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# HOW TO GET THE CARE YOU NEED

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Medica Medicare Members

# IMPORTANT PHONE NUMBERS



## Customer Service

We are here to answer questions about your health plan.

Sometimes it's easiest to pick up the phone and talk with someone who can help. That is Customer Service, available to answer questions about your health plan 8 a.m. to 8 p.m. Central Time, seven days a week. Please note: Access to a representative is limited on weekends and holidays during certain times of the year.

**Please have your Medica ID card available when you call.**

In metro area: **952-992-2300**

Outside metro area: **1-800-234-8755** (toll free)

TTY users, call **711**

# MEDICA IS HERE FOR YOU

## KEEPING HEALTH CARE AFFORDABLE

Your health care coverage is a valuable resource to help you receive quality health care. We are happy to have you as a Medica member.

**Note:** The following paragraph applies only to members who have coverage under an HMO plan. As a nonprofit organization, Medica works with you and your doctor to help keep health care affordable and accessible.

HMOs must keep a reserve fund to provide quality health care coverage during a year when the organization does not make a profit. Medica uses a portion of any profit to improve health care coverage for our members.

## HOW TO GET THE CARE YOU NEED

We want to help you get the most from your health insurance plan. Please use this list to help you find answers to the questions members ask most frequently. If you have any other questions or need help, contact Customer Service at the number on your Medica ID card.

### **What does my coverage include?**

Find this information in your *Member Packet*. Additional information is available in your "Evidence of Coverage."

### **Where can I find a physician or facility that is covered by my insurance plan?**

To receive the highest level of benefits, you should use a health care provider in your Medica network. Contact Customer Service at the number on your Medica ID card.

### **How often should I get preventive care?**

One of the easiest ways to prevent illness and stay healthy is to make sure you follow the recommendations for screenings, preventive services and immunizations. You may want to follow the guidelines developed by the U.S. Preventive Services Task Force. Check out Medica's online tool to learn which routine or preventive services are recommended for you by visiting **<[medica.com/prevention](http://medica.com/prevention)>**.

It is important that you discuss your care needs with your doctor. Your family's health history may affect what care you need.

### **Where can I find information about Medica's Privacy Policy?**

To find this information, go to **medica.com**, scroll to the bottom of the page and select "Privacy." If you would like a printed copy, contact Customer Service at the number on your Medica ID card.

### **Where can I find information on how to file an appeal or complaint?**

You can find this information in your "Evidence of Coverage."

## Medica's financials

The chart on the next page has important information for all Medica members. We hope you will take a moment to read it. On the right is a list of Medica's assets, liabilities, revenue and expenses for the 2016 fiscal year. Beside that are the results for 2017. By comparing the 2017 results to 2016, you can see how Medica has performed in each category.

## HERE ARE SOME KEY TERMS

**Assets:**

Items of value that Medica owns

**Expenses:**

Costs of providing health care benefits to members

**Liabilities:**

Amounts Medica owes on the assets

**Net Assets:**

The net worth of the company

**Net Income:**

Income after taxes

**Revenue:**

Premiums and fees collected for providing health care coverage and administrative services

# 2017 FINANCIAL STATEMENT

<b>Combined Balance Sheet</b> (in thousands):	December 31,	
	2017	2016
<b>Assets:</b>		
Cash and investments .....	1,140,675	1,120,362
Other assets .....	369,958	490,299
<b>Total Assets</b> .....	<b>\$1,510,633</b>	<b>\$1,610,661</b>
<b>Liabilities and Net Assets:</b>		
Claims payable .....	356,031	453,794
Other liabilities .....	257,817	419,058
<b>Total Liabilities</b> .....	<b>613,848</b>	<b>872,852</b>
<b>Net Assets</b> .....	<b>896,785</b>	<b>737,809</b>
<b>Total Liabilities and Net Assets</b> .....	<b>\$1,510,633</b>	<b>\$1,610,661</b>

<b>Combined Statement of Operation and Changes in Net Assets</b> (in thousands):	December 31,	
	2017	2016
<b>Revenue:</b>		
Premiums, net of reinsurance .....	3,724,868	4,512,123
Administrative service contract fees .....	116,715	94,487
<b>Total Revenue</b> .....	<b>\$3,841,583</b>	<b>\$4,606,610</b>
<b>Expenses:</b>		
Medical and other benefits, net of reinsurance .....	3,189,270	4,289,991
Other operating expenses .....	485,742	567,567
<b>Total Expenses</b> .....	<b>\$3,675,012</b>	<b>\$4,857,558</b>
<b>Operating Income</b> .....	<b>\$166,571</b>	<b>(\$250,948)</b>
Investment income, income taxes and other non-operating expenses .....	(10,245)	23,927
Net unrealized gains (losses) on investment .....	2,650	(1,204)
Contributions to the Medica Foundation .....	-	(2,500)
<b>Change in Net Assets</b> .....	<b>\$158,976</b>	<b>(\$230,725)</b>

Above financial statements are compiled and consolidated under Generally Accepted Accounting Principles.

