



Winter 2022

## Member Update

**We are UCare — putting people powered plans to work 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. You are at the center of all we do. Know that you can count on us, anytime. We're here for you.

In our Winter 2022 issue, we are excited to share some 2022 highlights, introduce you to our new Chief Medical Officer, explain the Inflation Reduction Act, and more!

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Help power UCare



# We're here for you.

Dear members,

It's our honor to start the new year as your people powered health plan. Whether you've been a member for years or are new to UCare, we thank you for letting us serve you.

We're grateful for the many opportunities 2022 provided us to partner with our communities statewide. UCare's County team met with agencies and tribes from Cook to Lac qui Parle counties, our Mental Health and Substance Use Disorder Services team attended activities in Thief River Falls to Duluth and our Community Relations team met with members at more than 70 events outside of the Twin Cities. Read more in this issue about the many ways it's been our pleasure to serve you and your communities.

2022 also brought good news to Medicare and Individual & Family Plan members with the signing into law of some new protections that will benefit many of you. You can read about some of the highlights in the Inflation Reduction Act article in this issue. If you have any questions about the Act and how it might impact you, we're here to help.

As we welcome 2023, UCare is committed to de-complicate, advocate and go the extra mile to help you, our loyal members.

We wish you a happy and healthy new year.



With appreciation,

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

Hilary Marden-Resnik  
President and CEO

# 2022 UCare highlights

## Awards

### Minnesota's Best 2022

In the 2022 Star Tribune Reader's Choice Contest, UCare won Bronze Best Insurance Company. The program recognizes the best Minnesota businesses from more than 390 categories, including professional services, restaurants and cultural institutions.

### Star Tribune's Top Workplaces

For the 13<sup>th</sup> consecutive year, UCare was named a Star Tribune Top 200 Workplace. Ranked 11 in the large employer category, UCare is one of only a small number of companies to earn the recognition all 13 years of the program. UCare's consistent communication strategies to keep in-office and remote employees equally well informed were featured in the Star Tribune article.

### Twin Cities Business 2022 Community Impact Award

UCare was one of ten honorees in the Twin Cities Business 2022 Community Impact Award program. Recognized for promoting civic involvement, UCare's member and community response during the pandemic was noted, including the extraordinary measures UCare employees take every day to remove barriers to care for members and their communities.

### Twin Cities Business Magazine Notables

The Notable series from Twin Cities Business features best-in-class executives across a range of industries in Minnesota.

- Executive Vice President and Chief Legal Officer Dan Santos was honored as a 2022 Notable General Counsel. To qualify for this list, individuals must be serving in a senior-level general counsel role at their company and have shown significant positive and measurable results in their field.
- President and CEO Hilary Marden-Resnik was honored as a 2022 Notable Leader in Health Care. The honor is given to those leaders serving on the front lines and behind the scenes, working to keep Minnesotans as healthy as possible.

## Welcome new leaders

UCare recently welcomed the following new leaders to the UCare team:

- **Tenbit Emiru, MD, PhD, MBA** – Executive Vice President, Chief Medical Officer
- **Roma Anderson Milton** – Vice President, Chief Human Resources Officer
- **Jane McMahon** – Vice President, Chief Compliance and Ethics Officer
- **Marie Zimmerman-Enger** – Vice President, Strategic Partnerships

# UCare in your community

## UCare in the metro area

Service is an important part of UCare's mission. We work with communities to support our members and give back through UCare grants and employee volunteer efforts. In the fall of 2022 alone, more than 200 UCare employees participated in volunteer and fundraising activities.

### School Supply Drive

From July 25 – Aug. 5, more than 100 employees donated \$5,080 to provide school supplies to families in need. Organized by Keystone Community Services in partnership with Pillsbury and Nellie Stone Johnson Elementary School in Minneapolis, the School Supply Drive also supports the basic, social and emotional needs of families.

