

# Provider Bulletin



## News and Information

Nov. 4, 2024

### 2025 product and benefit changes

#### Medicare Advantage

UCare will continue to offer a broad portfolio of Medicare Advantage plans across Minnesota in 2025. UCare has reduced most premiums in its 2025 Medicare portfolio and continues to offer a wide assortment of plans (including \$0 premium plans) with a network spanning 97% of Minnesota health care providers. There are no new plans, closures or service area changes in the UCare Medicare (HMO-POS) or UCare Your Choice (PPO) portfolio.

EssentiaCare will remain in 11 Minnesota counties and three counties in northwest Wisconsin. UCare Medicare with M Health Fairview & North Memorial Health will close in 2025. UCare Medicare Group plans are available in Minnesota and parts of Wisconsin.

#### 2025 highlights:

- Part B givebacks added to the Aware and EssentiaCare Access plans; giveback increased on the Value Plus plan.
- Over-the-counter (OTC) benefit increased and changed to monthly (\$45 - \$70/month) in the Classic, Complete and EssentiaCare plans.
- \$0 copay for outpatient mental health visits continues.
- Network-free flexible benefit allowance on dental, eyewear and hearing aids on several PPO plans.

All Medicare products will continue to cover supplemental benefits for vision, hearing, dental and OTC medicine and supplies.

UCare will have a new dental delegate, DentaQuest, beginning in 2025 to administer member's routine dental needs. Other delegates include:

- TruHearing - routine hearing exams, hearing aids and fittings, and evaluations covered under UCare Medicare Plans.
- Healthy Savings OTC - OTC benefit on all 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 due to the Inflation Reduction Act:

- The Medicare Part D coverage gap will be gone.
- The annual out-of-pocket cost for Medicare Part D prescription drugs will be capped at \$2,000.
- The Medicare Prescription Payment Plan is an optional program that will allow members to manage drug costs by spreading payments throughout the year.

#### UCare's Medicare Supplement Plans

UCare offers Medicare supplement plans (Medigap or MedSupp) in all Minnesota counties. These plans have no network and provide additional coverage for individuals with Original Medicare, including Medicare's out-of-pocket cost sharing, lifetime coverage and emergency coverage when traveling out of the country.

Three plan options are available:

- UCare Basic Medicare Supplement

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- 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 2025 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. This includes preventive care at no cost in-network, 24/7 nurse line, health club savings, discounts on healthy groceries, member assistance program, community education allowance, rewards for completing preventive tests and screenings, and more.

IFP premiums will increase by approximately 8.8% to keep pace with rising health care costs. UCare also will offer off-exchange (or direct enrollment) for plan year 2025. Those who enroll directly with a carrier do not qualify for subsidies. UCare encourages members to contact MNSure to determine if they qualify for financial help.

UCare will offer new standardized plans, called "Easy Compare" plans, that feature the same cost sharing for services across all IFP carriers in Minnesota. These plans are offered at the Bronze, Silver and Gold metal levels in our broad network (UCare Easy Compare Bronze, UCare Easy Compare Silver and Rx Copay, and UCare Easy Compare Gold and Rx Copay). The new plans will feature a unique 4-tier formulary. All other Individual and Family Plans will keep the existing 5-tier formulary.

The UCare Gold Access plan will close at the end of 2024 since it is similar in design to the new UCare Easy Compare Gold and Rx Copay plan. UCare Gold Access members will be automatically enrolled in the UCare Easy Compare and Rx Copay plan unless they make a new plan selection.

UCare Core and Bronze Access plans will feature lowered maximum out-of-pocket costs in 2025. UCare Silver StandardRx and Gold StandardRx copay plans will return to their original naming as UCare Silver and UCare Gold.

In 2025, UCare's existing Silver copay plans will now include the \$500 copay for the first emergency room visit of the year. These plans continue to include great benefits such as \$0 online and convenience care visits (also included on most copay plans) and \$0 primary care and mental health office visits via telehealth.

