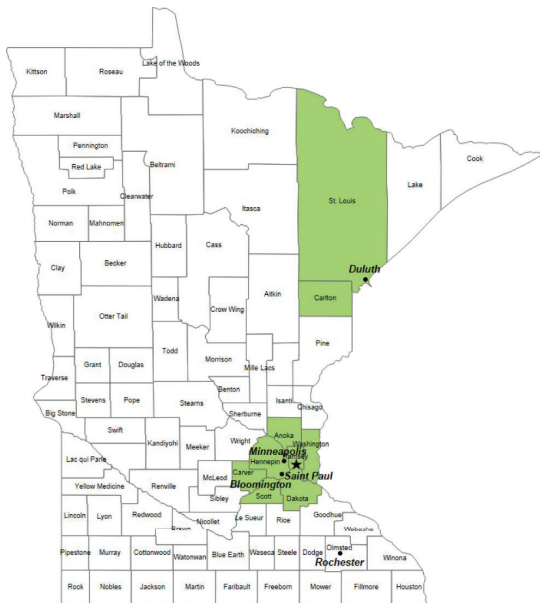


# MINNESOTA

2019

## Minnesota

### Medicare Advantage 2019 Service Area



● Footprint Expansion

### State Landscape

Eligibles	547,448
YOY Eligible Growth	6.7%
MA Penetration	50.8%
YOY MA Enrollment Growth	5.3%
UHC Market Share	0.0%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

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## Market Highlights

- Introducing Medicare Advantage along with the existing Medicare Supplement and PDP offerings
- Medicare Advantage Plans will be PPO
- \$0 premium option available with drug coverage – No other \$0 premium with drugs available in the market in 2018
- Strong Formulary compared with competition
- Strong Ancillary benefits compared with competition – Including Renew Active™, Virtual Visits, Hearing Aids, and Solutions for Caregivers on all plans
- Dental Rider available on all plans
- Cost Plans will remain for 2019 – 17,000+ members as of 5/1/2018
- Core market strategy is long term stability



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Strong formulary compared with competition
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



## Provider

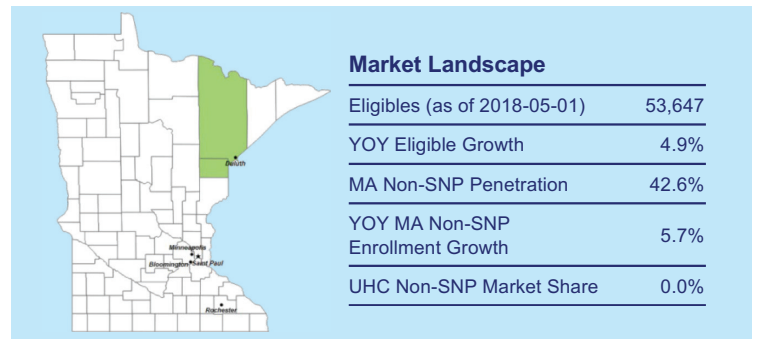
- Essentia, St Luke's in network
- Mayo out of network
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- HouseCalls<sup>1</sup>: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport<sup>®</sup>: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare<sup>2</sup>: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLine<sup>SM</sup> and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

<sup>1</sup>HouseCalls eligibility varies by plan  
<sup>2</sup>Renew by UnitedHealthcare is not available on all plans



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● Non-SNP Expansion



Plan Name	AARP® MedicareComplete® Headwaters	AARP® MedicareComplete® Lakeshore
H-PBP	H7404-005	H7404-006
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	Local PPO	Local PPO
Service Area	Minnesota: Carlton, St. Louis	Minnesota: Carlton, St. Louis
Premium	\$0	\$59
PCP Copay	\$25	\$15
Specialist Copay	\$50	\$45
Referral Required	N	N
Inpatient Hospital	\$450 days 1-4	\$350 days 1-5
Outpatient Surgery	20%	\$250 / \$350
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$95/25%	\$3/\$12/\$47/\$95/27%
Rx Deductible	\$395 Tier(s) 3,4,5	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

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 New Plan





## Market Highlights

- Introducing Medicare Advantage along with the existing Medicare Supplement and PDP offerings
- Medicare Advantage Plans will be PPO
- Strong Formulary compared with competition
- Strong Ancillary benefits compared with competition – Including Renew Active™, Virtual Visits, Hearing Aids, and Solutions for Caregivers on all plans
- Dental Rider available on all plans
- Cost plans are set to close for 2019
- Core market strategy is long term stability



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Strong Formulary compared to competition
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



## Provider

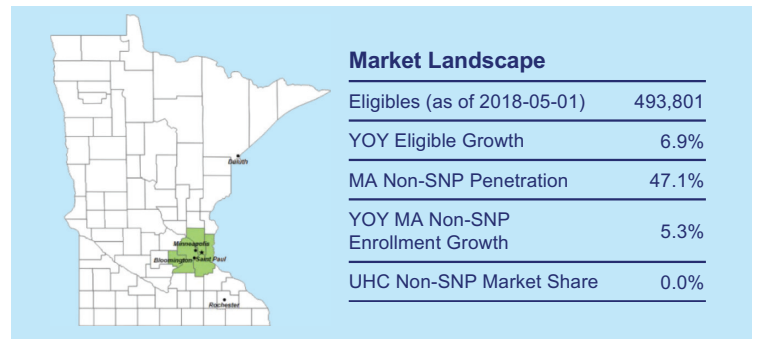
- Network includes Health Partners/Park Nicollet, Fairview, and North Memorial.
- CentraCare, Mayo are not in network
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- HouseCalls<sup>1</sup>: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport<sup>®</sup>: Coverage travels with members to approved service areas for up to nine straight months
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● Non-SNP Expansion



# TWIN CITIES

2019

Plan Name	AARP® MedicareComplete® Headwaters	AARP® MedicareComplete® Lakeshore
H-PBP	H7404-001	H7404-002
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	Local PPO	Local PPO
Service Area	Minnesota: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington	Minnesota: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington
Premium	\$25	\$59
PCP Copay	\$20	\$15
Specialist Copay	\$50	\$45
Referral Required	N	N
Inpatient Hospital	\$450 days 1-4	\$350 days 1-5
Outpatient Surgery	20%	\$250 / \$350
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$95/25%	\$3/\$12/\$47/\$95/27%
Rx Deductible	\$395 Tier(s) 3,4,5	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

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 New Plan