### 9/11 Day Meal Pack

Across the country, 9/11 Day Meal Pack organizes meal packing to help benefit local food insecure families. Since these events are committed to distributing meals within the communities in which they're packed, they ensure an immediate and powerful impact. 2022 was UCare's first year participating in this event and we were excited to give back in a new way. 77 employees volunteered across two shifts at the event in the Minneapolis Convention Center, where more than 140,000 meals were packed.

### Fall Rake-up

For more than 21 years, UCare has raked yards for people in need throughout the Twin Cities. Meals on Wheels and various Living at Home Network programs connect UCare with older adults in need of help with fall yard work. 120 UCare employees volunteered during our annual Fall Rake-up this year. From Oct. 26 – Nov. 2, 18 teams of UCare volunteers raked 45 yards, which is the most we have done in one season!



## UCare in Greater Minnesota

We are dedicated to staying current with all our communities' happenings. From Austin to Warroad, Fergus Falls to Grand Portage, we travel near and far to share UCare updates and to learn from you, our valued members. Here are just a few of our recent trips around the region.

### Community relations

Throughout the year, our team members meet with members like you and listen to what matters to you most for your health care needs. Our Community Relations team has been to more than 70 events outside the Twin Cities this year alone, like the Carver County Health and Wellness Fair in Chaska and Senior Day in Cloquet.

### Mental health events

Our Mental Health and Substance Use Disorder Services team participates in Adult Mental Health Initiative regional meetings across Minnesota. Team members attended Be The Voice: Mental Health and Suicide Awareness events in Thief River Falls and Warroad, the MN Coalition for the Homeless in Duluth and Crow Wing county's Walk for Recovery.

### County and tribal meetings

Throughout the calendar year, our County team participated in meetings with counties and tribes across UCare's service area, including Minnesota's Roseau, Pennington, Crow Wing, Lac qui Parle and Nobles counties, as well as the Grand Portage and Bois Forte tribes.

Our goal is to continue to provide the best services and care to all our members, wherever they might be throughout our coverage area. We look forward to coming to your neck of the woods to learn what is impacting you and your community. See you soon!

## 2023 UCare upcoming community events

Say hello to some of your friendly UCare de-complicators — and bring home some gifts in our famous UCare tote bags.

### Central Minnesota Farm Show

February 28, 9 am – 4 pm

March 1, 9 am – 3 pm

St. Cloud River's Edge Convention Center

St. Cloud, MN 56301

# Introducing our new Chief Medical Officer



UCare is happy to introduce our new Executive Vice President and Chief Medical Officer, Tenbit Emiru, MD, PhD, MBA.

Before coming to UCare, Dr. Emiru was with Hennepin Healthcare (formerly HCMC) where she worked as a critical care neurologist and

the chief of neurology. She also served as a member of the Finance and Audits/Compliance Committee of the Board. Dr. Emiru also previously worked as the medical director for HealthPartners/Regions Hospital.

Community service is a hallmark of Dr. Emiru's career. She serves on the Board of Directors for the

Minnesota Board of Medical Practice and Creating Healthy Communities (CHC). For the past five years, she has also served on the Board of Hennepin Healthcare Foundation.

Dr. Emiru is no stranger to UCare. For the last two years, she has been a member of UCare's Quality Improvement and Advisory and Credentialing Committee (QIACC) and the UCare Board of Directors.

Dr. Emiru has a PhD in Psychology and her MD degree from the University of Minnesota and an Executive MBA from the Kellogg School of Management at Northwestern University.

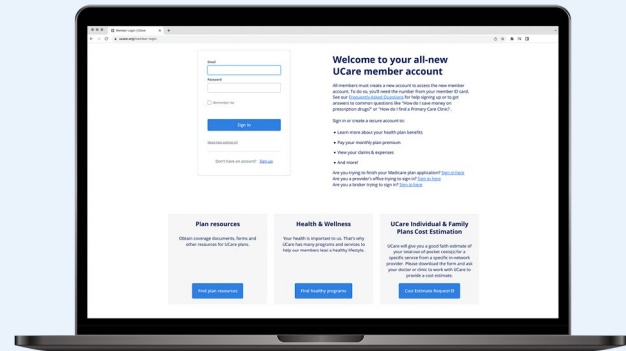
Welcome, Dr. Emiru. We are thrilled to have you on the UCare team.