UCare's IFP will continue maternity benefit offerings for 2025. This includes up to a \$200 reimbursement for childbirth education and doula and midwife services coverage. Maternity service details will continue to be included in annual member materials and the [Maternity Services Coverage Policy](#).

In 2025, UCare's IFP will expand coverage for abortion services, genetic testing, gender-affirming care, maternal medical facility transfers and psychiatric residential treatment facilities. Coverage will also be expanded for members with diabetes, asthma and allergies requiring the use of epinephrine auto-injectors, as well as those needing certain durable medical equipment such as amino-acid based formula, intermittent catheters, orthotics and prosthetics. Coverage for hair prostheses and supplies has been expanded to \$1,000 per benefit year for those undergoing cancer treatment or certain types of alopecia. Details can be found in annual member materials and UCare's applicable [coverage policies](#).

## State Public Programs (SPP)

- Maternity Care - The transfer of mothers or newborns between medical facilities is now covered with no cost sharing.

- Pharmacist Services Medical - Services lawfully provided by a licensed pharmacist (i.e., within the pharmacist's scope of practice) are covered and payment cannot be denied. Note that this does not change coverage of medical services, but rather it expands who can provide specific services.
- Wig Coverage Scalp - Hair prostheses and all necessary equipment and accessories are covered for regular use. There is a limit as there is for other products.
- Rapid Whole Genome Sequencing - This is now a covered service and includes testing that returns the final results in 14 days to identify disease-causing genetic changes.
  - Includes both patient-only, duo and trio whole genome sequencing of patient and biological parent(s).
  - Testing must be covered for members age 21 or younger with a complex or acute illness not confirmed to be caused by exposure and is receiving inpatient services in an intensive care unit (ICU) or high-acuity progressive care unit (PCU).
- Essential Community Providers (ECP) - MCOs must have a negotiated rate at the same rate per unit of service as other providers for same or similar services. MCOs currently have to offer to contract with all ECPs in the service area. This change clarifies the rate that must be paid.
- Amino Acid-Based Formula - Amino acid-based elemental formula is covered when formula is medically necessary.
- Orthotic and Prosthetic Devices - Orthotic and prosthetic devices, accessories and services are covered, including those customized to the member's needs. This is determined by the provider to meet the member's needs of performing physical activities. This could include sports (e.g., running, biking, swimming), as well as overall limb function, such as showering and bathing. Coverage includes repair and replacement of devices and supplies.
- Intermittent Catheters - Intermittent urinary catheters and insertion supplies are covered if recommended by the member's health care provider.
  - At least 180 intermittent catheters per month with insertion supplies must be covered unless a lesser amount is prescribed.
  - More than 180 intermittent catheters per month may be supplied if prescribed.
- Mifepristone - Mifepristone is now a covered benefit for all FDA approved uses with the exception of abortions. This is a pharmacy benefit.
- Gender Affirming Care - There is no change to Medicaid MCOs for gender affirming care coverage. Gender affirming care has been a required covered service for some time. Changes were made to ensure MCOs (and the state) promote delivery of services in a culturally competent manner including gender identity.
- Abortion Coverage - There is no change for Medicaid MCOs related to abortion coverage. While changes were made to guarantee coverage of abortions for all products, MCOs do not cover abortion or abortion related services. These are covered and paid for by Medicaid FFS regardless of MCO enrollment.

## UCare's Dual Eligible Special Needs Plans

### UCare's Minnesota Senior Health Options (MSHO)

New for 2025, UCare will add a Value Based Insurance Design (VBID) for MSHO members. VBID allows health plans to offer targeted benefits and/or reduced cost sharing focused on impacting disparities. VBID projects focus on enrollee engagement and include evaluation of outcomes. For 2025, UCare will eliminate all Part D copays for MSHO members.

Other changes include:

- Healthy food allowance
  - Due to the approved VBID, qualifying conditions will be removed.
  - All members will now be eligible for the monthly food allowance.
  - Monthly allowance will increase to \$75.
  - All members also will be eligible for one round-trip ride per week to participating Healthy Food Allowance grocery stores.
- Utilities allowance
  - Due to the approved VBID, qualifying conditions will be removed.
  - All members will now be eligible for the \$55 monthly utility allowance.

