



FOR IMMEDIATE RELEASE

MEDIA CONTACT:
Wendy Wicks
612-306-3698
wwicks@ucare.org

UCare continues to offer a large Medicare network*, flexible spending allowances and affordable options in 2025

***Majority of premiums are reduced
and some supplemental benefits enhanced***

MINNEAPOLIS, Oct. 1, 2024 — Stability and flexibility define [UCare's Medicare Advantage Plans](#) in 2025. As the Medicare shopping season begins, 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.**

Medicare members will experience changes in 2025, and UCare – an independent nonprofit health plan – is maintaining consistent costs and benefits to provide stability amid the tumult. UCare representatives are ready to “de-complicate” 2025 Inflation Reduction Act (IRA) and marketplace changes for shoppers. They can help members understand Part D changes such as the \$2,000 out-of-pocket maximum and the option to spread out-of-pocket prescription costs into even payments over the year.

“UCare’s 2025 Medicare offerings offer members consistency and stability in an ever-changing marketplace,” said Dan Houchell, Vice President of Product. “Keeping affordability and flexibility foremost, we are putting money back in our UCare Your Choice members’ pockets through annual spending allowances and Part B premium givebacks. Members can spend their network-free allowances as they wish on dental care, eyewear and hearing aids.”

[UCare's](#) robust portfolio includes a full slate of individual Medicare Advantage and low-priced [Medicare Supplement](#) plans designed to meet Medicare enrollees where they are in their health journey. The Medicare Advantage plans have an extensive provider network with 97% of providers in Minnesota, including Allina Health, CentraCare, Essentia Health, M Health Fairview, North Memorial Health, Park Nicollet and others. Members of UCare’s Medicare Supplement can see any health care provider who

accepts Medicare and includes a One Pass membership, which can provide access to over 24,000 health clubs.

For all its plans including Medicare, UCare takes a targeted and informed approach to prior authorization, only requiring it for services that do not add value, or do not improve safety or quality for our members. We aim to ease administrative burden on providers whenever possible.

2025 highlights and changes:

- **Part B givebacks** added to the Aware and EssentiaCare Access plans; giveback increased on the Value Plus plan
- **Over-the-counter** benefit increased and changed to monthly (\$45 - \$70/month) in the Classic, Complete and EssentiaCare plans
- **\$0 copay** for outpatient mental health visits continues

Medicare shoppers can learn about UCare's 2025 plans by:

- Visiting [UCare's Medicare site](#)
- Attending a [meeting](#) (in-person and online options)
- Talking with their insurance broker
- Calling UCare sales at 1-877-523-1518, 8 am to 5 pm, Monday through Friday
- Emailing sales@ucare.org

About UCare

[UCare](#) is an independent, nonprofit health plan providing health care and administrative services to more than 600,000 members throughout Minnesota and parts of western Wisconsin. UCare partners with health care providers, counties, and community organizations to create and deliver Medicare, Medicaid and Individual & Family health plans.

The health plan addresses health care disparities and care access issues through a broad array of community initiatives. UCare is the highest ranked health plan in the USA Today 2024 Top Workplaces, and has received Star Tribune Top Workplace honors for 15 consecutive years since the rankings began in 2010.

Additional Information

This information is not a complete description of benefits. Call 1-877-523-1518 (TTY users call 1-800-688-2534) for more information.

UCare is an HMO-POS/PPO plan with a Medicare contract. Enrollment in UCare depends on contract renewal.

* Note that network size is more limited in its EssentiaCare plan.

** Based on 2023 CMS data.

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