## Save time with an online member account

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

- Access your member ID card and request a new copy or download a PDF
- View claims details, including *Explanation of Benefits (EOB)* documents
- Pay your monthly plan premiums online, and view your premium invoice and payment history
- Access key plan information and documents, including your member contract and *Summary of Benefits and Coverage\**
- Communicate with customer service and a web nurse through a secure message

\*If you prefer a print version of your *Summary of Benefits and Coverage*, contact customer service and we'll mail one free of charge.



## Create your account

Go to **member.ucare.org** to set up your account in just a few minutes.

If your plan covers more than one person, each person will need a separate login ID and password for privacy and convenience.

Tip: Have your member ID number available when creating your account. You can find your member ID number on the back of your member ID card.

# 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/MinnesotaCare 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.

In addition to our medical case management services to UCare members, we provide complex case management to support pregnant members with high risk medical complications and/or multiple risk factors impacting pregnancy and the birth of their child. We want to support all of our members to have the healthiest pregnancy possible.

UCare's complex case managers are registered nurses who provide education, support the provider treatment plan, assist with transitions of care, help access services, remove barriers, and partner in developing a member's UCare care plan. 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 or a community program to meet our member's needs.

PMAP/MinnesotaCare: 612-676-6512 or email [pmap\\_cm@ucare.org](mailto:pmap_cm@ucare.org)

UCare Medicare and Individual & Family Plans: 612-676-6538 or email [complexcm@ucare.org](mailto:complexcm@ucare.org)

Maternal and Child Health/High Risk Pregnancy: 612-676-3326, option #1 or email [maternitynotification@ucare.org](mailto:maternitynotification@ucare.org)

**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** – This function supports our goal to provide the right care at the right time to our members. Members can access utilization management staff Monday – Friday, 8 am – 5 pm. 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. Communications received after midnight Monday – Friday are responded to the same business day. Additional support including interpreter services related to utilization management issues or authorization of care are available 8 am – 5 pm, Monday – Friday by calling customer service at 612-676-3600 or 1-877-523-1515 toll free.

Medical utilization management: Call 612-676-6705 or 1-877-447-4384 toll free. Fax to 612-884-2499. TTY users call 612-676-6810 or 1-800-688-2534 toll free.

Mental Health and Substance Use Disorder Utilization Management: Call 612-676-6533 or 1-833-276-1185 toll free. Fax to 612-884-2033. TTY users call 612-676-6810 or 1-800-688-2534 toll free.

**Care management** – UCare offers care management services to eligible members at no cost. Eligibility for care management may be due to the product in which you are enrolled or based upon need as evidenced by UCare claims data. If you are eligible for care management services, you should have received a welcome letter with contact information from your care coordinator or case manager. Care management is voluntary.

## Care management services

Plan	Who do I contact?	Eligibility for services	Service provided
<b>UCare Medicare Advantage</b>	Chronic Care Management (CCM) Phone Line 612-676-6538	Identified through claims	Case management – Partner with a registered nurse via telephone to discuss concerns about your health, gaps in care and social needs. Your case manager will do an assessment to help identify your needs. Your case manager can help locate resources for you. A plan of care is developed with you to help you achieve your goal(s) toward health and wellness. Your case manager will be able to share information about accessing a variety of wellness programs available to you.
<b>EssentiaCare</b>	Your clinic or primary care provider		
<b>UCare Medicare with M Health Fairview &amp; North Memorial</b>			
<b>UCare's Minnesota Senior Health Options (MSHO)</b>	Your care coordinator	All members eligible	Care coordination – meet in person with a care coordinator to determine your care coordination needs, develop a plan of care to meet your needs, create a service plan showing the services you will receive, and talk about and coordinate any preventive care needs you have.
<b>Minnesota Senior Care Plus (MSC+)</b>			
<b>UCare Advocate Choice and Advocate Plus (I-SNP)</b>			
<b>UCare Connect (SNBC)</b>	Care Navigator Line 612-676-6502	Members who are not open to a waiver, ACT services or Targeted Case Management are offered a health risk assessment	Care coordination – a care coordinator will complete a health assessment, develop a care plan that meets your current health care needs, and help you understand your benefits, access services and learn about health and wellness.
<b>UCare Connect + Medicare (HMO D-SNP)</b>	Care Navigator Line 612-676-6502	All members offered a health risk assessment	Care coordination – a care coordinator will help connect you to services, complete an assessment and develop a care plan, and provide services that will keep you as healthy and independent as possible.
<b>Prepaid Medical Assistance Program (PMAP)</b>	PMAP Phone Line 612-676-6512	Identified through claims or referral	Case management – Partner with a registered nurse via telephone to discuss concerns about your health, gaps in care and social needs. Your case manager will do an assessment to help identify your needs. Your case manager can help locate resources for you. A plan of care is developed with you to help you achieve your goal(s) toward health and wellness. Your case manager will be able to share information about accessing a variety of wellness programs available to you.
<b>MinnesotaCare</b>	CCM Phone Line 612-676-6538		
<b>Individual &amp; Family Plans</b>			
<b>Individual &amp; Family Plans with M Health Fairview</b>	Your clinic or primary care provider		

