

Provider Bulletin

News and Information



Nov. 8, 2023

2024 Product and Benefit Changes

Medicare Advantage

UCare will continue to offer a broad portfolio of Medicare Advantage plans across Minnesota in 2024, all of which will have a lower monthly premium (\$10-\$24 less per month).

The UCare Your Choice (PPO) and the UCare Your Choice Plus (PPO) plans will expand their availability beyond the Twin Cities metro. In 2024, the Your Choice plan will be available statewide and the Your Choice Plus plan will be available in both the Twin Cities metro and northern Minnesota. UCare's Medicare Advantage provider network is available to **both** UCare Medicare HMO-POS and UCare Your Choice (PPO) members.

EssentiaCare will remain in 11 Minnesota counties and three counties in northwest Wisconsin. UCare Medicare with M Health Fairview & North Memorial Health will continue to be offered in seven Twin Cities metro counties. UCare Medicare Group Plans are available in Minnesota and parts of Wisconsin.

All Medicare Plans products will continue to cover supplemental benefits for vision, hearing, dental and over-the-counter (OTC) medicine and supplies.

The following product enhancements will roll out in 2024:

- Increased flexible spending allowance for dental, prescription eyewear and hearing aids.
- \$0 copays for outpatient mental health and substance use disorder services for all plans.
- A one-card solution for many supplemental benefits, including OTC medicine and supplies, food discounts and flex dollars.

UCare will continue to work with the following delegates:

- **TruHearing** - routine hearing exams, hearing aids and fittings, and evaluations covered under UCare Medicare Plans.
- **Healthy Savings OTC** - OTC benefit on all plans.
- **Delta Dental** - routine and restorative dental benefits on UCare Medicare Plans.
- **Mom's Meals** - a limited, home-delivered meal benefit for members in certain UCare plans with congestive heart failure (CHF) after hospital discharge.

Several changes will be introduced for prescription drug benefits:

- \$0 copay for tier 1 preferred generics on all plans.
- \$0 drug deductible on the UCare Classic (HMO-POS) plan and both UCare Your Choice PPO plans.
- Due to the Inflation Reduction Act, the plan will cover a \$35 cap per month of insulin, plus no deductible and \$0 copays for most Medicare Part D vaccines.
- Extended day supply of prescription drugs; this will change from 90 to 100 days for tiers 1-4.
- Removal of preferred versus non-preferred status for network pharmacies: all network pharmacies will offer preferred copays.

UCare's Institutional Special Needs Plans (I-SNP)

The UCare Advocate Choice (HMO I-SNP) and UCare Advocate Plus (HMO I-SNP) plans serve adults with Medicare who have lived in a nursing home for more than 90 days, and those who live in assisted living or memory care who are assessed as needing nursing home level of care. Both plans are Medicare-only plans that offer a model of care with care coordination, integrated primary care and facility support.

With the addition of Douglas, Hubbard, Otter Tail and Pope counties in 2024, UCare's I-SNP service area will cover 22 counties.

Each plan includes supplemental hearing aid, vision, dental and over-the-counter (OTC) allowances. Both plans will have reduced 2024 premiums, maximum out-of-pocket amounts and Part D copays, as well as increased dental allowances. The hearing aid allowance on UCare Advocate Plus will increase to \$550 annually. Both plans will feature a transportation allowance of \$500 per year.

Benefit highlights for 2024 include:

- Unlimited routine foot care.
- Benefit to support members with chronic obstructive pulmonary disease (COPD) or heart failure.
- Reductions in premium and out-of-pocket maximum.
- \$0 copay for outpatient mental health and substance use services.
- Lower cost-sharing for inpatient hospital services on both plans.

UCare's Medicare Supplement Plans

UCare offers Medicare supplement plans (Medigap or MedSupp) in all Minnesota counties. These plans provide additional coverage for individuals with Original Medicare, filling in the payment gaps left over after Original Medicare pays for medical services. This includes deductibles, copayments, coinsurance and other out-of-pocket costs.

