

MEDICA.

SelectCare<sup>SM</sup>

A photograph of a diverse group of people in business attire. In the foreground, a man with brown hair and glasses is smiling broadly and clapping his hands. Behind him, several other people, including a woman with dark hair and a woman with blonde hair, are also smiling and looking towards the right. The background is softly blurred, suggesting an indoor setting like a conference or meeting.

WHEN IT COMES TO SELECTING THE  
RIGHT PREFERRED PROVIDER ORGANIZATION,  
**SOME THINGS JUST  
AREN'T OPTIONAL.**



You shouldn't be making trade-offs when you're choosing a PPO. And with SelectCare you won't need to. You'll be assured of a comprehensive provider network, affordable access fees and competitive provider discounts. All backed by a service organization that has made SelectCare the largest PPO in Minnesota.

## CREATED TO PROVIDE EASY ACCESS TO THE BEST PROVIDERS

Twenty-five years ago, a group of physicians created SelectCare in order to offer access to a strong network of providers throughout the Upper Midwest. There has been plenty of change in the health care arena since then, but SelectCare continues to be the preferred provider organization of choice.

In fact, SelectCare has experienced a customer retention rate of 98 percent or higher each year since 1994. That speaks volumes about the experience of the over 380,000 individuals who rely on SelectCare to provide affordable access to health care.

These customers represent more than 2,500 employer groups, including payer relationships with over sixty commercial carriers, third party payers, national provider networks and union trust funds.

Medica's experience in providing affordable access to health care sets SelectCare apart from other PPO options.

Medica's reputation as a customer-focused organization and expertise in delivering affordable access to health care has been leveraged in the creation of SelectCare. Medica is a leading nonprofit health plan serving 1.3 million members in the Upper Midwest. In 2005, Medica received full three-year Excellent accreditation from the National Committee for Quality Assurance (NCQA).



Medica's commitment to continuous quality improvement is evident in day-to-day internal operations of SelectCare, as well as in the relationships maintained with providers, enrollees, TPAs and their clients. This focus on quality, together with Medica's financial strength and stability, offer assurance that SelectCare will continue as the premier PPO in the Upper Midwest.

### **BROAD PROVIDER NETWORK**

SelectCare offers an extensive network of hospitals, primary care physicians and specialists.\*

## SERVICE EXCELLENCE

SelectCare customers experience prompt, helpful assistance with their health care questions. Our commitment to quality and continuous improvement contributes to prompt service. In fact, 95 percent of all inquiries are resolved within 24 hours.

### SERVICE OPTIONS

SelectCare offers a wide variety of services to both fully funded and self-insured groups. Customers may choose a plan administrator and can customize services. Services including network access and care management may be selected as a package or unbundled.

**Case Management** *Available on an hourly basis; initiated by employer group or TPA.*

Medica nurse case managers provide assistance, education and guidance to members and their families who are going through major acute, complex and chronic long-term health problems. The nurse case manager works closely with enrollees, their doctors and community resources to coordinate the care being provided. The employer group or TPA has the final authority to accept or reject the case management recommendation and makes final benefit determinations.

**Retrospective Review** *Available on an hourly basis; initiated by employer group or TPA.*

Medica provides a retrospective claims review, which includes reviewing clinical data to establish medical necessity and appropriateness of care for those cases in which retrospective review is required by the employer group or TPA. The group or TPA has the final authority to accept or reject the case management recommendation and makes the final benefit determination.



## EXCEPTIONAL PERFORMANCE

### CLAIMS EXPERTISE

SelectCare strives to operate in a paperless claims submission environment, and electronically interfaces with providers and payers/TPAs. As a result, the average claims repricing turnaround time is less than 48 hours.

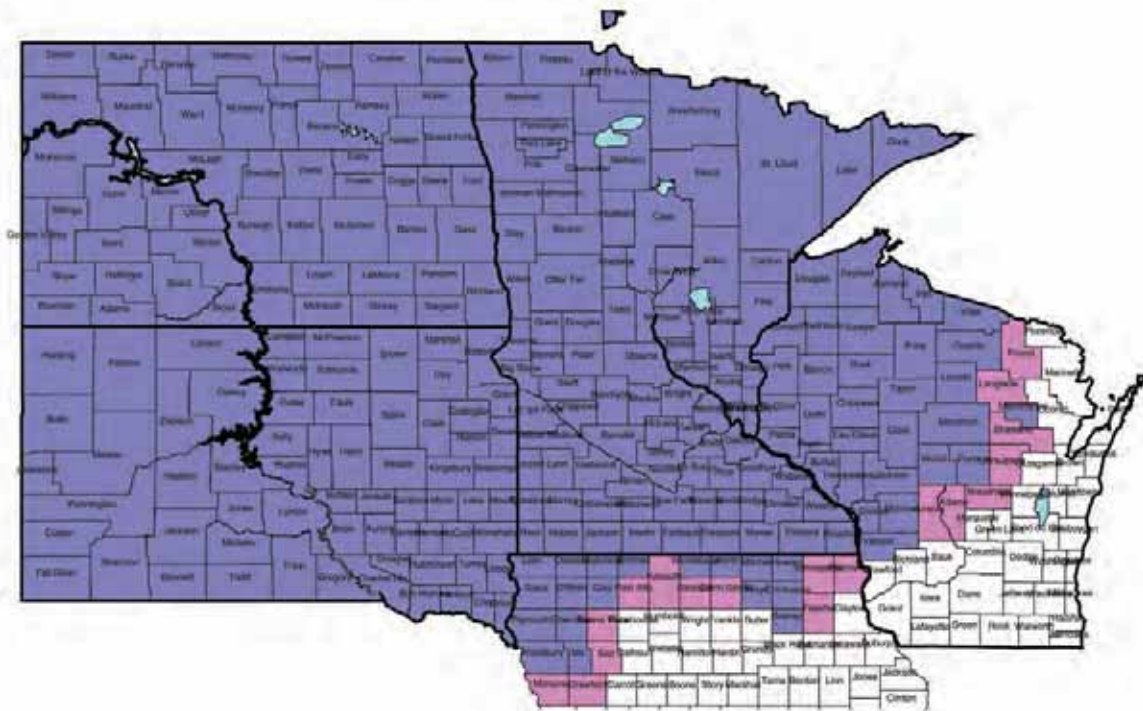
### CONTRACTING EXPERTISE

Competitive provider reimbursement rates provide significant savings for SelectCare customers. A recent analysis showed that SelectCare customers saved 32.6 percent off billed charges for in-network claims in the Twin Cities metro area and 28.6 percent throughout all of Minnesota. Additionally, customers within the service areas of North Dakota, South Dakota and Wisconsin saved an average of 17.1 percent. These savings are in addition to the payer's claim adjudication edits like COB and duplicate billing.



## THE SELECTCARE NETWORK

SelectCare offers an extensive network of hospitals, primary care physicians and specialists. In addition, a national network of providers is available.



### SelectCare Customer Service

Monday - Thursday 8:30 a.m. to 5 p.m.

Friday 9 a.m. to 5 p.m.

In the Metro area: 952-992-2500

Outside the Metro area: 800-858-9060

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