Update on State Activity

Geoff Bartsh
VP & GM State Public Programs
Medica
Why We’re Here

• We understand a lot of change is happening in health care
• The first year of the Affordable Care Act is just the beginning of health care reform
• We understand there are questions
• We are listening to the needs of our members, partners and stakeholders.
• We are making changes based on what we hear to make sure they feel confident and understood.
• We want to be a trusted resource for information
2014 State Legislative Session Review

2014 Legislative Environment

• Election Year
• Dealt with some BIG health care issues in 2013
  • Medicaid expansion
  • MNsure
  • $50 million budget hole
• Health care was not a priority issue in 2014
  • No talk of MNsure whatsoever
• Finally some budget relief for HHS programs
2014 State Legislative Session - Review

What Happened in Health Care

• HHS Budget
  • $104 million target for new HHS spending
  • 5% Increase for home care providers beginning July 1
  • Update in hospital payments (rebasing)

• Medical Marijuana
  • Office of Medical Cannabis established at the MN Department of Health
  • Limits on manufacturing, use, and distribution

• 87 County Bid for PMAP and MinnesotaCare
87-County PMAP/MinnesotaCare RFP

- The first time all 87 counties for PMAP/MinnesotaCare are going out to bid
- Significant implications for all health plans and enrollees
  - 700,000 members
  - Potential change in plan for many enrollees
  - Number of health plans available will be limited
- Estimated release: Early January 2015
87 County Bid for PMAP and MNCare

Does the 87 County Bid matter?
• Yes it Does!
  • Member choice of health plan and the services that are available to members will be determined by the bid.
  • At Medica, we believe that our relationships with members and stakeholders are unique. What works with one, doesn’t with everyone. We get that. We want to continue those relationships.
• If you have thoughts on which health plans should be available to serve Medical Assistance and MinneostaCare members, let people know.
MNSure Update

Some big successes for MNsure in year 1

• Over 300,000 people enrolled through MNsure
• 245,000 people enrolled in Medical Assistance and MinnesotaCare
• MN uninsured rate drops to 4.8%
• Evidence that a state exchange and a state developed navigator program is a key to success
Open Enrollment for the Individual Market 2015

• Begins on November 15, 2014
• Ends on February 15, 2015
• All purchasers in the individual market can buy/change/renew their coverage during that time
• Renewal information may come from their health plan and from MNsure
• More subsidies available in 2015
  • Subsidies only available through MNsure
  • Consumers who did not receive a subsidy for 2014 will want to have that re-determined
MNsure and Medical Assistance and MinnesotaCare

• State has begun the process of moving everyone on Medical Assistance and MinnesotaCare through MNsure as the new eligibility determination system
  • Pre 10/1/13 members
  • Must be done by Sept 1, 2015
• State will move in phases to re-determine eligibility
  • MinnesotaCare in July and Aug 2014
  • IMA in phase two?
  • PMAP in 2015
• This is separate from the MHCP open enrollment period
MNsure and Medicaid

• First two rounds of re-determination have not gone great
  • MinnesotaCare enrollment down over 7,000 members
  • Confusion of enrollees on what to do
• MNsure is still not able to process life event changes
  • DHS does not want to force re-determination though a system that cannot process life event changes for enrollees
• What can we do to help
  • Remind current MA and MinnesotaCare members to watch for their re-determination materials
  • Work through MNsure on re-determination
    • If using a paper applications MUST BE COMPLETE
Medica and MNsure

Medica will have a strong presence on MNsure once again

• Individual products in every region of the state
  • New products available for 2014
• Medica will continue to offer products to small employers through MNsure
• Medica is available to PMAP and MinnesotaCare enrollees in 38 MN counties

Our commitment to the community is long-lasting and sincere. We invest in members and the health of their communities because it makes a difference; today and tomorrow.
Questions
State Public Programs
Product and Program Overview
## SPP Products Offered

<table>
<thead>
<tr>
<th>Minnesota Health Care Programs</th>
<th>For</th>
<th>Medica Product</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepaid Medical Assistance Program (PMA)</td>
<td>MA eligible families, children, pregnant women, adults under age 65</td>
<td>Medica Choice Care SM</td>
</tr>
<tr>
<td>MinnesotaCare</td>
<td>MA eligible families, children, pregnant women, adults</td>
<td>Medica MinnesotaCare</td>
</tr>
<tr>
<td>Special Needs Basic Care (SNBC)</td>
<td>MA eligible adults age 18-64 who are certified disabled or have a developmental disability for the purposes of the DD waiver</td>
<td>Medica AccessAbility Solution®</td>
</tr>
<tr>
<td>Minnesota Senior Care Plus (MSC+)</td>
<td>MA eligible adults age 65 and older (individuals do not need to have Medicare)</td>
<td>Medica Choice Care MSC+</td>
</tr>
<tr>
<td>Minnesota Senior Health Options (MSHO)</td>
<td>Adults age 65 and older who have MA and both Medicare parts A and B</td>
<td>Medica DUAL Solution®</td>
</tr>
</tbody>
</table>
Medica: How We are Different