Please reach out to the appropriate representative in the grid above if you have questions about care management services or would like to opt out of care management services.

# Inflation Reduction Act

The Inflation Reduction Act of 2022 (IRA) was signed into law in August. It includes many efforts to save money for people with Medicare and Individual & Family Plans. Here are some of the ways the IRA may help you:

## Prescription drugs

- Medicare Part D covers vaccines for free, and places a monthly limit on insulin costs, starting January 2023
- The Part D Low-Income Subsidy (LIS) program will expand its “Extra Help” to people under 150% of the federal poverty level, starting in 2024
- Medicare Part D out-of-pocket drug costs are capped at \$2,000 per year, starting in 2025

## Premium tax credit eligibility expansion

- The Affordable Care Act (ACA) premium tax credits that were set to expire in 2022 are now extended through 2025
- Eligibility for the credit was expanded to participants above 400% of the federal poverty line
- Higher credit is given to people between 100 – 400% of the federal poverty line

To read more about the IRA, visit [medicare.gov/about-us/inflation-reduction-act](https://www.medicare.gov/about-us/inflation-reduction-act).



## Help power UCare — join one of our advisory committees

You can help us build better health plans. Join other UCare members on member advisory committees, fill out surveys or volunteer with us.

Open comment time is held at each meeting for any UCare member or their caregiver who wants to participate. Please call 612-676-3578 (TTY 612-676-6810) or email [getengaged@ucare.org](mailto:getengaged@ucare.org) with your comment or question at least one week in advance.

## Learn how you can get involved

[ucare.org/getengaged](https://ucare.org/getengaged)

## 2023 UCare Advisory Committee schedule

- MinnesotaCare and Prepaid Medical Assistance Program (PMAP):  
March 16, July 27 and October 26
- UCare Connect (SNBC) and UCare Connect + Medicare (HMO D-SNP):  
February 9, July 13 and October 12
- UCare Medicare:  
February 16, June 22 and September 28
- Individual & Family Plans Advisory Committee dates to be determined and listed at [ucare.org/getengaged](https://ucare.org/getengaged)

Dates subject to change.

## 2022 Annual Election of Consumer Directors results

- Charity Bennett: 5,525
- Mariam Mohamed: 1,025
- Blank/abstaining: 20
- Write-ins: 55

Charity and Mariam are two of the six Consumer Directors on the UCare Board of Directors.



**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

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You can file a complaint and ask for help filing a complaint in person or by mail, phone, fax, or email at:

UCare, 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)

**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 also 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:

Office for Civil Rights, U.S. Department of Health and Human Services

Midwest Region

233 N. Michigan Avenue, Suite 240 Chicago, IL 60601

Customer Response Center: 800-368-1019, TTY: 800-537-7697

Email: [ocrmail@hhs.gov](mailto:ocrmail@hhs.gov)

## 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 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.

