A message from CEO Jim Eppel
Your Rx to managing your medications
Notice of Privacy Practices

Simple steps to reduce your risk of falls
Dear UCare for Seniors Member,

As the New Year approaches, we look forward to continuing to serve you in 2016 – and beyond. We are committed to providing the high level of service and the exceptional health improvement programs you have come to expect from UCare. As we close out 2015 and enter 2016, we are strong, stable and excited about the future.

In fact, UCare Minnesota received outstanding quality ratings from the National Committee for Quality Assurance (NCQA). UCare for Seniors Medicare plan in Minnesota is one of the highest-rated health insurance plans in the nation in NCQA's Medicare Health Insurance Plan Ratings for 2015-2016. UCare Minnesota received a score of 5 out of 5 for Consumer Experience and was rated a 4.5 out of 5 overall.*

For 2016, UCare for Seniors achieved an Overall Rating of 4.5 out of 5 Medicare stars,** which equates to the “Very Good” category of the Medicare Plan Performance Ratings. These ratings placed UCare in the top 21% of health plans in the country. Our NCQA accreditation plus our 2016 Medicare star ratings positioned us well to earn a high ranking from U.S. News & World Report as a best company for private Medicare Advantage and drug coverage. UCare is one of three health plans in Minnesota with a 4.5 rating from U.S. News & World Report in this category of consistently highly rated Medicare Advantage plans.

Our high scores are thanks in part to the many positive comments members like you wrote on surveys issued by the Centers for Medicare & Medicaid Services (CMS). Knowing that you are happy with your health plan means a great deal to us. It tells us we are accomplishing our goal of providing high-quality care and services to help you stay healthy long-term.

UCare has grown over the years by providing the best service to our members. We remain steadfast in our mission to improve the health of our members through innovative services and partnerships across communities. Thank you for being a loyal UCare member.

Best wishes to you and yours for a healthy and happy 2016.

Jim Eppel
President and Chief Executive Officer

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* National Committee for Quality Assurance (NCQA) is a private, non-profit organization dedicated to improving health care quality. NCQA accredits and certifies a wide range of health care organizations and recognizes clinicians in key clinical areas. NCQA’s HEDIS® is the most widely used performance measurement tool in health care. NCQA’s Web site (ncqa.org) contains information to help consumers, employers and others make more informed health care choices.

** Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next.
Simple steps to reduce your risk of falls

Every 13 seconds, an older adult is treated in the emergency room for a fall.* Some injuries can lead to the end of living independently. The good news: you can take some simple steps to reduce your risk of falling.

“Talk to your doctor if you have fallen in the past 12 months or are having problems with balance or walking,” says Dr. Mike Lynch, UCare’s Medical Director. “Your doctor may be able to determine if your fall was due to poor vision, poor lighting or dizziness. In some cases, dizziness can be due to a medication side effect, and your doctor may be able to recommend an alternate medication. The key is to identify the reason you fell and address it so you can avoid another one.”

Participating in fitness classes can improve your strength, flexibility and balance, which helps reduce your risk of falling and improves your recovery time if you do fall. Check the Health and Wellness section of ucare.org to learn more about your fitness benefits. For more information about reducing your risk of falling, visit the National Council on Aging website at ncoa.org.

* Centers for Disease Control and Prevention

Your Rx to managing your medications

Understanding your pharmacy benefits just got a whole lot easier with the new My Pharmacy Benefits site. You can find it by logging in to your account in the ucare.org member site and navigating to this new menu item under My Plan Information.

The personalized My Pharmacy Benefits site offers a plethora of useful information including:

- Your prescription history
- Benefit and account notifications
- Mail-order refill forms
- A pharmacy locator
- Cost-saving tips
- Health alerts
- Generic alternatives
- Medication side effects and risks

Medications can be confusing and hard to track. Check My Pharmacy Benefits frequently to monitor your prescriptions and costs, and discover savings opportunities.
Notice of Privacy Practices
Effective Date: July 1, 2013

This Notice describes how medical information about you* may be used and disclosed and how you can get access to this information. Please review it carefully.

