



# 2024 Member Plan Guide

**Medica DUAL Solution® (HMO D-SNP)**  
**Minnesota Senior Health Options® (MSHO)**

# Questions? We're here to help.



## Medica Member Services

**1 (888) 347-3630** (TTY: **711**), this call is free  
8 a.m. - 9 p.m. CT, 7 days a week  
**Medica.com/DUAL**

## Social Security Administration

**1 (800) 772-1213**  
(TTY: **1 (800) 325-0778**), this call is free  
7 a.m. - 7 p.m. CT, Monday - Friday  
**SSA.gov**

## Centers for Medicare & Medicaid Services

**1 (800) MEDICARE** (1 (800) 633-4227)  
(TTY: **1 (877) 486-2048**), this call is free  
24 hours a day, 7 days a week  
**Medicare.gov**

## Your member account

Visit your secure Medica member account at **Medica.com/MyAccount** to manage your plan benefits.



New users can follow the registration steps in this guide.

## Using QR codes

This guide includes QR codes (like the one above) to quickly get you to our online information and resources. Here's how to use a QR code:

- 1 Hover your smartphone or tablet's camera over the QR code
- 2 Tap on the link that appears on your screen
- 3 Read the online information

## AT A GLANCE

# Medica DUAL Solution® (HMO D-SNP) Minnesota Senior Health Options® (MSHO)

You're enrolled in a Minnesota Senior Health Options (MSHO) health plan with Medica. Your plan provides health care at no cost to you when you use network providers and benefits.

## Your plan features

- Unlimited support from a Medica Care Coordinator
- Access to a large network of providers for care
- \$0 eVisits through Virtuwell®
- \$0 gym membership through One Pass™
- \$0 transportation to and from health care visits and One Pass™ gym visits
- Dental care coverage
- Extensive list of covered drugs + \$200 every three months for over-the-counter (OTC) items
- Mental health and substance use disorder services
- \$0 eyeglasses from Eye-Kraft® + anti-glare coating
- \$150 monthly healthy food allowance + \$100 monthly utility allowance



## Review your plan documents

Review your plan documents at **Medica.com/PlanDocs**. You'll find your Provider and Pharmacy Directory, List of Covered Drugs (Formulary), and Member Handbook there. To get a mailed copy of your plan documents, visit **Medica.com/OrderMedicaid** or call **1 (888) 347-3630** (TTY: **711**). This call and mailed copies of your plan documents are free.

# Personalized support + assistance

## Get help from Senior LinkAge Line

The Senior LinkAge Line is a free statewide service for any Minnesotan who needs help reducing prescription drug costs or planning for long-term care. Specialists provide one-on-one guidance to help you understand long-term care options, health options, and support services to help you stay independent.

**1 (800) 333-2433** (TTY: **711**), this call is free  
8 a.m. - 4:30 p.m. CT, Monday - Friday

**Senior.Linkage@State.MN.US**  
**SeniorLinkageLine.org**

## Get help from an interpreter

We provide interpreter services in more than 200 languages. They're covered for you and your family members.

We'll set up foreign or sign language interpreter services for medical, dental, mental health, and substance use disorder visits, and for picking up prescriptions. Call Member Services at the number on page 2 of this guide at least 2-5 business days before your appointment. Give them your Medica member ID number and your provider's full name and address.



## Rights to services as an older Minnesotan

Important information about your right to services as an older Minnesotan is available online. You can view the booklet online, at **Medica.com/DUAL**. Find the Resources section and choose "Older Minnesotans-Know Your Rights." To get a printed copy, call Member Services at **1 (888) 347-3630** (TTY: **711**), this call is free.

# Connect with your Personal Care Coordinator

Your Personal Care Coordinator will help you with your medical, social, and everyday needs. A Care Coordinator is a registered nurse or social worker who'll work with you to create a plan to stay safe and healthy.

**My Care Coordinator:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Email:** \_\_\_\_\_

If you don't know who your Care Coordinator is, call Member Services at **1 (888) 347-3630** (TTY: **711**), this call is free.

