

# 2024 UCare Individual & Family Plans

For Minnesotans who buy health  
coverage on their own





## Health plan simplifiers

UCare health plan simplifiers can help you pick a plan that fits your needs and budget. We've been the top plan on MNsure for the last five years by enrollment and have been serving families like yours since 1984. When you choose UCare's Individual & Family Plans, you join more than 48,000 Minnesotans who count on us to sort through the details and simplify their health plan options — no matter the situation.

Contact our health plan figure-outers 8 am – 5 pm, Monday – Friday for help comparing plans, understanding your options and choosing the plan that's right for you.

1-855-307-6975 (TTY 1-800-688-2534) | [ifpsales@ucare.org](mailto:ifpsales@ucare.org) | [ucare.org/ifp](https://ucare.org/ifp)

### Find a broker in your area

Brokers can help you select a health plan and enroll on MNsure. Find an independent broker who works with UCare at [ucare.org/ifp-brokers](https://ucare.org/ifp-brokers).

### Explore plans on [ucare.org](https://ucare.org)

Visit [ucare.org/ifp](https://ucare.org/ifp) to shop and compare health plans.

### Enroll on MNsure

Go to [mnsure.org](https://mnsure.org) to see if you qualify for a subsidy — most do, with the average household saving \$519 each month in 2023 — and enroll in your UCare plan.

## Around the state, our plans offer:

- A large network of health providers so you can keep your doctor
- A variety of plans and coverage levels that offer flexibility to best suit your lifestyle, like plans with unlimited copays for primary and specialty care visits if you need regular care
- Online and convenience care at no additional cost\* with most plans so you can save a trip to the doctor
- Maternal care coverage, including childbirth education classes, doula, midwife services and facilities
- Silver level plans cover primary care and mental health visits via telehealth at 100%
- In-network preventive care covered at 100%
- Valuable member perks like reimbursements for gym memberships, savings up to \$200 each month on healthy groceries, support and resources through member assistance programs and more!

\*Online and convenience care are available at no additional cost with UCare copay plans but require payment for UCare HSA-compatible plans.



**Ranked #1 on MNsure**  
five years running,  
with more than twice  
as many members as  
other plans.

## A health plan with one of the largest networks across the state

From broad to focused health care networks, UCare Individual & Family Plans are available in 77 counties across Minnesota. We offer one of the largest networks in the metro area and beyond.

### Broad network

Our **broad network** includes more than 47,000 primary and specialty care doctors and clinics from these and other health providers across most of the state:

- Allina Health
- Altru Health System
- Avera Health System
- Carris Health
- CentraCare
- Essentia Health
- Gundersen Health System
- Hennepin Healthcare
- Lake Region Healthcare
- M Health Fairview
- Mayo Clinic\*
- Mayo Clinic Health System
- Northfield Hospital and Clinics
- Olmsted Medical Center
- Park Nicollet Clinics
- Sanford Health
- St. Luke's
- Winona Health