Largest, open access network of providers - 96% of providers are in our network

The only health plan that has social services coordinator positions

Comprehensive and innovative behavioral health and chemical dependency support for members 24/7
Medica: What We Do Well

• Coverage options at any stage of life: individuals, families, children, seniors and adults with disabilities
• A wide variety of programs and services accessible to the member on their terms and time
• Constant support and coordination based on the member’s unique situation and needs
• Communications written and delivered in plain language
## Medica’s Programs and Value-add Services

<table>
<thead>
<tr>
<th>Program</th>
<th>MA</th>
<th>MinnesotaCare</th>
<th>SNBC</th>
<th>MSC+</th>
<th>MSHO</th>
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</thead>
<tbody>
<tr>
<td><strong>Asthma, Diabetes and Weight Loss Camps for Children</strong></td>
<td></td>
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<tr>
<td>Medica pays for medically supervised summer camps so children can learn how to better managed their chronic conditions.</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td><strong>Care Coordination</strong></td>
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<tr>
<td>Our unique care coordination model is member focused and member driven. We respect and support our members’ health and wellness goals.</td>
<td></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td><strong>Car Seat Program</strong></td>
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<tr>
<td>Medica provides infant/toddler safety care seats to children age 2 years and younger.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>My Health Rewards Gift Card Program</strong></td>
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<tr>
<td>Gift cards for children and adults for preventive visits, blood lead testing, three different cancer screenings, chlamydia screening and pregnancy care.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td><strong>Health and Wellness Coaching</strong></td>
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</tr>
<tr>
<td>Work with a Medica health and wellness coach to set personal health goals.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Health Club Membership - Free</strong></td>
<td></td>
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<tr>
<td>You receive a Silver&amp;Fit Fitness membership and get access to health clubs. Both at no cost to you.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Fit Choices℠ by Medica</strong></td>
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<tr>
<td>You can earn a $20 credit toward you monthly fitness center fee.</td>
<td>✓</td>
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<tr>
<td><strong>Health Handbooks</strong></td>
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<tr>
<td>Medica offers five easy-to-read health handbooks at no cost to you. These books are for sick kids, kids with asthma, teen health, pregnancy care and senior health.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Nurse Information Line</strong></td>
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<tr>
<td>Our 24 hour nurse line provides additional support and advice to members.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td><strong>Quit Tobacco</strong></td>
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<tr>
<td>Members can work with a health and wellness coach or use our online program to help quit tobacco and get nicotine replacement therapy.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
Medica Value-add for PMAP Recipients

Medica Choice Care

- We have social services coordinators to assist members finding community resources
- First health plan to have a robust incentive program
- Only health plan that offers three cancer screening incentives
- NCQA Excellence rating *(National Committee for Quality Assurance)*
- Well-liked by counties and providers because of our innovative programs and easy access to services

Current Medica Service Area
22 counties

October 2014 Enrollment
121,715
Medica Value-add for PMAP Recipients

Medica Choice Care

• Innovative
  • HealthChoices
  • St. Steven’s Human Services
  • Integrated Care Coordination
• Pay for children’s summer camps
  • Asthma
  • Diabetes
• Healthy weight
• High ratings for customer service
Medica Value-add for MinnesotaCare Recipients
Medica MinnesotaCare

• Same as PMAP, plus
  • Fit ChoicesSM by Medica
  • 8 workout days gets members a $20 credit on monthly fee
  • Must by 18 years and older

Current Medica Service Area
38 counties

October 2014 Enrollment
17,690
Researching Our Value

• Research with members/potential members revealed that the following themes were most important:
  • Medica is the plan that grows with your needs and life changes
  • With Medica, you get coverage that fits your unique needs
  • With Medica, you can enjoy continuous care through all of life’s transitions
  • You get coverage as individual as you are
Medica’s Commitment

Medica SPP truly believes its members deserve a better healthcare experience. An experience that not only treats each member as the important individual they are, but also one that grows with them as their life and needs continually change.

