

# MNsure Individual Products Webinar

September 23, 2021

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# Today's agenda

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Introduction to HealthPartners

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2022 product portfolio

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Tools and resources

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Q & A

# HealthPartners

## MISSION

To improve health and well-being in partnership with our members, patients and community

## VISION

Health as it could be, affordability as it must be, through relationships built on trust

## VALUES

- EXCELLENCE
- COMPASSION
- PARTNERSHIP
- INTEGRITY

Largest consumer-governed nonprofit health care organization in the nation



## CARE DELIVERY SERVICES + HEALTH PLAN FINANCING

60+ YEARS



## HEALTHPARTNERS INSTITUTE



400+ research studies

145 paper and poster presentations at national & international conferences

400 researchers and 30+ core investigators

# J.D. Power Award

For the fourth consecutive year, J.D. Power ranked HealthPartners No. 1 in member satisfaction among commercial health plans in the Minnesota/Wisconsin Region – and we couldn't be prouder.



# Watson Health<sup>®</sup>

## 15 Top Health Systems<sup>®</sup> 2021

For the fifth year in a row, IBM Watson Health named HealthPartners a Top 15 Health System in the nation.

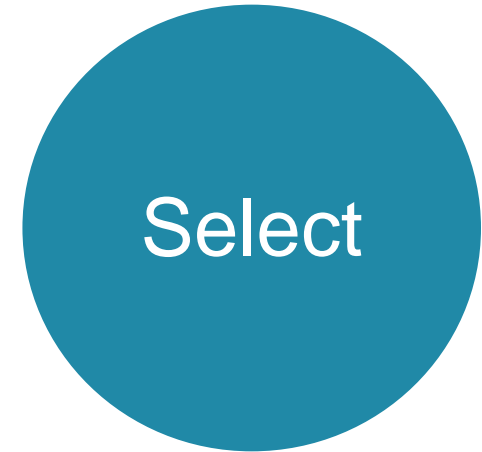
The study evaluates more than 300 health systems and 2,500 hospitals within those systems to determine the top performing organizations in the nation.

Compared to other health systems, top performers had:

- Fewer patient deaths
- Fewer infections and complications
- Lower readmission rates
- Shorter length of stay
- Higher patient satisfaction
- Lower costs

# 2022 Individual product portfolio

# 2022 product portfolio



**\*New for 2022!  
Replacing SmartCare**

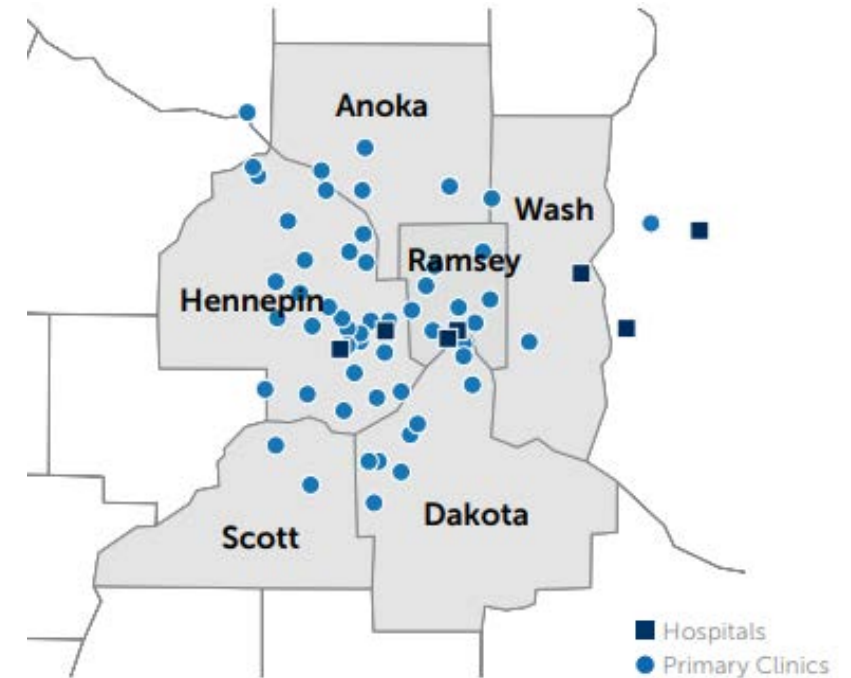
# Introducing **Select**

Our new 2022 Minnesota Individual product



# New for 2022: Introducing Select (replacing SmartCare)

- High-quality, affordable care option to individuals and families in the Twin Cities metro area
- The lowest premium cost among all Individual HealthPartners product options
- Access to all HealthPartners and Park Nicollet clinics and hospitals (more than 1,800 physicians and over 300 locations). Plus, Children's of MN for pediatric specialty care – no referral needed.
- Does not include national coverage



Search the network at  
[healthpartners.com/select](https://healthpartners.com/select)

