

Simplifier guide

Individual and family plans: For Minnesotans who buy health coverage on their own



We're simplifiers.

The plain-speakers who make individual and family plans clear and simple. Figure-outers who can help you pick a health plan that works best for your life and budget.

You have lots of health coverage options

But all those options can make it harder to find the plan that's best for you and your family. UCare can help. We created this simple guide for those who purchase health coverage on their own and who do not qualify for Medicare or Medicaid. It can help answer your questions, give you insight on choosing the plan that's right for you and make shopping easier. It covers what you need to know about:



Plan types



Coverage levels



What to consider when selecting a plan



Enrollment options



Choose between two plan types

Each plan type has trade-offs that give you flexibility to choose what's best for your life and budget.

Copay plans

A health plan that offers greater coverage upfront for some services before you meet the deductible — with the trade-off of a higher monthly premium.

HSA-compatible plans

A health plan with lower monthly premiums — with the trade-off of lesser upfront coverage and a higher deductible before the health plan kicks in. Plus, access to a triple-tax advantaged bank account to save for medical expenses.



Other coverage

Short-term, faith-based and online policies are generally designed for healthy people. They can be affordable safety nets during life's changes, but they don't have to meet minimum requirements or provide comprehensive coverage, like UCare health plans. Be mindful of what you're buying and what coverage it provides.

Then choose between four coverage levels

Coverage levels, sometimes called metal levels, determine how you and the health plan split the costs of health care. It's an easy way to compare plan options and identify the cost-sharing amount best suited for your lifestyle.



Core/Catastrophic

\$

\$

\$

\$

\$

- Low monthly premium; very high deductible to protect against worst-case scenarios
- Only available if you are under age 30 or if you are eligible for a federal hardship exemption based on insurance being unaffordable



Bronze

\$

\$

\$

\$

\$

- Lower monthly premium; higher deductible
- Good option if your annual costs for doctor visits and pharmacy expenses are routinely low
- Typically offered with both copay and HSA-compatible plans



Silver

\$

\$

\$

\$

\$

- Balance between monthly premium and deductible
- Good option if you aren't sure how often you'll go to the doctor or pharmacy
- Typically offered with both copay and HSA-compatible plans



Gold

\$

\$

\$

\$

\$

- Higher monthly premium; lower deductible
- Good option if you go to the doctor or pharmacy frequently

\$

What you pay each month (premium)

\$

What you pay for care (deductible and copay)

Comparing the out-of-pocket differences

These examples highlight the differences in out-of-pocket costs you may pay under our different plan options. Our simplifiers can create a similar comparison for you based on your unique circumstances so you can make the best choice for your lifestyle.



Alyssa, a 32-year-old individual in the Twin Cities makes \$65,000 a year

She doesn't anticipate any ongoing care or surgeries this year, but does go to her M Health Fairview doctor for a check-up annually and the infrequent visit for any minor issue that may come up.

Our Bronze HSA-compatible plan in the M Health Fairview network may best meet Alyssa's coverage needs. Its upfront benefits cover preventive care at no additional cost and she can save for future medical expenses in a Health Savings Account (HSA). What she pays during the year with this plan will be less, even with the occasional office visit charge, than the total amount she would pay with a higher premium plan.

	Bronze copay	Silver copay	Gold copay	Bronze HSA	Silver HSA
Annual premium	\$2,922.24	\$3,380.52	\$4,126.32	\$2,778.12	\$3,180.60
Deductible	\$5,900	\$2,900	\$900	\$7,050	\$3,000
Preventive care	\$0	\$0	\$0	\$0	\$0
Office visit costs	\$60 in copay before deductible	\$40 in copay before deductible	\$20 in copay before deductible	\$140 in deductible	\$140 in deductible
Total Alyssa would pay this year (approx.)	\$2,982.24	\$3,420.52	\$4,146.32	\$2,918.12	\$3,320.60



David, a 56-year-old individual in NW Minnesota makes \$44,000 a year

He sees a psychologist in UCare's broad network twice a month for help with anxiety and takes Sertraline, a generic prescription medicine to help alleviate symptoms. Plus, David visits his primary care doctor for annual preventive care.

A Silver copay plan with our broad network may best meet David's coverage needs. Its unlimited copays for primary and specialty care office visits provides generous upfront benefits but it's less expensive than the top-tier Gold plan.

	Bronze copay	Silver copay	Gold copay	Bronze HSA	Silver HSA
Net annual premium*	\$3,032.76	\$4,138.80	\$5,938.68	\$2,685.00	\$3,656.16
Deductible	\$5,900	\$2,900	\$900	\$7,050	\$3,000
Preventive care	\$0	\$0	\$0	\$0	\$0
Office visit costs	\$180 in copays and \$2,940 in deductible	\$960 in copays before deductible	\$480 in copays before deductible	\$3,360 in deductible	\$3,360 in deductible
Prescription costs	\$120 in copays	\$80 in copays	\$40 in copays	\$810	\$810
Total David would pay this year (approx.)	\$6,272.76	\$5,178.80	\$6,458.68	\$6,855.00	\$7,826.16

*Premium reflected includes subsidies available through MNsure as well as pricing available in this region and network.

Key considerations when selecting a plan



Budget and health conditions

Review your health conditions to see what care you may need. Then review your budget to see how much you can afford for premiums and expected medical care. This will help you determine which plan type and coverage level to choose.