## When to call them

- When you need help finding a doctor, therapist, dentist, or clinic
- If you need help scheduling an appointment
- If you need transportation to an appointment
- When changes happen with your health
- When you have a scheduled procedure or surgery, including outpatient procedures performed in a hospital or clinic
- If you're unexpectedly hospitalized
- If you're struggling with food, housing, or other resources
- If you're having trouble with household tasks such as shopping, cleaning, or cooking
- If you need help to feel safe with bathing or dressing
- If you have a fall or are worried about falling
- If you move to a new home

## How they can help you

- Help you find a doctor, therapist, clinic or long-term care provider; make appointments; and arrange for no-cost transportation to see health care providers
- Help you arrange dental services
- Work with your health care team on your ongoing or new health conditions
- Arrange transportation and care if you've been or plan to be in the hospital
- Give you information about low-income resources available in your community, including food and housing support
- Call you to see how you're doing
- Visit you in your home once a year — and more often if your health changes
- Help improve your safety and arrange services to help you in your home
- Explain the benefits and covered services of your Medica health insurance
- Learn about health conditions and topics such as nutrition, exercise, and fall prevention

# Understanding your care + network



### Network providers are your best option

You can use any doctor, clinic, or hospital that's currently part of the extensive Medica network. You don't need a referral. Providers in our network can change at any time, so check to make sure your provider, clinic, or hospital is still in the network before your appointment.

Visit **Medica.com/DUALDoctors** to use our searchable provider directory. You can also work with your Care Coordinator or call Member Services at **1 (888) 347-3630** (TTY: **711**) for help, this call is free.



### Stay healthy with preventive care

Preventive care, including vaccines and screenings, is the best way to stop health concerns from becoming big problems. We even give you gift card rewards for completing certain vaccines and screenings.

Vaccines against flu, COVID-19, and others help keep you, your family, and your community healthy. Regular screenings can catch health issues early, when they're easier to treat.

Find recommended preventive care at **Medica.com/Prevention**. Learn more about gift card rewards at **Medica.com/MSHOREwards**.

### Get your care guide

Our "How to Get the Care You Need" guide gives you information about how to get the most out of your plan, including:

- Connecting to the care you need
- Understanding what we do for you
- Important phone numbers and resources

You can download the guide at **Medica.com/HowToGuide**. Want a printed copy? Call the Member Services number on page 2 of this guide.

# Care when you need it



### Health Advocate<sup>SM</sup> + NurseLine<sup>TM</sup>

NurseLine gives you no-cost access to highly trained nurses you can reach 24/7. They can answer your questions about symptoms, medications and health conditions, and offer self-care tips for non-urgent medical issues.\*

Have questions about your plan coverage? Our **Personal Health Advocates** will help you with health- and insurance-related questions. Services are strictly confidential and part of your Medica plan.

**1 (866) 715-0915** (TTY: **711**), this call is free 24/7.  
**Answers@HealthAdvocate.com**  
**HealthAdvocate.com/Medicaid**



### Urgent care

These are walk-in clinics that treat common, non-emergency medical conditions like strains, sprains, and minor broken bones that need care right away. No appointment needed. Find an urgent care clinic at **Medica.com/DUALDoctors**.



### Virtual care with Virtuwel

This is online care you can get by using your computer, smartphone, or tablet from anywhere for 50+ common, minor medical conditions. Nurse practitioners are 24/7 available every day.

**Virtuwel.com**



### Convenience care

These are walk-in clinics that treat a limited number of common medical conditions like strep throat, ear infections, or rashes. You don't need an appointment, and the clinics are usually located in pharmacies, grocery, and retail stores. Find one at **Medica.com/DUALDoctors**.

\*The information offered by the NurseLine isn't meant to provide a medical diagnosis or treatment. In an emergency, call 911 or go to the nearest emergency room.



# Getting care from specialists



## Vision + eyewear

Your plan covers regular vision care from a network vision provider and one pair of new glasses when medically necessary from Eye-Kraft. You'll find details about this coverage in the eye care section of your Member Handbook. You also get an anti-glare coating on one pair of covered eyewear once every 24 months.

Find vision providers at **Medica.com/DUALDoctors** or view the catalog of available Eye-Kraft frames at **Medica.com/PlanDocs**.



## Dental services

Your dental coverage is provided through Delta Dental of Minnesota. Their staff can help answer questions about your dental benefits, billing issues, and finding a dentist.

Find a dentist at **Medica.com/DUALDoctors** or call Delta Dental for help at **1 (800) 459-8574** (TTY: **711**), 7 a.m. - 7 p.m. CT, Monday - Friday. This call is free.

Beyond Medical Assistance coverage, Medica gives you:

- One additional exam
- Full mouth x-ray once every five years
- One crown, prior authorization not required
- A call during the year from Delta Dental to:
  - Provide oral health education
  - Explain dental benefits
  - Help you find a dentist
  - Schedule a dental visit
  - Get you a ride and/or interpreter if needed



## Routine foot care

We give you unlimited routine foot care with no medical necessity requirements. Schedule a visit with a network podiatrist to help keep your feet healthy.

# High-quality transplant services



The Centers of Excellence networks through OptumHealth help ensure you get cost-effective, quality care.

