Accountable Care Organization Options

**Regional ACOs**

**CHOOSE WHO AND WHERE YOUR CARE COMES FROM**

Medica offers three regional accountable care organization (ACO) networks. In an ACO, Medica and the provider network work together to deliver a new level of service: seamless health care, coverage, information and support. Depending on the ACO, you may have a single source to handle all your health care needs, from appointments and treatment to benefits and claims.

There are three ACO options available: Altru & You with Medica, Essentia Choice Care with Medica and Medica CompleteHealth. To be eligible for the ACO, you must live or work in the county where the network is offered.

**THINK ABOUT YOUR NETWORK OPTIONS**

To choose the network that works best for you, think about where, and how often you access care. For example, if you and your family already see providers at Altru, Essentia or Mayo Clinic Health System – or one of their independent partner providers – you may want to consider the other University of Minnesota medical plans available to you which may include providers throughout Medica’s service area and nationwide.

**Frequently Asked Questions**

**Q.** How does an ACO work?  
A. An ACO includes a more localized network of coordinated health care and coverage and a truly integrated experience. By working together, Medica and the provider networks can actually raise the level of care, while lowering the cost. So premium costs could be significantly lower with an ACO.

**Q.** What are the advantages of coordinated health care and coverage?  
A. An ACO offers the advantages of an insurer and provider working together on your behalf to keep you healthy. They integrate information and resources to deliver a more personalized experience at a lower cost.

**Q.** What if I need to see a provider who is not affiliated with my ACO; are there out-of-network benefits? Can I receive in-network benefits for seeing an out-of-network provider?  
A. All University of Minnesota medical plans offered include out-of-network benefits. Keep in mind that the amount you pay for your care will be significantly higher when accessing providers that are not affiliated with your selected ACO network. ACO networks contain an established network of primary care and specialty care providers. In the event the services you need are not available within your ACO network and your network provider specifically directs you to a non-network provider, your provider can submit a care direction form indicating that you can receive certain eligible health services from a non-network provider. For in-network benefits to apply, the care direction form must be submitted by your network provider prior to your appointment with the out-of-network provider.

**Q.** Can I change my ACO network during the year?  
A. No. When enrolling in an ACO offering, you will need to stay in that ACO for the 2018 calendar year unless you move out of the ACO’s service area.

**Q.** Can I choose a different ACO option for each member of my family?  
A. No. When enrolling in an ACO offering, you will need to choose one ACO for the entire family:

- Altru & You with Medica
- Essentia Choice Care with Medica
- Medica CompleteHealth

**Q.** What if I have a college student who’s out of the service area of the ACO I chose or out of the state?  
A. If your college student lives outside the service area of the ACO you choose, but within Medica’s service area of Minnesota, North Dakota, South Dakota and western Wisconsin, emergency and urgent care services will be covered at the in-network benefit level. However, for other health care services, they will need to access care from an ACO network provider for in-network benefits to apply. Depending on your student’s health care needs, you may want to consider the other University of Minnesota medical plans available to you which may include providers throughout Medica’s service area and nationwide.

If you choose an ACO and are traveling outside Medica’s service area and need care, Medica’s Travel Program would include access to a national network of providers and in-network coverage for many types of medical care. Some services, including chiropractic care and e-visits, are not part of the Travel Program. Your out-of-network benefit will apply for these services.

**©2017 Medica. Medica® is a registered service mark of Medica Health Plans. “Medica” refers to the family of health plan businesses that includes Medica Health Plans, Medica Health Plans of Wisconsin, Medica Insurance Company, Medica Self-Insured, and Medica Health Management, LLC.**
Three ACO options to consider.

ALTRU & YOU WITH MEDICA

Altru & You with Medica is an accountable care organization that offers you access to a leading health care provider, at a lower cost.

The plan provides access to more than 40 primary care clinics and 17 hospitals in northeastern North Dakota and northwestern Minnesota. Members also have access to multiple specialty centers including Altru Cancer Center, Altru Advanced Orthopedics, Sanny & Jerry Ryan Center for Prevention & Genetics, and Yorhom Medical Essentials.