- Do you anticipate a test, procedure or major health expenses in the coming year?
- Do you have a chronic health condition that you manage with medication and/or with regular doctor visits?
- Are you taking advantage of expanded subsidies on MNsure? Most qualify for help to lower their monthly plan premiums and out-of-pocket costs, with the average savings of 46%. Recent changes in the law broadens the ability to qualify for subsidies so even if you didn't qualify, you now may.
- Is it easier on your budget to have lower monthly premiums and pay more out of pocket when you receive care, or have higher monthly premiums in exchange for lower costs when you receive care?
- Are you comfortable with a smaller, more focused provider network to save money on monthly premiums?
- Is having another way to save for retirement a priority? If so, consider an HSA-compatible health plan with an optional Health Savings Account. Review the *HSA-compatible Plan Basics* guide in this kit to learn more.



Provider network

Also consider the provider network when picking a plan to ensure your health care provider is included in the health plan's network. It's important because you will pay more for care outside the plan's provider network. UCare health plans have one of the largest provider networks with more than 47,000 primary and specialty care doctors and clinics across the state. But not all health plans offer this big of a network.

Health plan companies, including UCare, offer care through broad and focused provider networks, though some only offer one or the other. A broad network gives you access to a wide variety of care systems and providers while a focused network requires you to see a more limited number of providers in exchange for lower premiums.



Perks

Lastly, consider the perks that may be offered with your health plan. Extras like savings on healthy groceries, gym membership reimbursements, car seats, discounts on community education classes, rewards for completing your preventive care, support and resources through member assistance programs and more. These may factor into your decision when selecting a plan.

Enrollment options



When to enroll

There are two points in time that you can enroll in an individual and family plan:

Open Enrollment

This year, you can enroll November 1, 2021 through January 15, 2022. Your plan's effective date depends on when you enroll. For your plan to start by January 1, you must enroll by December 15. If applying after that during open enrollment, your plan will start February 1.

Special Enrollment Period

You also can apply for health coverage outside of open enrollment whenever you've had a qualifying life event. You must apply for coverage on MNsure within 60 days of having a baby, getting married, moving or losing employer-sponsored health coverage.



How to enroll

There are two ways to enroll in an individual and family plan:

On MNsure

The best way to enroll is through MNsure, which enables you to apply for help to lower the cost of your monthly plan premiums and out-of-pocket costs. Most applicants qualify for a lower monthly premium with the average household saving \$507 every month in subsidies only available on our state's health care exchange. Recent federal changes broadens the ability to qualify for a subsidy and increases the amount you may receive. So even if you didn't previously qualify, you may now.

Through the health plan company directly

You can apply directly through the health plan company, but you will not have access to MNsure subsidies that decrease your monthly plan premiums and out-of-pocket costs. Additionally, some health plans do not sell directly to consumers so you may not get a full list of all plans and rates available to you.

Talk to a UCare health plan simplifier today.

Whether you're new to individual and family plans or want help rethinking your coverage, we're the figure-outers who can help you pick a health plan that works best for your life and budget.



Call

1-855-307-6975 | TTY 1-800-688-2534

8 am – 5 pm, Monday – Friday



Email

ifpsales@ucare.org



Go online

Learn more and compare our plans at ucare.org/ifp



Find a broker in your area

Work with an independent broker in your area to select a health plan and enroll on MNSure. Find a broker who works with UCare at ucare.org/ifp-brokers.

Notice of Nondiscrimination

UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. UCare does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

We provide aids and services at no charge to people with disabilities to communicate effectively with us, such as TTY line, or written information in other formats, such as large print.

If you need these services, contact us at **612-676-3200 (voice)** or toll free at **1-800-203-7225 (voice)**, **612-676-6810 (TTY)**, or **1-800-688-2534 (TTY)**.

We provide language services at no charge to people whose primary language is not English, such as qualified interpreters or information written in other languages.

If you need these services, contact us at the **number on the back of your membership card** or **612-676-3200** or toll free at **1-800-203-7225 (voice)**; **612-676-6810** or toll free at **1-800-688-2534 (TTY)**.

If you believe that UCare has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

Oral grievance

If you are a current UCare member, please call the number on the back of your membership card. Otherwise please call **612-676-3200** or toll free at **1-800-203-7225 (voice)**; **612-676-6810** or toll free at **1-800-688-2534 (TTY)**. You can also use these numbers if you need assistance filing a grievance.

Written grievance

Mailing Address

UCare

Attn: Appeals and Grievances

PO Box 52

Minneapolis, MN 55440-0052

Email: cag@ucare.org

Fax: 612-884-2021

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 612-676-3200/1-800-203-7225（TTY: 612-676-6810/1-800-688-2534）。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 612-676-3200/1-800-203-7225 (телетайп: 612-676-6810/1-800-688-2534).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 612-676-3200/1-800-203-7225 (መስማት ለተሳናቸው: 612-676-6810/1-800-688-2534).

ဟံသာဝတီသုံး-နမ့်ကတိ ကညိ ကျိအသိ, နမ့်န့ ကျိအတိမဇာလာ တလက်ဘုဂ်လက်စု နိတမံဘဂ်သုန့ဂ်လိ. ဟိ: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, រសវាជំនួយវេជ្ជកម្មភាសា ដោយមិនគិតល្មើល គឺអាចមានសំរាប់បរិវេណ។ ចូរ ទូរស័ព្ទ 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534)។

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 612-676-3200/1-800-203-7225 (رقم هاتف الصم والبكم: 612-676-6810/1-800-688-2534).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 612-676-3200/1-800-203-7225 (ATS : 612-676-6810/1-800-688-2534).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 612-676-3200/1-800-203-7225 (TTY: 612-676-6810/1-800-688-2534).



500 Stinson Blvd
Minneapolis, MN 55413
1-855-307-6975 | TTY 1-800-688-2534
8 am – 5 pm, Monday - Friday
ucare.org/ifp

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