## Transplant access program

The Optum Transplant Centers of Excellence network manages 14,300+ transplant referrals every year.

An Optum Centers of Excellence network medical center will help you get:

- More accurate diagnoses
- Higher survival rates
- Care that's planned, coordinated, and provided by a team of experts who specialize in your condition
- Appropriate therapy
- Fewer complications
- Shorter stays

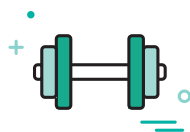
You'll need to work with us for any transplant service. Transplant services, including pretransplant evaluation(s), require prior authorization.

**1 (866) 905-7430** (TTY: **711**), this call is free.

**Need another kind of specialist?**

Find them at **Medica.com/DUALDoctors** or call Member Services.

# Money-saving extras



## Stay active with One Pass™ — your \$0 gym + fitness benefit

\$0 fitness solutions for your body and mind with One Pass gives you access to:

- More than 20,000 gym locations nationwide (over 800 in Minnesota)
- At-home fitness kits
- Thousands of on-demand and live fitness classes and events
- Brain HQ to exercise your mind
- In-person and online social clubs and events to support your social well-being

You can also get unlimited rides using public transportation, where available, to a One Pass fitness program location near you. Where public transportation isn't available, you can get up to one (1) round trip per day with a taxi or volunteer driver.

Steps to get started:

1. Create a One Pass account online or by phone using your name, birthdate, and Medica member ID Number (found on your Medica member ID card).



**Medica.com/Fitness**



**1 (877) 504-6830** (TTY: **711**), 8 a.m. - 9 p.m. CT, Monday - Friday.  
This call is free.

2. Save the One Pass member code assigned to your account. You'll use your code to unlock all One Pass features, including unlimited use of any One Pass gym. Just show your code on your first visit to each location.
3. Explore the One Pass program online at **Medica.com/Fitness**, or by calling the One Pass Support phone number above.



## Healthy Food

Use your \$150 monthly allowance to buy healthy food, like fresh fruits, vegetables, milk, eggs, bread, nutritional drinks, coffee, breakfast foods, pasta, and more.

Find details at **Medica.com/HealthyFood**.



## Healthy Savings

Save money at the grocery store when you buy healthy foods and get instant discounts at participating retailers. Just buy the promoted products and scan the bar code on your Healthy Savings card or from the Healthy Savings mobile app at checkout. You'll get your Healthy Savings card in a separate mailing.

Find details at **Medica.com/HealthySavings**.



## Utility assistance

Get \$100 each month to use towards your utility bills like gas, water, phone, and internet.

Find details at **Medica.com/Utility**.



## Gift card rewards

Get rewarded for taking care of your health.\* You can earn gift card rewards from \$25 to \$50 for completing regular preventive exams and screenings.

Learn what rewards you might be eligible for at **Medica.com/MSHORewards**.

\*Restrictions and conditions apply.

# More money-saving extras



## Over-the-counter (OTC)

\$200 every three months (up to \$800 per year) for OTC items not covered under Medical Assistance. Ordering is easy by app, online, or phone. Items are shipped directly to your home.

To order, view the OTC catalog at [Medica.com/MedicaidOTC](https://medica.com/MedicaidOTC).



## \$0 Smartwatch + activity tracker

This ready-to-use Samsung watch will track your activity, monitor your heart-rate, and provide messaging and self-reporting options.

Call Reemo to request your activity tracker at **1 (877) 697-3366** (TTY: **711**), 9 a.m. - 5 p.m., CT, Monday - Friday. This call is free.

If you live in a community setting and aren't on Elderly Waiver, you may be eligible for a 24/7 Personal Emergency Response System enhancement for your smartwatch. Talk to your Care Coordinator to learn more.

## Extra support for members who qualify\*

We'll notify you if you're eligible for:

- \$0 smartwatch with a blood pressure cuff and weight scale that transmits data weekly so we can help you manage your health
- Six months of medically tailored foods, nutrition education, coaching, and referrals for food resources through our FoodRx program

\*Benefits mentioned are part of special supplemental program for the chronically ill. Not all members will qualify.

# Health support when you need it

At Medica, you're not just covered, you're cared for. We offer resources to support your health.



## Mental health services

Find mental health professionals or substance use disorder counselors for in-person or online care and more. Medica Behavioral Health\* will help you find what you need.

**1 (800) 848-8327** (TTY: **711**), this call is free 24/7

[LiveAndWorkWell.com](https://LiveAndWorkWell.com)

Choose "browse as a guest with a company access code," then enter guest access code: "Medica".

