

Simplifier guide

UCare Individual & 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



Out-of-pocket differences



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 copay plan offers greater coverage up front for some services before you meet the deductible — with the trade-off of a higher monthly premium.

Health savings account (HSA) compatible plans

An HSA-compatible plan offers a lower monthly premium with the trade-off of lesser up-front coverage and a higher deductible before the health plan kicks in. You also get 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. This provides an easy way to compare plan options and identify the cost-sharing amount best suited to 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



Premium: The amount you'll pay each month for health coverage



Deductible: The yearly amount you'll pay before your plan will help cover costs



Copay: The set amount you'll pay when you see the doctor or get a prescription

Comparing the out-of-pocket differences

These examples highlight the differences in out-of-pocket costs you might 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.



Barb: age 62, lives in the Twin Cities, earns \$70,000 a year

Barb wants to retire early this year along with her Medicare-eligible husband. She has saved \$30,000 in an HSA and wants to keep contributing until she's eligible for Medicare in three years. Since she doesn't have any ongoing health conditions, Barb expects to visit her M Health Fairview doctor for her annual check-up or for any minor issues that might arise.

Our Bronze HSA plan in our focused network is a great fit for Barb's needs. She'll enjoy \$0 preventive care services and low premiums while continuing to save for future medical expenses in her HSA.

	Bronze	Bronze HSA	Silver	Silver HSA	Gold
Annual premium costs*	\$6,109	\$5,680	\$7,150	\$6,785	\$9,094
Deductible	\$5,500	\$8,300	\$2,500	\$3,300	\$950
Preventive care	\$0	\$0	\$0	\$0	\$0
Two office visits	\$120	\$240	\$80	\$240	\$40
Total Barb would pay this year (approx.)	\$6,229	\$5,920	\$7,230	\$7,025	\$9,134



David: age 32, lives in NE Minnesota, earns \$65,000 a year

David sees a therapist in UCare's broad network twice a month for help with anxiety and takes sertraline, a generic prescription drug that helps alleviate symptoms. David also visits his primary care doctor for annual preventive care.

Our broad network Silver copay plan might best meet David's coverage needs. He'll have peace of mind with no cost for telehealth primary care and mental health office visits. David appreciates that primary and specialty care visits are available with copays even before he's met his deductible.

	Bronze Access	Bronze	Silver	Silver HSA	Gold
Annual premium costs*	\$4,394	\$4,641	\$5,224	\$5,020	\$6,314
Deductible	\$8,000	\$5,500	\$2,500	\$3,300	\$950
Preventive care	\$0	\$0	\$0	\$0	\$0
24 telehealth mental health office visits	\$2,070	\$2,070	\$0	\$2,160	\$2,160
Prescription costs	\$120	\$120	\$80	\$144	\$40
Total David would pay this year (approx.)	\$6,584	\$6,831	\$5,304	\$7,324	\$8,514

*The premiums reflected include subsidies available through MNsure as well as pricing available based on age, 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.
- 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 HSA. 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, typically offer care through broad and focused provider networks. A broad network gives you access to a wide variety of care systems and providers, while a focused network requires you to see providers within selected care systems 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 periods of time during which you can enroll in an individual and family plan:

Open Enrollment Period

This year, you can enroll from Nov. 1, 2024 – Jan. 15, 2025. Your enrollment date will determine when your plan starts.

When you enroll

Nov. 1, 2024 – Dec. 18, 2024 Jan. 1, 2025
Dec. 19, 2024 – Jan. 15, 2025 Feb. 1, 2025

When your coverage starts

Special Enrollment Period

If you've had a qualifying life event, you can apply to enroll in a health plan outside of the Open Enrollment Period. You must apply for coverage within 60 days of the life event. Some examples of qualifying events include having a baby, getting married, losing employer-sponsored health coverage or moving.



How to enroll

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

On MNsure

If you qualify for a subsidy, 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.

Through the health plan company directly

If you don't qualify for a subsidy, enrolling through the health plan can be simpler. You might also find different plan options than are available on MNsure.



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/ifpplan.



Find a broker in your area

Work with an independent broker to select a health plan and enroll on MNsure. Find a broker who works with UCare at ucare.org/brokerfinder.

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).

ໄປດຊາບ: 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 ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚክሳው ቁጥር ይደውሉ 612-676-3200/1-800-203-7225 (መስማት ለተሳናቸው: 612-676-6810/1-800-688-2534).

විද්‍යාඥයන්-සමාජකර්මී කවුළු කවුළු, සමාජ කවුළුකර්මී, සමාජ කවුළුකර්මී, සමාජ කවුළුකර්මී, සමාජ කවුළුකර්මී. 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: បើសិនជាអ្នកនិយាយភាសាអង់គ្លេស, រសវាជំនួយវេជ្ជកម្មភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់បម្រើអ្នក។ 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/ifpplan

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