Three plan options are available:

- UCare Basic Medicare Supplement
- UCare Extended Basic Medicare Supplement
- UCare \$20/\$50 Copay Medicare Supplement

All three options include a fitness benefit by OnePass, tobacco cessation services and low premiums.

UCare's Individual & Family Plans (IFP)

UCare's 2024 IFP portfolio will continue to feature HSA-compatible and copay designs. The current service areas will not change. UCare's IFP will be available in 77 Minnesota counties and IFP plans with M Health Fairview will be available in 10 metro counties. All plans will continue to offer wellness programs and discounts to promote healthy living.

UCare Bronze, Silver StandardRx and Gold Access plans will feature lower deductibles in 2024. UCare Silver and Gold copay plans will be referred to as UCare Silver StandardRx and UCare Gold StandardRx. This highlights the shift from coinsurance to flat rate copay cost sharing on non-preferred brand and specialty drugs. If the prescription costs less than the standard copay, members will pay the lesser amount.

IFP premiums will increase by approximately 5.5% to keep pace with rising health care costs. UCare encourages members to contact MNSure to determine if they qualify for financial help.

UCare's IFP will expand maternity benefits for 2024. This includes up to a \$200 reimbursement for childbirth education and doula and midwife services coverage. Maternity service change details will be included in annual member materials and the [Maternity Services Coverage Policy](#).

In 2024, UCare's IFP also will expand scalp hair prosthesis (wigs) coverage beyond the currently covered alopecia areata. UCare will cover up to \$600 per prosthesis for those experiencing hair loss due to cancer treatment (chemotherapy and/or radiation to the head and neck) and other types of alopecia (totalis and universalis). Details will be included in the [DME: Scalp Hair Prosthesis \(Wigs\) Coverage Policy](#).

New benefits for all UCare State Public Programs (SPP)/Dual Eligible Special Needs Plans (DSNP)

On Jan. 1, 2024, or upon federal approval and notice by the state, dental coverage for non-pregnant adults will include all medically necessary dental services.

Additional benefits include:

- Coverage for gender affirmation surgery.
- Seizure detection devices.
- Payment of long-acting contraceptives during inpatient hospitalization for childbirth.
- Services related to diagnosing, monitoring and treating a rare disease or condition.
- Recuperative care, a model of care that prevents hospitalization or re-admission through post-acute medical care and support services for members experiencing homelessness.
- Tobacco and nicotine services and drugs.

Intensive Treatment in foster care is now called Children's Intensive Behavioral Health Services. Some of the above benefits require federal approval. Look for future updates from UCare and DHS about effective dates and coverage policy details.

UCare offers rides to MNSure Navigator Organizations and county or tribal agencies within 90 days of the member’s renewal date. Members can call Health Ride to arrange transportation.

Medical Assistance and MinnesotaCare

The Minnesota Department of Human Services (DHS) began the Medical Assistance and MinnesotaCare renewal process. DHS announced that procedural terminations, loss of coverage due to not completing the renewal process, are on pause for many members. It is still important for members who receive their renewal notices to complete their paperwork. Members who lose coverage but believe they are still eligible have three months to renew or reapply. Some may be eligible for retroactive coverage. Members who lost coverage need to contact their [county, tribal](#) or MinnesotaCare office if they haven’t submitted their renewal form or are unsure of their renewal status. Visit the [Renew My Coverage page](#) for renewal information or the [DHS Materials page](#) to access materials for pharmacies to post at their locations.

UCare staff are trained in the renewal process, able to answer standard questions and can refer members who need assistance to complete renewal paperwork or had a lapse in coverage. For help, contact:

Keep Your Coverage Team

Available for UCare’s Minnesota Senior Health Options, Minnesota Senior Care Plus, UCare Connect and UCare Connect + Medicare plans.