## Mental health app

Get the AbleTo mobile app for on-demand help with stress, anxiety and depression. It has coping tools, daily mood tracking, and weekly progress check-ins to help you stay engaged and manage symptoms.

Download it from the Apple App Store or Google Play

## What to do in a mental health emergency

If you have an emergency crisis involving mental health, alcohol or drugs and need help right away, call the 988 Suicide & Crisis Lifeline.

**988** (TTY: **711**), this call is free 24/7

For an emergency that needs treatment right away, call **911** or go to the nearest emergency room.

\*United Behavioral Health manages the Medica Behavioral Health program.

# Extra support



## Tobacco cessation

Ready to quit tobacco? We're here to help with confidential sessions with a specially trained health coach. They can help you:

- Get and stay motivated
- Set goals and solve problems
- Cheer you on your journey to becoming tobacco-free

If it's medically appropriate, you'll get OTC nicotine replacement therapy (NRT) in the form of patches, gum, or lozenges delivered to your home at no cost. Your coach may refer to you a prescription NRT if the OTC versions aren't working for you.

**1 (866) 905-7430 (TTY: 711)** 8 a.m. - 5 p.m. CT, Monday - Friday. This call is free.

**Medica.com/QuitTobacco**



## Health education - personalized to you

Get six visits with a friendly, highly trained community health worker. They'll give you support, provide education about your health condition, help you develop self-management skills for your condition, and more. Visits are face-to-face, over the phone, or a combination.

Contact CHW Solutions to get started. **1 (888) 405-4409 (TTY: 711)** 9 a.m. - 4 p.m. CT, Monday - Friday. This call is free.



## Healthy transitions home

Get help to prevent setbacks or a return to the hospital with four supportive visits from a highly trained Healthy Transitions worker. They'll provide a medication review, check your home for any safety concerns, share community referrals for additional resources, and help manage your progress. You can also get home-delivered meals and a care kit with items that can help you stay well. You'll be contacted directly by a Healthy Transitions worker when you have a qualifying hospital stay, or you can ask your Care Coordinator for help.



## \$0 Brain training with CogniFit®

Brain health is an important part of your overall health. We give you membership to CogniFit, a web-based memory fitness program that can help you keep sharp.

Sign up and sign in at anytime at **Medica.com/Brain**.



## Complex care management support

Have a serious or chronic health condition? Our Case Managers can partner with you and your providers to help manage health conditions and create a personalized care plan for you. Then your Case Manager will help you as you work toward your health goals.

To get started, call **1 (866) 905-7430 (TTY: 711)** 8 a.m. - 5 p.m. CT, Monday - Friday. This call is free.



## Chronic care management

Get support for chronic conditions such as asthma, diabetes, and high blood pressure. A registered nurse will review your chronic conditions, help you create health goals, and help support you as you work toward your goals.

**1 (866) 905-7430 (TTY: 711)** 8 a.m. - 5 p.m. CT, Monday - Friday. This call is free.



# Understanding your prescription drug benefits

Your medical and prescription drug coverage is all in one plan with the convenience of one ID card and one number to call for member service.



### Prescription and pharmacy information on-the-go

Find a network pharmacy, order refills, and more with the Express Scripts® mobile app. Download the app for free from your mobile device's app store. Or visit our pharmacy network online at **Medica.com/DUALDoctors**. You can also call Member Services at **1 (888) 347-3630** (TTY: **711**), this call is free.



### Retail pharmacy network

Our pharmacy network has more than 1,500 pharmacies, including national chains and independent pharmacies. Fill your prescriptions at a network pharmacy (copays may apply). Always bring your Medica ID card with you when you pick up a prescription.

If you can't get to a pharmacy, ask if they can mail your prescriptions to you free of charge, or if they offer no-cost home prescription delivery.



### Get your diabetic supplies at the pharmacy

Did you know you can get your diabetic test strips and other supplies from your pharmacy? Talk to your prescriber and pharmacist for more information.

## LIST OF COVERED DRUGS (FORMULARY)



Ask your health care provider to make sure the drug they prescribe is on the Medica List of Covered Drugs (Formulary). Find the most current list at **Medica.com/2024Drugs** or call Member Services at **1 (888) 347-3630** (TTY: **711**), this call is free. Note: We may make changes annually and throughout the benefit year.



### Medication Therapy Management

Our Medication Therapy Management (MTM) program helps prevent or reduce drug-related risks, boosts your medication knowledge, and supports good habits. You need to meet three qualifying conditions to be eligible for the program. Visit **Medica.com/MTM** to review conditions. We'll automatically enroll you in the program at no cost to you if you qualify. Participation is voluntary and doesn't affect your coverage. The program isn't a benefit to all members, and it's available by invitation only.



