aid supplies, pain relief, sinus medication and toothpaste at participating retailers. UCare Medicare Supplement plans include medical coverage only, plus SilverSneakers and tobacco and nicotine quit programs.

A Medicare Supplement plan may be a good fit if these features are important to you.

- Coverage travels with you, even if you live out of state part of the year
- There's no network. See any provider who accepts Medicare
- Benefits are guaranteed as long as you pay the premium

Learn more

UCare Advocate Choice and UCare Advocate Plus

- Visit **ucare.org/advocate**
- Call 1-877-671-1054 (TTY 1-800-688-2534), 8 am – 5 pm, Monday – Friday

UCare Medicare Supplement

- Visit **ucare.org**
- Call 1-833-276-1188 (TTY 1-800-688-2534), 8 am – 5 pm, Monday – Friday

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New Access Line available for members struggling with mental health and substance use disorders

We're here for you. To help you get the care you need, we introduced our new UCare Access Line for mental health and substance use disorders. It can be tough to navigate your way sometimes, especially during the COVID-19 pandemic and strain on health care systems. So, we're offering a direct line to the resources you need.

Our Mental Health and Substance Use Disorder Access Line is staffed by experienced and caring de-complicators who can assist members in need of these types of appointments.

UCare members can use the Access Line to get help with:

- Scheduling your same or next-day visits
- Scheduling your telehealth appointments
- Scheduling and confirming your visits
- Determining your appointment needs

Members can call the Access Line 8 am – 5 pm, Monday – Friday at **612-676-6811** or **1-833-276-1191** (TTY **1-800-688-2534**). If you call after hours, you can either be transferred to a clinician if in a crisis or you can leave a message for a call back next day.

The Access Line is part of a set of services provided by UCare's Mental Health and Substance Use Disorder Team to help our members get the appropriate care and support needed to get you back to health and wellness.

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): February 11, June 17 and October 21
- UCare Connect (SNBC) and UCare Connect + Medicare (HMO D-SNP): February 25, June 24, and November 11
- UCare Medicare: February 4, June 3, 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**.

2020 Annual Election of Consumer Directors Results

Jay Kiedrowski: 6,477
Jeff Bangsberg: 9,472
Blank/abstaining: 147
Write-ins: 189

Jay and Jeff are two of six Consumer Directors on the UCare Board of Directors.

Healthy Savings®

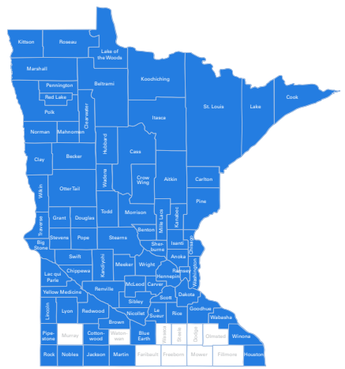
Save big on healthy groceries

Boost your health with our Healthy Savings program. You'll save on healthy foods like milk, whole-grain bread, lean meat, eggs, yogurt, fruits and vegetables. Each week, you'll find savings and specials in your Healthy Savings account. With your Healthy Savings card or your Healthy Savings barcode number, you can visit **healthysavings.com/ucare** to view the weekly food savings and add additional discounts under the Save More section. If you're already active in the program, keep saving on nutritious food.

Healthy Savings is a registered trademark of Solutran, Inc.

Nearly statewide individual and family plan coverage for 2021

UCare Individual & Family Plans have expanded across an additional 49 counties and 6 rating areas in northern and southern Minnesota. In addition, we launched a new Gold-level plan featuring the M Health Fairview network in the 10-county metropolitan area. It is the second lowest priced Gold plan available. We also continue to offer one of the lowest priced Bronze plans available for both of our Individual & Family Plan networks on MNsure. Our Individual & Family Plans are the #1 plan on MNsure and serve more than 42,000 members who purchase health coverage on their own and who do not qualify for Medicare or Medicaid.



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
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

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.

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ما أذلاحظة: إرتـد مسادعة مجانية لتجرمة هه الوثيذقصتة، ال على الرقم أعلاه.

သတိ။ ဤစာရွက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

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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. ဖဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလီလၢတၢ်ကကျိးထံဝဲဒဉ်လံာ် တီလံာ်မိတခါအံၤန့ဉ်, ကိးဘဉ်လီတဲစိနီၢ်ဂံၢ်လၢထးအံၤန့ဉ်တက့ၢ်.

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

ໂປຣດຊາບ, ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງໂທຣໄປທີ່ໝາຍເລກຂ້າງເທິງນີ້.

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 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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