# How does Select differ from SmartCare?

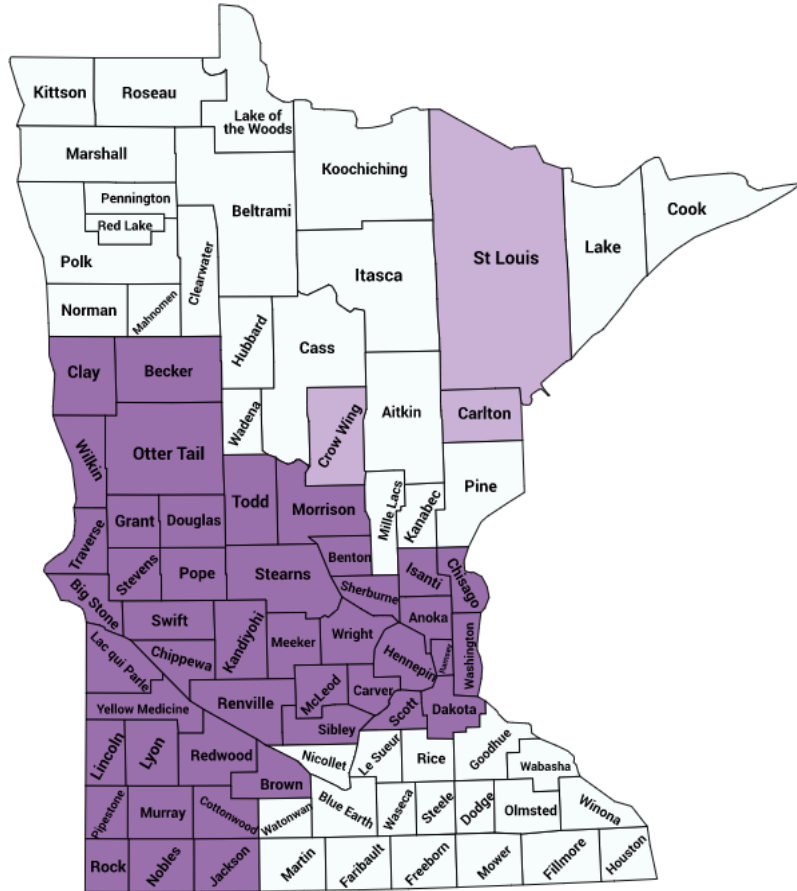
	Select	SmartCare
<b>Service area</b>	<b>6 counties:</b> Anoka, Dakota, Hennepin, Ramsey, Scott, Washington	<b>4 counties:</b> Dakota, Hennepin, Ramsey, Washington
<b>Primary care</b>	Over 40 options in the HP/PN family	4 SmartCare Clinics

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## 2022 options for current SmartCare members

- Automatic transfer to a comparable Select Plan
- Choice of a Peak or Apex Plan

# Apex



## Expanded 2022 service area

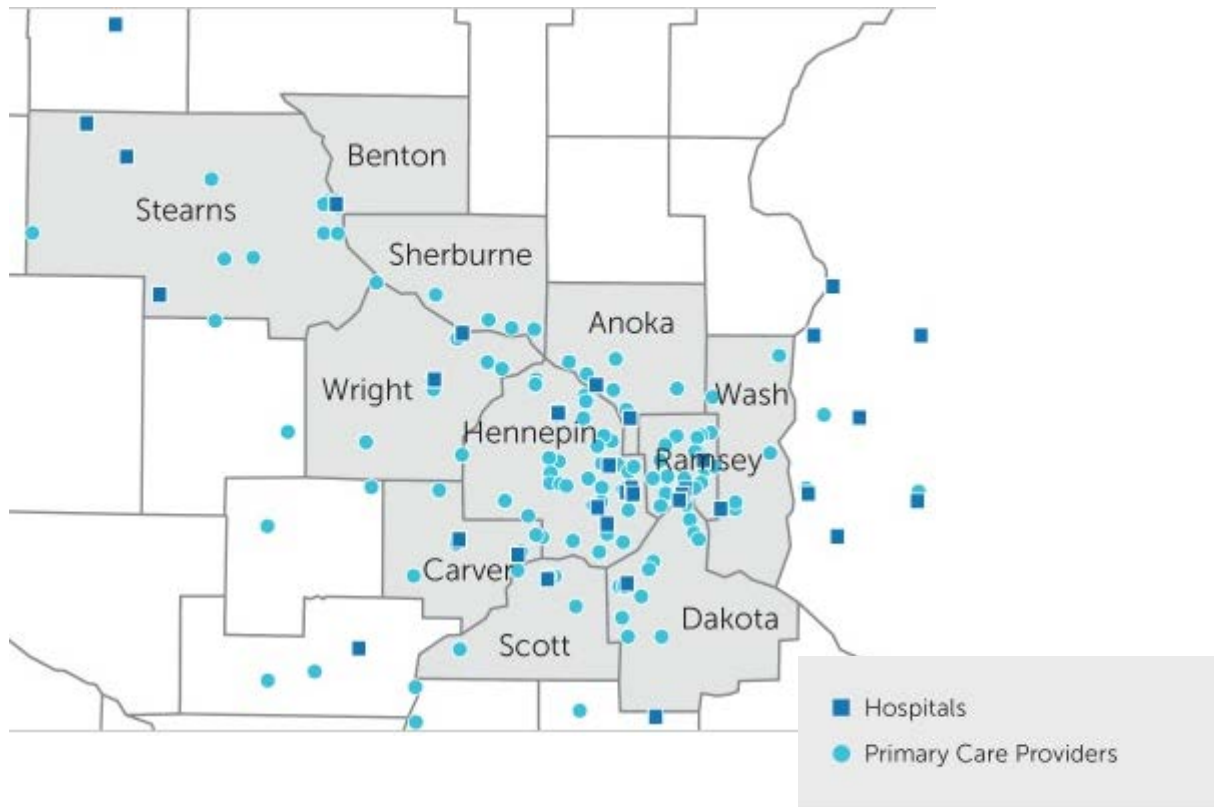
Adding St. Louis (Duluth area), Carlton, and Crow Wing counties