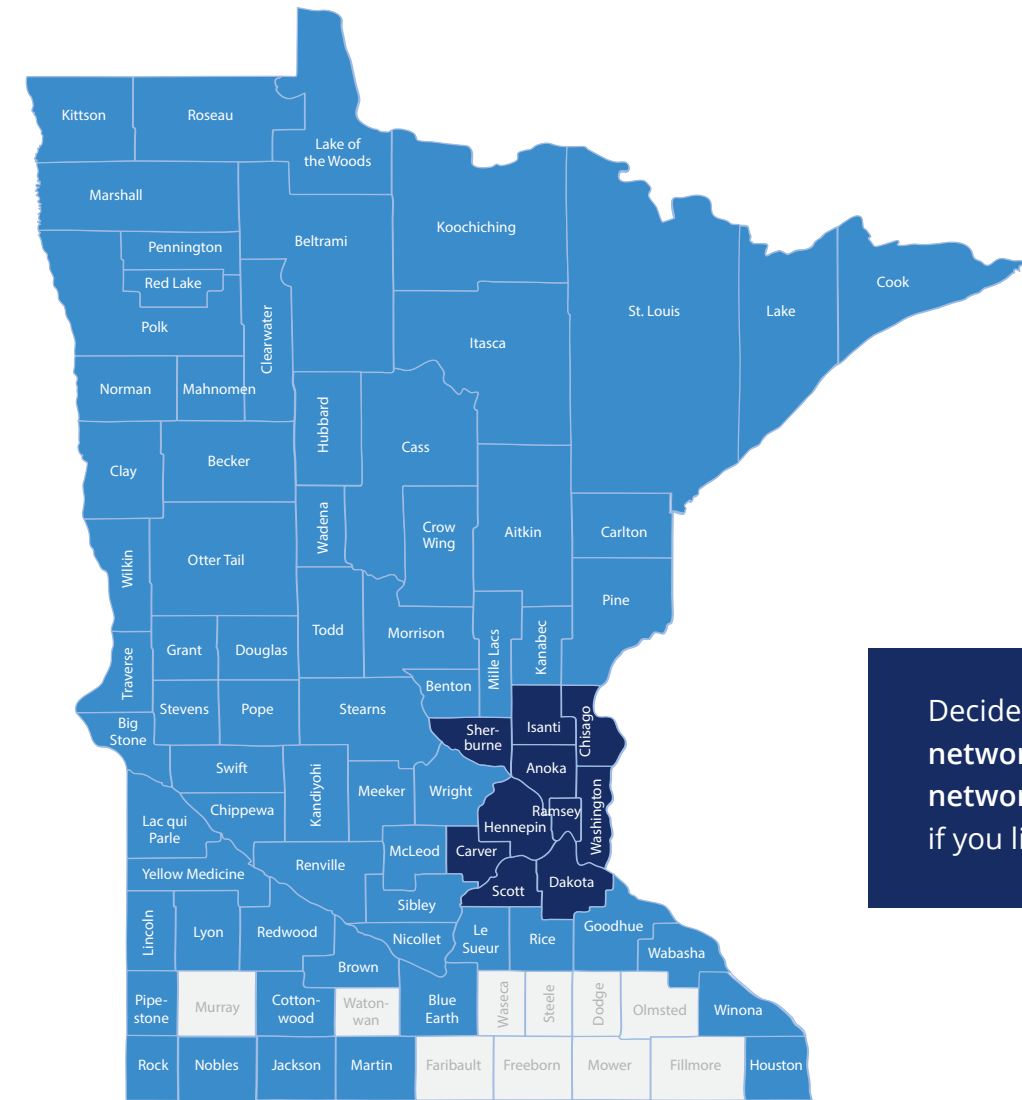
\*Specialty care for rare, complex and serious conditions is available for broad network members at Mayo Clinic in Rochester by referral from a health care provider and with prior authorization obtained from UCare Clinical Services.

### Focused network

If you're in the 10-county metro area surrounding the Twin Cities, choose between our broad or more focused network with M Health Fairview.

The **focused M Health Fairview network** gives you access to this leading health system with coordinated care across 107 primary care clinics, 117 specialty care clinics and 12 hospitals including specialists at the University of Minnesota and other independent providers in the network.

Health plans with a more focused network offer less expensive monthly premiums in exchange for a more localized provider network.



Decide between UCare's **broad network** or our more **focused network with M Health Fairview**, if you live in the 10-county metro.

### Service area

- UCare Individual & Family Plans (**broad network**)
- Choice of UCare Individual & Family Plans (**broad network**) or UCare Individual & Family Plans with M Health Fairview (**focused network**)

## Plan comparisons

Compare plans easily by reviewing plan types and cost-sharing levels to find the plan that fits your lifestyle.

### Two plan types



**HSA-compatible plans** offer a lower monthly premium with greater upfront deductible before the health plan begins to pay for care. These are best if you don't expect large expenses in the plan year or want to maximize tax savings for retirement.



**Copay plans** offer greater upfront protection at a higher premium. They are best if you need ongoing health care in the plan year.

### Four cost-sharing levels

"Metal levels" determine how you and your health plan split the cost for care. UCare offers four metal levels for its copay plans and two for its HSA-compatible plans. In general, the greater the metal level, the lower the deductible and higher the premium is.