Altru & You also features:

- Direct access to specialists. See any primary or specialty care provider in the Altru network without a referral.
- A variety of online care options. Connect with your doctor from your computer or mobile device for an e-visit to treat a non-urgent problem. Or, go to your hometown health facility for a telemedicine video visit with an Altru specialist at another location.
- Discounts on wellness programs:
  - 50% off sessions with an Altru health and wellness coach. Get the tools, motivation and support you need to set and achieve goals related to nutrition, fitness, stress, sleep and more.
  - 50% off Altru’s Weight Management Program. A team of medical providers, dieticians and exercise specialists help you on your weight loss journey. The program includes assessments, group or one-on-one lifestyle change sessions, online nutrition and fitness monitoring.
- Comprehensive, personalized care for bones, joints and more. Specialized programs at Altru Advanced Orthopedics include joint replacement, cartilage restoration, specialized hand and shoulder surgery, and concussion management.
- A secure online patient portal. Access portions of your medical records, communicate with providers, schedule or cancel appointments, pay bills, view most test results, request prescription refills and more with Altru’s MyHealth portal.

ESSENTIA CHOICE CARE WITH MEDICA

Essentia Choice Care with Medica is an accountable care organization that offers you access to a leading health care provider, at a lower cost.

Essentia Choice Care serves patients in northern Minnesota, southeastern North Dakota and northern Wisconsin. The plan provides access to 26 hospitals, more than 70 clinics and over 2,300 physicians and advanced practitioners.

Essentia Choice Care also features:

- Same-day access to a care team member. Get answers to questions and help with your health care needs within the same day, including e-visits.
- Direct access to specialists. You may see any primary or specialty care provider in the Essentia Choice Care network without a referral.
- Patient assistant. Welcomes members and provides extra help when needed.
- A 20% discount on goods and services at Essentia Health Skin Renewal Clinics. From treatment for blemishes to concerns about signs of aging skin, experienced skin renewal specialists offer a full selection of treatment options at clinics in Duluth and Fargo.
- A secure online patient portal. You can track your health information and stay connected with your physician through Essentia’s MyHealth portal.
- A single phone number. This one-stop-shop approach makes it easy for you to contact either Essentia Health or Medica. Service advisors can answer your questions about health plan benefits, billing, care and coverage and can even help you schedule appointments.

MEDICA COMPLETEHEALTH

(Featuring care at Mayo Clinic)

Medica CompleteHealth is an accountable care organization that offers you access to a leading health care provider, at a lower cost.

The plan gives you access to nearly 20 hospitals and 60 clinics in southern Minnesota and western Wisconsin. Providers include Mayo Clinic Health System locations in Minnesota and Wisconsin, Employee and Community Health at Mayo Clinic in Rochester and Kasson, Northfield Hospital & Clinics and Winona Health.

This plan gives you access to a dedicated customer service team. One phone number connects you to resources that can help with anything from benefit questions to scheduling appointments.

Medica CompleteHealth also features:

- Direct access to specialists. See any provider in the Medica CompleteHealth network without a referral. All providers have direct access to Mayo Clinic’s resources and expertise locally. If your provider determines you need specialty care at Mayo Clinic in Rochester, they will make the arrangements for your care.
- The care you need, when you need it. You and your family will have access to health care services covering basic care to complex, comprehensive care.
- A team of providers. You’ll receive personalized care from a team of providers based on your unique needs. Most teams include physicians, nurse practitioners, nurses and other types of providers, all focused on delivering the care you need.
- 24/7 access to a nurse. Call our nurse line any time of day or night for help deciding how to treat your symptoms.

For more information or to see which ACOs have locations near you, visit www.medica.com/uofm or call 952-992-1814.

Coordinated care. After a hospital stay or emergency room visit, you’ll receive personalized support in scheduling a follow-up appointment with your primary care provider.

Online access to your Mayo Clinic health records. Get lab results, see clinical notes, send secure messages to your care team and more using Patient Online Services.

Help losing weight. Enroll in the Mayo Clinic Diet program — free! This program will give you the tools you need to lose excess weight and discover a way of eating that you can enjoy for a lifetime.