- Adding rent as an eligible utility expense.
- OTC allowance
  - Quarterly allowance will increase to \$70.
- Community Education benefit
  - Community Education Class Discounts will now be called Community Education Class Allowance.
  - Members will receive \$100 per quarter to spend on community education classes, which is pre-loaded onto their Healthy Benefits+ Visa card. These funds do not rollover each quarter; these are “use it or lose it.”
  - Member will pay for the classes using the Healthy Benefits+ Visa card either online, in-person or over the phone. To use the card in-person, members simply swipe the card at checkout.
- GrandPad
  - Qualifying conditions will expand to include anxiety. In 2025, the GrandPad will be available to MSHO members with depression or anxiety.
- Vision Care/eyeglass upgrades
  - Adding eyewear upgrade replacements, one per year, due to loss, theft or damage replacement.
- Home & Bath Safety
  - Carbon monoxide and smoke detectors will now be eligible items in the \$750/year benefit for Home and Bath Safety.
- Lifeline/PERS (non-EW)
  - Adding PERS (non-EW) loss replacement, one per year, due to loss, theft or damage.
- Additional Dental Services
  - Switching from Delta Dental to DentaQuest.
  - Crown coverage – Remains at two per year but will now be limited to high noble metal fused to porcelain (D2750).

### **UCare Connect + Medicare**

New for 2025, UCare will add a VBID for UCare Connect + Medicare members. VBID allows health plans to offer targeted benefits and/or reduced cost sharing focused on impacting disparities. VBID projects focus on enrollee engagement and include evaluation of outcomes. For 2025, UCare will eliminate all Part D copays for UCare Connect + Medicare members.

Other changes include:

- Community Education benefit
  - Community Education Class Discounts will now be called Community Education Allowance.
  - All members will receive \$100 per quarter to spend on community education classes, which is pre-loaded onto their Healthy Benefits+ Visa card. These funds do not rollover each quarter, these are “use it or lose it.”
  - Member will pay for the classes using the Healthy Benefits+ Visa card either online, in-person or over the phone. To use the card in-person, members simply swipe the card at checkout.
- Connect to Wellness Kit
  - An additional kit option, ADHD and Autism Support, will be available. Kit includes metal roller, fidget, teething tube, phone cord bracelet and a planner.
- Caregiver Support UCare Connect + Medicare members will now be eligible to receive caregiver support through Caregiver Assurance.
  - Up to 12 visits per year with a caregiver advisor
  - Resource information and advice
  - Service referrals
  - Stress reduction tips
- SEATS Program
  - Child members, up to age 9 (before 9<sup>th</sup> birthday), may receive two car seats after receiving car seat education, plus a backless booster. These may be ordered through Customer Service or the online member portal.
- Vision Care/eyeglass upgrades

- Adding eyewear upgrade replacements, one per year, due to loss, theft or damage replacement.
- Post-discharge Community Health Worker LSS Healthy Transitions Program
  - Individualized support, education and resources for eligible members during the critical first 30 days after a hospital or short-term rehabilitation center stay.
  - When members return home from the hospital or rehabilitation center, they are paired with a specially trained and certified community health worker (CHW).
  - The CHW provides two in-home and two phone visits during the 30 days.
- Additional Dental Services
  - Switching from Delta Dental to DentaQuest.
  - Crown coverage – Remains at two per year but will now be limited to high noble metal fused to porcelain (D2750).

## 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 across 22 Minnesota counties, 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. Each plan includes supplemental hearing aid, vision, dental, as well as OTC and transportation allowances.

### 2025 highlights:

- Lower copays for outpatient hospital and ambulatory surgical center services on both plans.
- Lower premium on the UCare Advocate Plus plan.
- Increased dental allowances on both plans.
- Unlimited caregiver support through Caregiver Assurance on both plans.

### More information

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