### Convenient mail order services

Save time and money by filling your long-term prescriptions\* through the mail. You can get a 90-day supply of medication from Express Scripts for the same copay as a 30-day supply with no shipping or handling fees. Access the Express Scripts website through your secure Medica member account, or use the Express Scripts app to get started.

\*A long-term medicine is one you take regularly for chronic conditions or long-term therapy.

### Track your medications

It's important to take the right medications at the right time. Here are three easy tips to help you get and stay organized:

1. Keep all your medications together in one place.
2. Use a pill organizer to sort your medications by day. Use more than one if you need to organize morning, lunch, dinner, or bedtime medications.
3. Set your alarm or post a note on your phone, refrigerator, TV, or computer to alert you.

# Get no-cost rides with Provide-A-Ride<sup>SM</sup>

Get round-trip rides to medical, pharmacy, dental, mental health, substance use disorder, and durable medical equipment visits.

All rides must be scheduled. Have your Medica member identification (ID) number, date of birth, and the name and address of where you're going.

### Rides when Medica office is closed

For urgent rides, call the NurseLine by Health Advocate at **1 (866) 715-0915** (TTY: **711**) anytime 24/7. This call is free. After-hours rides aren't guaranteed. In a life-threatening situation, call **911** for help.

Why a ride request may be turned down:

- The ride was to a place or service your health plan doesn't cover
- You don't know the provider's name and/or address
- You need a referral for the appointment, but you don't have one
- Your coverage with Medica isn't active on the date of the visit
- You didn't call early enough to schedule the ride
- Your appointment's location is more than the state's distance limit for a ride\*
- You have access to a working vehicle
- Abusive behavior (including the use of profanity)
- Not showing up for your ride and other misuses of transportation may result in a warning and change in the ride options available to you

\*State distance limits don't require us to provide transportation to primary care more than 30 miles or specialty care more than 60 miles from your home.

## Ways to schedule



### Phone

Call Medica Member Services at the number on page 2 of this guide.



### Care Coordinator

Contact your Care Coordinator.



### Online

Visit **Medica.com/RIDE** and register to use the online Provide-A-Ride portal. You can view future rides here.

### Minneapolis/St. Paul metro area

Schedule your ride **at least one business day** before your visit.

### Outside the metro area

Schedule your ride **at least five business days** before your visit.

### Types of transportation

We'll provide public transit for members who live on a transit line. Call Member Services or your Care Coordinator **at least five business days** before your appointment. Monthly passes are available. We'll also provide taxi or volunteer driver program rides for members who don't live on a transit line.

## NEW USERS

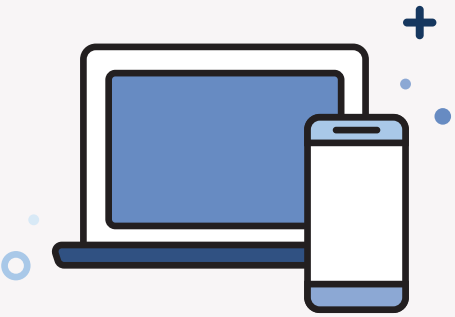
# Create your member account

Your secure Medica member account is your one-stop health plan resource. At **Medica.com/MyAccount**, you can:

- Access your member ID card
- Find providers
- Review benefit and coverage details
- Check on the status of submitted claims
- Get a detailed look at charges

You'll need to create an account the first time you visit. Go to **Medica.com/MyAccount**, choose "Create an account," provide the requested information, then select your user name and password.

For real-time help, contact Medica Technical Support at **1 (877) 347-0277** (TTY: **711**), 7 a.m. - 9 p.m. CT, Monday - Friday. This call is free.



## We're listening

### Medicare Star Ratings

The Centers for Medicare & Medicaid Services (CMS) rates all Medicare health and prescription drug plans each year, based on the plan's quality and performance. The CMS Star Ratings help tell you how well your plan is doing. You can use them to compare our plan's performance with other Medicare plans in your area. Our Minnesota Senior Health Options (MSHO) plan currently has a 3.5-Star Rating (out of 5) for the 2024 plan year.\*

\*Every year, Medicare evaluates plans based on a 5-star rating system.

### Your feedback helps

During the year you may be asked to fill out surveys about your satisfaction with us, or about your physical and mental health. Your feedback helps us improve your experience. Responses are confidential and won't affect your Medica membership.



**You're not just covered,  
you're cared for.**



Medica DUAL Solution® is a HMO D-SNP that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide covered services of both programs to enrollees. Enrollment in Medica DUAL Solution depends on contract renewal.

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