## HSA-compatible plans

UCare Individual & Family Plans and UCare Individual & Family Plans with M Health Fairview

	Bronze	Silver
<b>Individual deductible</b>	\$8,050	\$3,200
<b>Family deductible</b> <small>For a family of two or more</small>	\$16,100	\$6,400
<b>Individual out-of-pocket limit</b>	\$8,050	\$6,800
<b>Family out-of-pocket limit</b> <small>For a family of two or more</small>	\$16,100	\$13,600
<b>Preventive care</b>	No charge	No charge
<b>After the deductible</b>		
<b>Office visit / urgent care</b>	0% coinsurance	25% coinsurance
<b>Retail and online visits</b>	0% coinsurance	25% coinsurance
<b>Preferred generic drugs</b>	0% coinsurance	25% coinsurance
<b>Non-preferred generic drugs</b>	0% coinsurance	25% coinsurance
<b>Preferred brand drugs</b>	0% coinsurance	25% coinsurance
<b>Emergency room</b>	0% coinsurance	25% coinsurance
<b>Diagnostic tests</b>	0% coinsurance	25% coinsurance
<b>Hospital stays</b>	0% coinsurance	25% coinsurance

Amounts shown in these charts reflect in-network care. Out-of-pocket costs are greater for care received from a provider who is not in the network.



# Copay plans

UCare Individual & Family Plans and UCare Individual & Family Plans with M Health Fairview

	Core*	Bronze Access**	Bronze	Silver and Silver StandardRx**	Gold Access**	Gold and Gold StandardRx**
<b>Individual deductible</b>	\$9,450	\$8,000	\$5,500	\$2,500	\$1,700	\$950
<b>Family deductible</b> For a family of two or more	\$18,900	\$16,000	\$11,000	\$5,000	\$3,400	\$1,900
<b>Individual out-of-pocket limit</b>	\$9,450	\$9,450	\$9,100	\$8,400	\$8,000	\$7,400
<b>Family out-of-pocket limit</b> For a family of two or more	\$18,900	\$18,900	\$18,200	\$16,800	\$16,000	\$14,800
<b>Office visit / urgent care</b>	\$30 copay first three primary care visits, then 0% after the deductible, 0% coinsurance after the deductible for specialist and urgent care visits	\$60 copay first three primary, specialist and urgent care visits, then 45% after the deductible	\$60 copay first three visits, then 35% after the deductible	\$40 per primary care visit (unlimited), \$95 copay per specialist visit (unlimited, including Urgent Care)	\$20 copay per primary care visit (unlimited), \$35 copay per specialist visit (unlimited), 20% coinsurance after the deductible per Urgent Care visit	\$20 copay per primary care visit (unlimited), \$35 copay per specialist visit (unlimited, including Urgent Care)
<b>Telehealth visits</b>	Covered as a primary care visit	Covered as a primary care visit	Covered as a primary care visit	No charge	Covered as a primary care visit	Covered as a primary care visit
<b>Retail and online visits</b>	No charge	No charge	No charge	No charge	No charge	No charge
<b>Preventive care</b>	No charge	No charge	No charge	No charge	No charge	No charge
<b>Preferred generic drugs</b>	0% coinsurance after the deductible	\$15 copay per prescription. \$30 copay for up to 90-day supply	\$15 copay per prescription. \$30 copay for 90-day supply	\$10 copay per prescription. \$20 copay for 90-day supply	\$15 copay per prescription. \$30 copay for up to 90-day supply	\$5 copay per prescription. \$10 copay for 90-day supply
<b>Non-preferred generic drugs</b>	0% coinsurance after the deductible	\$25 copay per prescription. \$50 copay for up to 90-day supply	\$25 copay per prescription. \$50 copay for 90-day supply	\$20 copay per prescription. \$40 copay for 90-day supply	\$20 copay per prescription. \$40 copay for up to 90-day supply	\$15 copay per prescription. \$30 copay for 90-day supply
<b>Preferred brand drugs</b>	0% coinsurance after the deductible	\$200 copay per prescription	\$200 copay per prescription	\$175 copay per prescription	20% coinsurance after the deductible	\$125 copay per prescription
<b>Emergency room</b>	0% coinsurance after the deductible	45% coinsurance after the deductible	35% coinsurance after the deductible	30% coinsurance after the deductible	20% coinsurance after the deductible	\$500 first visit, then 20% coinsurance after deductible
<b>Diagnostic tests</b>	0% coinsurance after the deductible	45% coinsurance after the deductible	35% coinsurance after the deductible	30% coinsurance after the deductible	20% coinsurance after the deductible	20% coinsurance after the deductible
<b>Hospital stays</b>	0% coinsurance after the deductible	45% coinsurance after the deductible	35% coinsurance after the deductible	30% coinsurance after the deductible	20% coinsurance after the deductible	20% coinsurance after the deductible

\*Available only to those who are under age 30 or those with a federal hardship exemption based on coverage being unaffordable.

\*\*Available only with the UCare Individual & Family Plan broad network.



## 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](mailto: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>.







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

U7265 (10/2023)