## Discrimination is Against the Law

Medica complies with applicable Federal civil rights laws and will not discriminate against any person based on his or her race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law. Medica:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTYcommunication
- Written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as: Qualified interpreters and information written in other languages

If you need these services, contact the number on the back of your identification card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of your race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422, TTY: 711, [civilrightscoordinator@medica.com](mailto:civilrightscoordinator@medica.com).

You can file a grievance in person or by mail, fax, or email. You may also contact the Civil Rights Coordinator if you need assistance with filing a complaint. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201 800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**If you want free help translating this information, call the number included in this document or on the back of your Medica ID card.**

Si desea asistencia gratuita para traducir esta información, llame al número que figura en este documento o en la parte posterior de su tarjeta de identificación de Medica.

Yog koj xav tau kev pab dawb kom txhais daim ntwav no, hu rau tus xov tooj nyob hauv daim ntwav no los yog nyob nraum qab ntwam koj daim npav Medica ID.

如果您需要免費翻譯此資訊，請致電本文檔中或者在您的Medica ID卡背面包含的號碼。

Nếu quý vị muốn trợ giúp dịch thông tin này miễn phí, hãy gọi vào số có trong tài liệu này hoặc ở mặt sau thẻ ID Medica của quý vị.

Odeeffannoo kana gargaarsa tolaan akka isinii hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqaqa Eenyummaa Medica irra jiruun bilbila'a.

إذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات، فأتصل على الرقم الوارد في هذه الوثيقة أو على ظهر بطاقة تعريف ميديكا الخاصة بك.

Если Вы хотите получить бесплатную помощь в переводе этой информации, позвоните по номеру телефона, указанному в данном документе и на обратной стороне Вашей идентификационной карты Medica.

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປຂໍ້ມູນນີ້ຟຣີ,ໃຫ້ໂທຫາເລກໜາຍທີ່ມີຢູ່ໃນເອກະສານນີ້ ຫຼື ຢູ່ດ້ານຫຼັງຂອງບັດ Medica ຂອງທ່ານ.

이 정보를 번역하는 데 무료로 도움을 받고 싶으시면, 이 문서에 포함된 전화번호나 Medica ID 카드 뒷면의 전화번호로 전화하십시오.

Si vous voulez une assistance gratuite pour traduire ces informations, appelez le numéro indiqué dans ce document ou au dos de votre carte d'identification Medica.

နမ့်အိဉ်းတၢ်ကျိးထံစၢၤကလိန့ၢ်န့ၢ်တၢ်ဂ့ၢ်တၢ်ကျိၤအံၤလၢအကလိန့ၢ်န့ၢ်တၢ်စီၣ်န့ၢ်ဂံၢ်လၢအပၣ်ယုၣ်လၢလံာ်တီၢ်လံာ်ခိၣ်အပူၤအံၤမ့တမ့ၢ်ဖဲန့ၢ်န့ၢ်ခၢၣ်လံာ်အုၣ်သးခးက့ၢ်အလိၢ်ခံတကပၤအဖိခိၣ်န့ၢ်တက့ၢ်.

Kung nais mo ng libreng tulong sa pagsasalin ng impormasyong ito, tawagan ang numero na kasama sa dokumentong ito o sa likod ng iyong Kard ng Medica.

ይህን መረጃ ለመተርጎም ነጻ እርዳታ የሚፈልጉ ከሆነ በዝህ ስነድ ውስጥ ያለውን ቁጥር ወይም Medica መታወቂያ ካርድዎ በስተጀርባ ያለውን ይደውሉ።

Ako želite besplatnu pomoć za prijevod ovih informacija, nazovite broj naveden u ovom dokumentu ili na poleđini svoje ID kartice Medica.

Díí t'áá jíík'ée shá ata' hodoonih nínízingo éí ninaaltsoos Medica bee néího' díłzínígí bine'déé' namboo bikí' ágítjji' béésh bee hodílnih.

Wenn Sie bei der Übersetzung dieser Informationen kostenlose Hilfe in Anspruch nehmen möchten, rufen Sie bitte die in diesem Dokument oder auf der Rückseite Ihrer Medica-ID-Karte angegebene Nummer an.

Medica is a Cost and HMO-POS plan with a Medicare contract. Enrollment in Medica depends on contract renewal.

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