

2018 Individual Market Health Plan Options

Good News! Thanks to your State legislators for working together and requesting the 1332 Waiver from the Federal Government. This waiver helped MN individual market health carriers to stay in the market and lower their proposed premium increases for 2018. Average premium changes from the carriers range from 38% rate decrease to 2.8% rate increase.

The Not So Good News. Even with the reduced premium changes, most individual market health plans will have an *overall rate increase* due to the discontinuation of the MN 25% premium reduction program. If you'll recall, earlier this year your premiums were reduced by 25% for individuals/families who were not eligible for subsidies and that program is ending on December 31, 2017.

General Information: The carriers have not made many changes to their health plan offerings for 2018. There have been some adjustments to the deductibles/out of pocket maximums on the plans, which was required for the plans to stay in compliance with the Affordable Care Act metal levels. The carriers will continue to offer access to their smaller provider networks in the individual health market. Several of the carriers are again implementing enrollment caps for 2018. If you plan on changing health insurance carriers this year, you will want to do so sooner rather than later.

Out-of-network deductible for single has increased to \$15,000 and to \$25,000 for a family, with coinsurance at 50% after the deductible. Keep in mind that there is not an out of pocket maximum cap when using a provider out of your network!

IMPORTANT Open Enrollment date changes: We have a shortened open enrollment period this year for a January 1, 2018 effective date. Open enrollment will run from November 1, 2017 through December 15, 2017* (*Plans purchased through MNSure will extend their open enrollment date to December 20, 2017 for a January 1, 2018 effective date). MNSure will also be offering a special extended open enrollment period from 12/16/17 to 1/14/18 for a February 1, 2018 effective date. After these enrollment periods end, enrollment into a plan for the 2018 year in the individual market will only be allowed if you have a qualifying life event.

Suggestions before selecting a new plan for 2018:

Check out the Insurance carriers' provider and pharmacy network options, including the prescription drug formulary list.

If you have children going to school out of the State of MN or temporary residences out of state, you may find that Medica may be your best option.

Please note that the ACO and limited provider networks **do not** require you to pick a primary care clinic or require referrals to providers within the provider network system.

Network providers can be looked up by accessing the health carriers' website that is noted on the quote.

Carriers with enrollment caps (Blue Cross, Health Partners & UCare) – enrollment is based on a first come first served basis including enrollments through MNSure. Health Partners will guarantee enrollment for their existing enrolled members.

Monthly premiums are the same if purchased from an Agent, direct from the carrier or through MNSure.

You may be eligible for a subsidy from MNSure to help pay for your premium. Income guidelines for 2018 have changed and MNSure does have available a subsidy calculator. You can access the calculator at <https://www.mnsure.org/individual-family/cost/calculator.jsp> to see if you are eligible for a subsidy, without having to set up an account.

If applying, updating or setting an account up through MNSure (www.mnsure.org) please input **Assister number 5380364**, to your account to allow us to continue to be your Agent.

Thank you for your business and please feel free to contact me with any questions via email or by calling the Corporate 4 office.

Mary Jo, mjhoff@corporatefour.com; 952.896.9524 – direct line

On the following pages is a recap of changes from the carriers effective January 1, 2018

Blue Cross will continue to offer their **Blue Plus plans** featuring their Accountable Care Organization (ACO) providers, with a choice of a **Gold, Silver or Bronze** plan. Blue Cross will offer plans in all **but ten counties** in MN for 2018. Blue Cross will not be a fit for you if you live in the counties of Benton, Crow Wing, Kittson, Lake of the Woods, Meeker, Morrison, Mille Lacs, Roseau, Stearns and Todd, look to Medica Insurance for coverage in these counties.

Blue Cross Blue Plus plans will see an overall average rate **increase of 2.8%**.

NEW! Blue Cross **is implementing an enrollment cap** and will limit their plans enrollment to 50,000 members for 2018.

Blue Cross Blue Plus will offer four provider network systems and has renamed the provider network to reflect the area of the State covered:

Blue Plus Metro MN (formerly Blue Print) using Allina Health Network covers 16 counties in / around the Metro area.

Blue Plus Western MN (formerly Blue Connect) using Sanford Health Network for members who reside in Western MN

Blue Plus Southeast MN (formerly Blue Plus with Mayo Clinic) for members who reside in Southeast MN.

Blue Plus Northeast MN (formerly Blue Plus with St Luke's) for members who reside in Northeast MN

NEW! The National BlueCard PPO network **will not** be offered in 2018. This means there **will not** be **ANY in-network COVERAGE** for non-emergency services for out of state travel and temporary residence. Try using the Doctor on Demand benefit for your non-emergency services, when out of your network area.

The pharmacy network name will change to Essential. Again this year there will not be **ANY COVERAGE** for prescriptions purchased outside of the pharmacy network or for drugs not on the BasicRX formulary list.

Fitness Benefit Change: The fitness benefit will no longer be included in your health plan. Blue Cross Blue Plus will be replacing this benefit with their **Blue365** benefit. The Blue365 offers fitness discounts from a wide variety of vendors. Fitness You Way includes access to over 9500 fitness providers (gyms) for a low monthly fee of \$25 per person, offering flexibility with the gyms you use.

Learn to Live: Included in your plan for 24x7 online mental health access, eight sessions included, videos, online counseling to help members over age 13 to deal with depression, stress and anxiety.