Why are we telling you this?
UCare believes it is important to keep your health information private. In fact, the law requires us to do so. The law also requires us to tell you about our legal duties and privacy practices. We are required to follow the terms of the Notice currently in effect.

What do we mean by “information?”
In this Notice, when we talk about “information,” “medical information,” or “health information,” we mean information about you that we collect in our business of providing health coverage for you and your family. It is information that identifies you.

What kinds of information do we use?
We receive information about you as part of our work in providing health plan services and health coverage. This information includes your name, address and date of birth, gender, telephone numbers, family information, financial information, health records or other health information.

Examples of the kinds of information we collect include: information from enrollment applications, claims, provider information and customer satisfaction or health surveys; information you give us when you call us about a question or when you file a complaint or appeal; information we need to answer your question or decide your appeal; and information you provide us to help us obtain payment for premiums.

What do we do with this information?
We use your information to provide health plan services to members and to operate our health plan. These routine uses involve coordination of care, preventive health and case management programs. For example, we may use your information to talk with your doctor to coordinate a referral to a specialist.

We also use your information for coordination of benefits, enrollment and eligibility status, benefits management, utilization management, premium billing, claims issues and coverage decisions. For example, we may use your information to pay your health care claims.

Other uses include customer service activities, complaints or appeals, health promotion, quality activities, health survey information, underwriting, actuarial studies, premium rating, legal and regulatory compliance, risk management, professional peer review, credentialing, accreditation, antifraud activities, as well as business planning and administration. For example, we may use your information to make a decision regarding an appeal filed by you.

In addition, we may use your information to provide you with appointment reminders, information about treatment alternatives or other health-related benefits and services that may be of interest to you. We may also share information with family members or others you identify as involved with your care or with the sponsor of a group health plan, as applicable.

We do not use or disclose any genetic information for the purpose of underwriting.

*In this Notice, “you” means the member and “we” means UCare.
We do not sell or rent your information to anyone. We will not use or disclose your information for fundraising without your permission. We will only use or disclose your information for marketing purposes with your authorization. We treat information about former members with the same protection as current members.

Who sees your information?

UCare employees see your information only if necessary to do their jobs. We have procedures and systems to keep personal information secure from people who do not have a right to see it. We may share the information with providers and other companies or persons working with or for us. We have contracts with those companies or persons. In those contracts, we require that they agree to keep your information confidential. This includes our lawyers, accountants, auditors, third party administrators, insurance agents or brokers, information systems companies, marketing companies, disease management companies or consultants.

We also may share your information as required or permitted by law. Information may be shared with government agencies and their contractors as part of regulatory reports, audits, encounter reports, mandatory reporting such as child abuse, neglect or domestic violence; or in response to a court or administrative order, subpoena or discovery request. We may share information with health oversight agencies for licensure, inspections, disciplinary actions, audits, investigations, government program eligibility, government program standards compliance and for certain civil rights enforcement actions. We also may share information for research, for law enforcement purposes, with coroners to permit identification or determine cause of death or with funeral directors to allow them to carry out their duties. We may be required to share information with the Secretary of the Department of Health and Human Services to investigate our compliance efforts. There may be other situations when the law requires or permits us to share information.

We only share your psychotherapy notes with your authorization and in certain other limited circumstances.

Other uses and disclosures not described above will be made only with your written permission. We will also accept the permission of a person with authority to represent you. In most situations, permissions to represent you may be cancelled at any time. However, the cancellation will not apply to uses or disclosures we made before we received your cancellation. Also, once we have permission to release your information, we cannot promise that the person who receives the information will not share it.

What are your rights?

• You have the right to ask that we don’t use or share your information in a certain way. Please note that while we will try to honor your request, we are not required to agree to your request.

• You have the right to ask us to send information to you at an address you choose or to request that we communicate with you in a certain way. For example, you may request that your mailings be sent to a work address rather than your home address. We may ask that you make your request in writing.

• You have the right to look at or get a copy of certain information we have about you. This information includes records we use to make decisions about health coverage, such as payment, enrollment, case or medical management records. We may ask you to make your request in writing. We may also ask you to provide information we need to answer your request. We have the right to charge a reasonable fee for the cost of making and mailing the copies. In some cases, we may deny your request to

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inspect or obtain a copy of your information. If we deny your request, we will tell you in writing. We may give you a right to have the decision reviewed. Please let us know if you have any questions about this.