Medica coverage and service offerings are always designed with our members’ needs in mind. Our members belong to a health plan that is on a mission to become the best plan for them.
What Makes Medica, Medica?

We are listening to the needs of our members, partners and stakeholders. And, we are making changes based on what we hear to make sure they feel confident and understood.

We believe that our relationships with members and stakeholders are unique. What works with one, doesn’t with everyone. We get that.

Our commitment to the community is long-lasting and sincere. We invest in members and the health of their communities because it makes a difference; today and tomorrow.
Partnering to Ensure Success
Agenda

- Welcome
- 2015 IFB Products
- Q & A
Medica’s 2015 Individual Health Products
We’re Listening

• Medica viewed as credible source for health reform information
• Broader network and metal level options
• Options with lower cost sharing
• Travel program
• Same plans on and off exchange
MN Open and Renewing

Medica Applause, North Memorial Acclaim by Medica, Inspiration Health by HealthEast and Medica

Major plan changes – 2014 to 2015:

• Deductibles increased; out-of-pockets decreased
• Urgent Care will apply office visit copay in copay plans
• In-network and out-of-network deductibles and out-of-pocket maximums become embedded in all plans except Gold & Silver HSA plans
• Child Only Plans now available as a catastrophic plan and more than one child allowed per policy
• Non-emergency care received outside the U.S. will not be covered
MN Open and Renewing
Medica Applause℠

One of our largest networks: nearly 27,600 providers of all types at more than 5,500 offices, clinics and hospitals in Minnesota, North Dakota, South Dakota and Western Wisconsin

*Excludes Allina - Park Nicollet - St. Luke’s (Duluth) – Integrity (Duluth/NE Corner of MN) Mayo Clinic and Hospitals – Smaller systems that predominantly refer into the excluded providers listed above (except Mayo Health System is part of Applause)
MN Open and Renewing
*North Memorial Acclaim by Medica*<sup>SM</sup>

- Large localized network in Twin Cities metro (Anoka, Hennepin and Ramsey)
- Network includes:
  - Maple Grove Hospital
  - North Memorial Hospital
  - Amplatz Children’s Hospital
  - And more than 13 primary, specialty and urgent care clinics
MN Open and Renewing

*Inspiration Health by HealthEast and Medica*℠

- Large localized network in Twin Cities metro
  *Washington, & Dakota*
  - Network includes:
    - Woodwinds Hospital
    - St Joseph’s Hospital
    - St John’s Hospital
    - Bethesda Hospital
    - And more than 17 primary and specialty care clinic locations, home care and hospice care.
Medica Individual Choice℠
New for Medica in 2015!

- MN Twin Cities Metro only
  Anoka, Benton, Carver, Dakota, Hennepin, Sherburne, Stearns, Washington, Wright

- Medica Choice network

- Broadest open access network

  - Includes all major care systems except Mayo Clinic and hospital campuses in Rochester:
    - Allina
    - Park Nicollet
    - St. Luke’s (Duluth)
    - Integrity (Duluth/NE Corner of MN)
    - Mayo Health System
    - Fairview
    - North Memorial
Medica with Mayo Clinic

New for Medica in 2015!

• Large localized network in 18 Southern MN counties
  (Nicollet, Le Sueur, Rice, Goodhue, Wabasha, Watonwan, Blue Earth, Waseca, Steele, Dodge, Olmsted, Winona, Martin, Faribault, Freeborn, Mower, Fillmore, Houston)

• Priced 10% less than Applause in southern MN
  • Network includes:
    • Mayo Clinic Hospital, Methodist Campus
    • Mayo Clinic Hospital, Saint Mary’s Campus
    • Winona Health Hospital
    • Northfield Hospital & Clinics
    • Winneshiek Medical Center
    • And access to more than 40 primary and specialty clinics
    • Referrals within Mayo are not required - but members are encouraged to work with their primary care providers to access specialists
National Provider Network

*New for Medica in 2015!*

- Multiplan Travel Program
- Must be outside Medica Service Area
- PHCS Healthy Directions Network includes more than:
  - 4,500 hospitals
  - 80,000 care facilities
  - 700,000 providers

Online provider search tool: medica.com/FindaDoctor
Gold Plan Changes MN

- **Renewing Copay Plans**
  - Deductibles - $300 Single & $900 Family
    - Embedded deductibles on Family plans
  - Lower Out of Pocket Maximums
    - $5,000 Self Only and $10,000 Family
  - $30 Copay for Urgent Care

- **New Copay Plan**
  - 100% coverage after deductible
  - $2,400 self only and $7,200 family deductibles