All Blue Cross Blue Plus plans are available through MNSure for individuals who qualify for a subsidy. *If applying through MNSure please assign **Assister number 5380364**, to your account to allow us to continue to be your Agent.*

Health Partners will only be offering coverage in the 11 county Metro area for 2018 with a total of seven health plans to choose from. Health Partners **will have an enrollment cap of 73,400 total members in 2018.**

Health Partners provider network will be limited to their **Peak network** which features Park Nicollet Health System and Health Partners clinics. Additional related hospitals and clinics that are in the Peak Network include: Lakeville Clinic, Northwest Family Physicians, Burnsville Family Physicians, North Suburban Family Physicians, Riverway Clinic, Methodist Hospital, Region Hospital, Hudson Hospital & Clinic, Amery Hospital & Clinic – for a complete list of providers visit the Health Partners website (<https://www.healthpartners.com/peak>). **Please note that North Memorial Primary Care Clinics will be out of network for 2018.**

Non-emergency services received **out of the Peak Network** will be treated as an out of network benefit and subject to higher out of pocket costs, without a cap on your out of pocket maximum.

Health Partners overall average rate change for 2018 is a **decrease of 7.5%**.

Out of pocket maximum on non-HSA plans have increased to \$7,350 per person with a family maximum of \$14,700. Some plan deductibles have been adjusted to stay in compliance with the ACA metal levels.

Health Partners uses their **GenericAdvantageRX formulary** for your prescription drug. You can search the formulary list at www.healthpartners.com/genericsadvantagerx.

All members **currently enrolled** with Health Partners will not need to re-enroll to keep or make a change to their plan for 2018 and will be guaranteed enrollment. Just make sure you make your first payment on time if you aren't enrolled in the auto payment plan. Plan changes will need to be done using the member online system or by returning a signed plan change notice directly to Health Partners. I suggest you use the online option for immediate documentation and acceptance of your coverage.

For new members, Health Partners will only accept online enrollments – please make sure you use the link that we provide to have us listed as your agent. *If applying through MNSure please assign **Assister number 5380364**, to your account to allow us to continue to be your Agent.*

Health Partners does not have a national provider network for out of state travel and temporary residence. Try using your Virtuwel online benefit for these non-emergency services needed out of your network.

Fitness discount is included in the plans and your participating gym will receive \$20 a month to credit toward your gym membership if you visit the gym twelve times a month.

Your health partners plan includes several additional benefits such as preventive health reminders, YUM Power, 24 hour nurse line, member assistance program and health discounts from several vendors.

Medica Insurance is the only provider in the individual market that **will not** have an enrollment cap for 2018 and **will only be offering their plans through MNSure**. You do not need to qualify for a subsidy for the Medica plans, you just have to purchase through MNSure. By purchasing through MNSure you will be required to create a MNSure account.

Medica will be offering seven plans in 2018 in **all counties of MN** and has four provider networks available throughout the State.

Medica's overall average rate change for 2018 is a **decrease of .40%**.

Current members enrolled with Medica who do not want to make any plan changes, do not need to do anything, except pay your January premium on time if not enrolled in automatic payment.

Current members requesting plan changes will need to be done through MNSure prior to December 20th for January 1st.

New members enrolling for January 1st will need to enroll via MNSure by December 20, 2017 for a January 1st effective date. *Applying through MNSure please assign **Assister number 5380364**, to your account to allow us to continue to be your Agent*

Medica will offer the following provider network systems:

Applause – is available statewide with access to Allina Health, Altru, Children's Minnesota, Essentia, CentraCare,, HCMC, Integrity Health Network, Mayo Clinics Health System*, North Memorial, Ridgeview Care, St Luke's Care systems and several other providers. *Mayo Clinic Rochester and related hospitals **are not** in the network. **Please note that Fairview and Health East are not in the network for 2018.**

North Memorial Acclaim – must be a resident of Anoka, Hennepin, Ramsey, Sherburne or Wright County to enroll. The North Memorial care system provides access to over 5600+ specialist and primary care practitioners, 80+ online and convenience care clinics and 3+ Hospitals.

Engage – available in twenty counties in Southeast MN. The Mayo Clinic care system provides access to 12,000+ primary/specialty clinics, 60+ online and convenience care clinics and 28+ hospitals.

Altru – available in six counties in Northwest MN. The Altru Care System provides access to 3,000+ specialist and primary care practitioners, 75+ online and convenience care clinics and 18+ hospitals.

Traveling outside of Minnesota, care is available through Medica's Travel Program through Multiplan's PHCS network.

Your plan includes a healthy food discount program with several grocery stores around the area providing you a discount for purchasing select healthy foods.

Additional programs included: gym fitness discount, 24-hour nurseline, access 24/7 to Health Advocate and Healthy Living Program.

Preferred One Insurance has announced that they will be accepting new members for 2018. Preferred One is applying an overall average rate decrease of 38%. Preferred One was not accepting new enrollments in 2017 and will not offer plans through Mnsure in 2018.

Ucare may be another option for members in 2018 and is only available through MNSure. We are not appointed with Ucare and cannot provide you with any information on their plans or network options. It was posted that Ucare's overall average rate change for 2018 is a 13.30% decrease. Ucare does have an enrollment cap in place and is the only carrier that I am aware of that has access to the Fairview Health System.