



FOR IMMEDIATE RELEASE  
September 24, 2009

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**Medica Brings New Competition to North Dakota Individual Health Insurance Market**  
*Affordable Plans Include Medica Solo and Medica Direct HSA for Individuals*

MINNETONKA – North Dakota residents in the market for individual health insurance now have some new choices. Medica brings new affordable health plan options – Medica Solo<sup>SM</sup> and Medica Direct HSA<sup>SM</sup> – to people who are interested in individual coverage. The move is both a strategic move for Medica and a boon to North Dakotans, who long have had limited options for individual health coverage.

Although Medica is not new to the North Dakota market – the company has been providing health coverage through North Dakota employers for more than 15 years – October 1 marks the first time Medica individual products have been available in North Dakota.

“Introducing Medica’s individual plans to North Dakotans is part of our long term strategy to become a stronger presence in this important Midwest state,” said Charlene Maher, Medica vice president and general manager of individual business. “We already have a foothold in North Dakota and we believe our individual offerings will bring real competition to this market through affordable plans that adapt to consumers’ life stages and ages. We are excited to be here and look forward to developing long term relationships with our new North Dakota customers.”

**Affordable, value-packed plans**

Medica Solo offers plans at low cost and value-packed benefits. The cost of the plan starts at about \$59 - \$87 per month, depending on health history and the deductible selected. Medica Solo includes \$200 worth of immediate preventive care coverage (before deductible or copayment), \$5 copayments for generic drugs and a range of deductible options. The first three non-preventive office visits each year are also covered, although a copayment applies. There’s even an annual allowance toward eyewear.

Medica Direct HSA provides a range of deductible options and long-term coverage. It gives individuals and families the option to open a federally qualified health savings account into which tax-deductible contributions can be made. Individuals can invest their HSA funds and keep any earnings tax-free at the federal level as long as withdrawals are made to cover qualified medical expenses. A debit card gives members easy access to funds in the investment accounts.

**Medica in North Dakota**

Currently, more than 12,000 North Dakota residents receive their health coverage through a Medica group plan. Medica’s provider network includes all major North Dakota health systems and covers 91 percent of the state. Medica’s North Dakota office is located in Fargo.

**About Medica**

Medica is a health insurance company headquartered in Minneapolis and active in the Upper Midwest. With nearly 1.4 million members, the non-profit company provides health care coverage in the employer, individual, Medicaid, Medicare and Medicare Part D markets in Minnesota and a growing number of counties in North Dakota, South Dakota and Wisconsin. Medica also offers national network coverage to employers who also have employees outside the Medica regional network.

Medica has the highest accreditation status, Excellent, from the National Committee for Quality Assurance (NCQA®) for its Minnesota Medicaid HMO plans and commercial health plans in Minnesota

and North Dakota. Medica's vision is to become the community's health plan of choice, trusted for its integrity, respected for its service, and admired for its commitment to innovation and efficiency.

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## **Medica North Dakota Individual Products Fact Sheet**

### **Medica in North Dakota**

- Market presence for more than 15 years
- Medica provides coverage to more than 12,000 North Dakota residents, primarily through the small group market (2-49 lives covered)
  - The size of the small group market in North Dakota is estimated at 67,000 lives. Medica share of the market is about 18 percent
  - Overall, Medica has a 4.6 percent share of the health insurance market.
- Medica North Dakota office is located at:  
1711 Gold Drive South, Suite 210  
Fargo, ND 58103
- Medica's provider network includes all major North Dakota health systems and is available in 91 percent of the state.
  - Health systems included in Medica's provider network:

### **Medica North Dakota Service Area**

Medica's service area in North Dakota includes all counties with the exception of Benson, Burke, Divide, McKenzie, Mountrail and Wells.

### **Medica Individual Business**

- Individual products launched 2003
- Annual growth rate 20% annually
- Medica Direct for Individuals introduced in 2005
- Medica Solo introduced in 2007
- Currently, Medica provides coverage to more than 19,000 people through its individual plans

### **Uninsured in North Dakota**

- 13 percent uninsured rate;
- 70,000 North Dakotans lack health insurance
- 8 percent growth rate in uninsured from 2007-2009

Sources: Medica, Center for American Progress, North Dakota Insurance Department