- You have the right to ask us to correct or add missing information about you that we have in our records. Your request needs to be in writing. In some cases, we may deny a request if the information is correct and complete, if we did not create it, if we cannot share it or if it is not part of our records. All denials will be in writing. You may file a written statement of disagreement with us. We have the right to disagree with that statement. Even if we deny your request to change or add to your information, you still have the right to have your written request, our written denial and your statement of disagreement included with your information.

- You have the right to receive a listing of the times when we have shared your information in some cases. Please note that we are not required to provide you with a listing of information shared prior to April 14, 2003; information shared or used for treatment, payment and health care operations purposes; information shared with you or someone else as a result of your permission; information that is shared as a result of an allowed use or disclosure; or information shared for national security or intelligence purposes. All requests for this list must be in writing. We will need you to provide us specific information so we can answer your request. If you request this list more than once in a 12-month period, we may charge you a reasonable fee. If you have questions about this, please contact us at the address provided at the end of this Notice.

- You have the right to receive notifications of breaches of your unsecured protected health information.

- You have the right to receive a copy of this Notice from us upon request. This Notice took effect July 1, 2013.

How do we protect your information?

UCare protects all forms of your information, written, electronic and oral. We follow the state and federal laws related to the security and confidentiality of your information. We have many safety procedures in place that physically, electronically and administratively protect your information against loss, destruction or misuse. These procedures include computer safeguards, secured files and buildings and restriction on who may access your information.

What else do you need to know?

We may change our privacy policy from time to time. As the law requires, we will send you our Notice if you ask us for it. If you have questions about this Notice, please call UCare Customer Services at the toll free number listed on the back of your member card. This information is also available in other forms to people with disabilities. Please ask us for that information.

 QUESTIONS?

If you have questions or want to file a complaint, you may contact our Privacy Officer at UCare, Attn: Privacy Officer, P.O. Box 52, Minneapolis, MN 55440-0052. You may also file a complaint with the Secretary of the U.S. Department of Health & Human Services at the Office for Civil Rights, U.S. Department of Health & Human Services, 233 N. Michigan Ave., Suite 240, Chicago, IL 60601. We will not retaliate against you for filing a complaint.
Medicare coverage updates

Periodically, the Centers for Medicare & Medicaid Services (CMS) publish National Coverage Determinations, which are notices that include information about changes that have been made to Medicare coverage for some medical services or treatments.

To ensure you are informed, we’ll include notices in PrimeTime. To learn more about National Coverage Determinations, please visit ucare.org, choose UCare for Seniors, and click on Medicare Coverage Updates. You can also go to medicare.gov.

Title: Screening for the Human Immunodeficiency Virus (HIV) Infection

Decision: The Centers for Medicare and Medicaid Services (CMS) has determined that the evidence is adequate to conclude that screening for HIV infection for all individuals between the ages of 15 and 65 years is reasonable and necessary for the early detection of HIV and is appropriate for individuals entitled to benefits under Part A or enrolled under Part B.

What this means: Previously CMS allowed screening for HIV for individuals meeting specific risk criteria. Screening for HIV infection will now be covered for all individuals between the ages of 15 and 65.

Effective: April 13, 2015

Title: Screening for Cervical Cancer with Human Papillomavirus (HPV) Testing (CAG-00442N)

Decision: The Centers for Medicare & Medicaid Services (CMS) has determined that the evidence is sufficient to add Human Papillomavirus (HPV) testing once every five years as an additional preventive service benefit under the Medicare program for asymptomatic beneficiaries aged 30 to 65 years of age, in conjunction with the Pap smear test.

What this means: Medicare will cover screening for cervical cancer with the appropriate U.S. Food and Drug Administration (FDA) approved/cleared laboratory tests.

Effective: July 9, 2015

GET CONNECTED!