- Phone: 612-676-3438 or 1-855-307-6978 (TTY users call 612-676-6810 or 1-800-688-2534)
- Hours: Monday - Friday, 8 am - 5 pm
- Email: keepyourcoverage@ucare.org

Portico HealthNet

Available for Prepaid Medical Assistance Program and MinnesotaCare plans.

- Phone: 651-489-2273
- Hours: Monday - Friday, 8:30 am - 4:30 pm
- Website: porticohealthnet.org/renew
- Schedule an appointment online; Portico will call the member at the scheduled time.

UCare Health Ride

Available for members who need a ride to the facility to complete their renewal.

- Phone: 1-800-864-2157
- Hours: Monday - Friday, 7 am - 8 pm
- UCare offers rides to MNSure Navigator Organizations and county or tribal agencies within 90 days of the member’s renewal date. Members can call Health Ride to arrange transportation.

Cost-sharing has been removed for all Medical Assistance plans.

MinnesotaCare cost-sharing for members with copays*	
Category	2024 Cost-sharing
Prescription drugs (per prescription)	
Anti-psychotic drugs	\$0
Brand name prescription drugs	\$25
Generic prescription drugs	\$10
Brand name multisource drug (preferred status)	\$10
Copay max	\$70
Non-preventive visit (except for mental health or substance use disorder services)	\$28
Non-routine dental	\$0
Emergency department visit	\$100
IP hospital	\$250 per admission
OP hospital	\$0
Ambulatory surgery	\$0
Radiology service	\$45
Eyeglasses	\$10
Durable medical equipment	0% coinsurance

*Cost-sharing exemptions remain the same, including: MinnesotaCare children, pregnant members, American Indians receiving care from Indian Health Services (IHS), American Indians in a federally recognized tribe, substance use disorder services and preventative services.

UCare's Dual Eligible Special Needs Plans

UCare's Minnesota Senior Health Options (MSHO) plans supplemental benefits include several that will support members with specific medical conditions.

New benefits for members with hypertension, diabetes, congestive heart failure or ischemic heart disease include:

- A \$50 monthly household utilities allowance that will be loaded to the member's UCare Healthy Benefits+ Visa card.
- One ride per week to participating grocery stores for members who qualify for the Healthy Food Allowance.

Enhancement to existing benefits:

- Expansion of caregiver support through Caregiver Assurance with the removal of qualifying conditions.

UCare Connect + Medicare plans supplemental benefits include several that will support members with specific medical conditions.

New benefits:

- One ride weekly to participating grocery stores for members who qualify for the Healthy Food Allowance. To qualify, members must be diagnosed with hypertension, diabetes or a lipid disorder.
- One activity tracker plus a personal emergency response system (PERS) per year. Functionality includes an activity tracker, heart rate monitor, which enables weight tracking and PERS.
- Members with hypertension who use the activity tracker plus PERS, are eligible for one blood pressure monitor per year.

Enhancement to existing benefits:

- Healthy Food Allowance will increase to \$50 per month for members with hypertension, diabetes or a lipid disorder.

Both MSHO and UCare Connect + Medicare members will receive the following new benefits:

- A card for supplemental benefits including over-the-counter (OTC) medicine, supplies, food discounts, nutritional food allowances and utilities allowance (utilities allowance applies to MSHO only).
- Quarterly \$60 allowance for select OTC items. Eligible items include surgical masks, vitamins, allergy medications, first aid supplies and shampoo. Members order through CVS OTC Health Solutions online or by phone.
- Added coverage for therapeutic massage, acupuncture and routine chiropractic to support members with pain management.

No new benefits will be added in 2024 for UCare's Medicaid-only SNBC product, UCare Connect, or UCare's Minnesota Senior Care Plus plan.

More Information

Additional information on all UCare plan offerings is available at [UCare.org/member-documents](https://ucare.org/member-documents).