

MEDICA®

University of Minnesota

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# ACCOUNTABLE CARE ORGANIZATIONS

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REGIONAL ACOS

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# LET'S GET STARTED

Medica offers three regional accountable care organization (ACO) networks:

- » Altru & You with Medica<sup>SM</sup>
- » Essentia Choice Care with Medica<sup>SM</sup>
- » Medica CompleteHealth<sup>SM</sup>  
(featuring care at Mayo Clinic)

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.

To be eligible for the ACO, you must live or work in the county where the network is offered.

## Think About Your Network Options

An ACO might be right for you if:

- » You and your family already see a provider that's part of an ACO.
- » You like the extra support and services an ACO provides.
- » You're looking to save money. You can save money on some copays and on your employee rate when you choose an ACO.

## Altru & You with Medica<sup>SM</sup>

Altru & You 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 care 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 a virtual visit to treat a non-urgent problem. Or, go to your hometown health facility for a 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 plus 10% off the cost of food on the program.** A team of medical providers, dietitians 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, knee and hip replacement with the Mako Robotic-Arm, 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 MyChart portal.
- » **Convenient and quick access to care.** Through several Altru Express access points, you can receive quick access to walk-in clinics, an injury clinic and online care options without having to schedule an appointment.

## Essentia Choice Care with Medica<sup>SM</sup>

Essentia Health is an integrated health system serving patients in northern Minnesota, southeastern North Dakota and northern Wisconsin. Essentia Choice Care provides access to 26 hospitals, over 70 clinics and more than 2,300 physicians and advanced practitioners.

### Essentia Choice Care also features:

- » **Same-day primary care 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.
- » **20% discount on skin products and services.** Receive a 20% discount on products and services at Essentia Health Skin Renewal Centers in Duluth and Fargo.
- » **Secure online patient portal.** View portions of your medical records, communicate with providers, schedule or cancel appointments, pay bills, see test results, request prescription refills and more with Essentia's MyHealth/MyChart portal.
- » **Single phone number.** This one-stop approach makes it easy to ask questions about your health plan benefits, billing, care and coverage, and more. Call **1 (866) 428-7427**.
- » **Nurse care line.** Staffed by Essentia Health nurses 24/7 to help with questions about your health.
- » **Online care options.** Connect with an Essentia Health provider online for medication refills, e-visits for common conditions and virtual care appointments for primary care and urgent care visits

## Medica CompleteHealth<sup>SM</sup>

*(featuring care at Mayo Clinic)*

Medica CompleteHealth 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, Mayo Clinic Primary Care in Rochester and Kasson, Northfield Hospital & Clinics, United Hospital District and Winona Health Services.

### 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.
- » **Well-being support.** Access programs and services focusing on wellness, family, diet, activity and exercise through your care team and on at **MayoClinicHealthSystem.org/Wellness-Hub**.
- » **Mayo Clinic mobile app.** Get real-time appointment schedules, test results, clinical notes and an online inbox portal with your care team. Download the Mayo Clinic app from the App Store or Google Play.
- » **24/7 access to a nurse or advisor.** Call our nurse and advisor line any time of day or night for help deciding how to treat your symptoms.
- » **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.

### Need more information?

For more information or to see which ACOs have locations near you, visit **Medica.com/UofM** or call **1 (952) 992-1814** or **1 (877) 252-5558**.

# FREQUENTLY ASKED QUESTIONS



## HOW DOES AN ACO WORK?

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.

## WHAT ARE THE ADVANTAGES OF COORDINATED HEALTH CARE AND COVERAGE?

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.

## CAN I CHANGE MY ACO NETWORK DURING THE YEAR?

No. When enrolling in an ACO offering, you will need to stay in that ACO for the 2021 calendar year unless you move out of the ACO's service area.

## CAN I CHOOSE A DIFFERENT ACO OPTION FOR EACH MEMBER OF MY FAMILY?

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 or Medica CompleteHealth.

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## 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?

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 you access providers that are not affiliated with your selected ACO network. ACO networks contain an established network of primary 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.

## WHAT IF I HAVE A COLLEGE STUDENT WHO'S OUT OF THE SERVICE AREA OF THE ACO I CHOSE OR OUT OF THE STATE?

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.

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