1-888-778-8204
1-855-307-6976 TTY

Not feeling well? Call UCare’s 24/7 nurse line for round-the-clock, reliable health information, so you know what to do and where to get treatment if needed.
Complete your health assessment online
It’s easy and confidential

Did you know … you can complete your Health Assessment online? Go to ucare.org and log in to the member site – you’ll find it under the My Plan Information tab. Completing your assessment is easy, confidential and won’t affect your coverage. Your results may be shared with your primary care clinic so they can recommend additional resources to help you manage your health.

ROLL UP YOUR SLEEVE
FIGHT THE FLU

Getting your annual flu shot can help keep you – and those around you – healthy this winter. It’s 100% covered by UCare, and only takes a few minutes. Just bring your UCare member ID card to your appointment and roll up your sleeve!

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits and/or payments/coinsurance may change on January 1 of each year.
How UCare makes coverage decisions

Utilization management – as we call our coverage decision-making process – refers to how our medical directors review and evaluate the medical necessity, appropriateness, and efficiency of the use of health care services, procedures, and facilities. This health plan function supports our goal to provide the right care at the right time to our members.

At UCare, utilization management decision making is based on appropriateness of care and service, and existence of coverage. We do not compensate practitioners or individuals for denials of service or authorizations; do not offer incentives to encourage denials of service or authorizations; and do not encourage decisions that limit use of services. UCare ensures objectivity and impartiality in making coverage decisions that will not influence hiring, compensation, termination, or promotion.

We offer members access to utilization review staff during business hours and a voice mail box to leave messages after hours (collect calls are accepted). Our utilization management contact numbers are as follows:

**Monday – Friday, 8 a.m. to 5 p.m.:**
Phone: 612-676-6705 or 1-877-447-4384 toll free

**After-hours:**
Fax (confidential): 612-884-2499
Phone: 612-676-6705

For TTY text machine users:
Phone: 612-676-6810 or 1-800-688-2534 toll free

How we evaluate new technology

We want our members to receive care that meets high medical standards, while making sure that it is the best quality of care and value. When new technologies enter the marketplace (devices, procedures, and medications), UCare’s medical leaders carefully evaluate them for effectiveness. They use information gathered from many sources and standard-setting organizations in our evaluation.

How we administer your pharmacy benefits

*UCare for Seniors* members enrolled in a plan with a prescription or pharmacy benefit receive coverage for drugs included in UCare’s formulary (drug list). The formulary is a list of covered drugs selected by UCare in consultation with a team of health care providers, which represents the medications believed to be a necessary part of a quality treatment program.

Members can access these numbers to send requests for services or authorization, utilization requests, supporting clinical information, and other documentation to support the service or authorization request. Interpretation services are available 24 hours, seven days a week, by calling Customer Services (612-676-3600 or 1-877-523-1515 toll free) for members requesting language assistance.
How members can receive complex case management services

Case management – also known as care management or care coordination – is a collaboration between the member and case manager to assess, plan, facilitate, evaluate, and advocate for options and services to meet a member’s comprehensive health needs. UCare case managers work with members to ensure they have the necessary support to keep their health conditions in check and lead a healthy life.

UCare provides complex case management services for members with multiple complex conditions. UCare’s goal is to help members improve their health and quality of life, and become more self-reliant in managing their health care. UCare’s complex case managers are nurses who help our members by coordinating their care and access to services.

Members or their caregivers are encouraged to contact UCare to be screened for the complex case management program. They can complete the complex case management program referral form – found on ucare.org in the Important Coverage Information in About Us – or call the case management numbers below. If members meet the program criteria, they are offered the option to enroll in our complex case management program. If members do not meet the program criteria, they may be referred to one of UCare’s disease management programs.

UCare’s Complex Case Management Phone Line: 612-676-6538
UCare’s Complex Case Management Fax Line: 612-884-2284

UCare cares about quality

UCare’s Quality Program upholds our mission to improve the health of our members through innovative services and partnerships across communities. The program is evaluated on an annual basis to ensure its structure is effective and meaningful and meets regulatory standards and guidelines. The results can be found in our annual program evaluation and are used to develop, prioritize, and track our progress towards goals in the annual quality work plan for the upcoming year to assure the effectiveness of the program.

To learn more about UCare’s Quality Program and to view our annual quality documents, visit the Quality Highlights section of About Us at ucare.org.