- **HSA Plan**
  - Lower family deductible - $2,600
  - Lower family max - $4,500 (no embedded deductibles)
Silver Plan Changes MN

- Renewing Copay Plans
  - Deductibles - $2,600 Single & $7,800 Family
  - Embedded deductibles on Family plans
  - Lower Out of Pocket Maximums
    - $5,750 Self Only and $11,500 Family
    - $30 Copay Urgent Care
  - Decrease Maximum Out of Pocket on CSR Plans

- HSA Plan
  - $1300 self-only deductible; 2600 family deductible
  - $10,000 Out of Pocket Maximum
  - No embedded deductibles
Renewing Bronze Plan Changes MN

- Copay Plans
  - Embedded deductibles on Family plans
  - $60 Copay Urgent Care

- HSA Plan
  - Embedded deductibles on Family plans
Advocacy Services

Services include:

• Help finding the right doctors
• Assistance facilitating appoints with providers
• Help resolving insurance claims, bills & payment arrangements
• Assist with eldercare & related healthcare issues facing parents and parent-in-laws
• Getting cost estimates for procedures
• Working with health care companies to obtain approvals for necessary services
• Assistance in the transfer of medical records
• Locating & researching the newest treatments
• Answer questions about test results, treatments, & medications

... and much more!

NurseLine™

24/7 Access to a Nurse

• Answer questions about symptoms, medications
• Explain a health condition
• Offer simple, self-care tips for non-urgent concerns
• Direct you to the appropriate care for immediate attention, such as the emergency room, urgent care center or your doctor

Help with Non-Urgent Concerns Too

• Baby’s fever in the middle of the night
• If symptoms mean you have the flu
• How to ease common problems, such as a sore shoulder
• Side effects of medications
Value Add: 

• Online health & wellness tool that includes social networking to encourage & support health improvement efforts
• Includes:
  • Easy-to-follow, custom two week programs
    • Nutrition, strength training, stress management, cardio, life purpose, tobacco cessation and challenges
  • Discounts & free trial access to health clubs & personal trainers – with no minimum visit required for discounts
    • Top facilities include:
      • LifeTime
      • YMCA
      • Anytime Fitness
      • Snap Fitness
      • Jazzercise
      • And more!
  • Rewards for positive actions
    • Local shopping & dining discounts
    • Entered into raffle drawings
    • Donation to charities
Value Add:

Healthy Savings empowers our members to eat healthy, improve their health and save money.

How the Program Works
• Any IFB member can request a card by calling into Customer Service
• After they activate their card, they’ll receive weekly emails with the featured Healthy Savings items. These items are already loaded on your card.
• Shop for the healthy food items offered at participating grocery stores.
• Have the cashier scan your Healthy Savings card at checkout to get instant savings. It's that easy!!

Participating Healthy Savings Locations
Value Add:

• 24/7 online clinic treating over 40 common health conditions like sinus infections, bladder infections, pinkeye, acne and more for adults and children.
• By using a computer or mobile device, members can connect with a Certified Nurse Practitioner online to get a diagnosis and treatment, and a prescription if you need one.

Why use virtuwell?
• Save time by avoiding a trip to the doctor’s office.
• Get a diagnosis, treatment plan and a prescription if needed — right from your computer or mobile device!
• From start to finish, the whole process usually takes less than 30 minutes.
• Save money. Each visit is only $45 or less — depending on your convenience care benefits.
• Initiate the visit at your convenience — you don’t need an appointment. Virtuwell is there for you 24/7, with nurse practitioners available every day around the clock.

What’s the cost?
Convenience Care Benefit:
• Copay plan members: $20 copayment
• HSA plan members: Subject to deductible/coinsurance but never more than $45
Medica partners with the bull's-eye to bring exclusive discounts and rewards to our member’s

- Preferred Convenience Care Provider for Minnesota Copay Plans
  - Members save on convenience care when received at a Target Clinic – Cost them *only a $10 copay per visit!*  

- Exclusive Target GiftCard Promotions
  - Target GiftCards received when care and certain services are obtained from a Target Clinic or Pharmacy during promotional offering
    - Examples: Flu Shot and Care at Target Clinic for HSA members

- Exclusive Discounts on Health & Wellness Products
  - Discounts and coupons on health and wellness products, such as eyewear, workout gear and vitamins, from Target
Short Term Medical

Secure STM

• Short term product offered through IHC
• Great for people who missed open enrollment, are in-between jobs, or waiting for their long-term coverage to start
• Customer service calls are directed to IHC
Thank You!

MEDICA®