**Wide network of doctors and hospitals covers nearly all providers in the service area, including:**

- HealthPartners & Park Nicollet clinics and hospitals
- Allina
- Avera
- Essentia
- M Health Fairview
- Sanford
- St. Luke's Health System
- University of Minnesota Physicians
- And more!

# Peak

Perfect for individuals and families living in the Twin Cities metro area and St. Cloud who want top-notch health care options.



# 2022 out-of-pocket maximums



**Self-only: \$8,700**



**Family: \$17,400**

# 2022 HDHP/HSA limits

	Change	2021	2022
<b>Self-only coverage</b>			
HDHP minimum annual deductible	NA	\$1,400	\$1,400
HDHP out-of-pocket maximum	\$50	\$7,000	\$7,050
HSA annual contribution limit	\$50	\$3,600	\$3,650
<b>Family coverage</b>			
HDHP minimum annual deductible	NA	\$2,800	\$2,800
HDHP out-of-pocket maximum	\$100	\$14,000	\$14,100
HSA annual contribution limit	\$100	\$7,200	\$7,300

# 2022 Minnesota Individual plan options

## Apex, Peak and Select plans

(Both on and off exchange)

Metal level	Deductible	Coinsurance	OOPM	OV	ER	RX
Bronze	\$6,250	You pay 30%	\$8,700	3/\$0**	—	\$5/\$25
Bronze HSA	\$7,000	You pay nothing	\$7,000	—	—	—
Silver	\$3,000	You pay 20%	\$8,200	3/\$0**	—	\$5/\$25
Silver HSA	\$3,000	You pay 20%	\$7,000	—	—	—
Silver Deductible-Copay	\$3,000	You pay 25%	\$8,500	\$25/\$75	—	\$5/\$25
<b>NEW</b> Silver	\$5,300	You pay 20%	\$8,500	3/\$0**	—	\$5/\$25
Gold	\$1,000	You pay 20%	\$7,600	\$10/\$30	—	\$5/\$25
<b>NEW</b> Gold	\$2,000	You pay 20%	\$8,000	\$20	—	\$5/\$25
Catastrophic*	\$8,700	You pay nothing	\$8,700	3/\$30	—	—

\*Catastrophic not offered on MN Exchange

\*\*Three for Free office visits in MN due to Mental Health Parity requirements

# Value-added benefits and services

Extra perks that make a difference



# Personalized resources for members

## Member Services

- Answers questions about health and dental plan coverage or claims, helps members find a doctor, and more

## Nurse Navigators

- Help members with health care needs, benefits, choosing a treatment option, and more

## Behavioral Health Navigators

- Support for mental and chemical health needs, including help finding resources

## Pharmacy Navigators

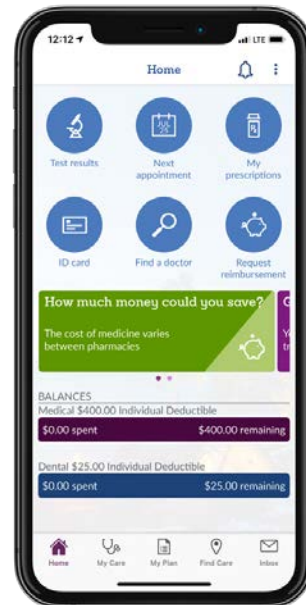
- Answers questions about pharmacy benefits, including medicines and their cost

# Living Well: Resilience and well-being resources



[healthpartners.com](https://healthpartners.com)

myHP mobile app



Health assessment

Digital activities

Condition management

Healthy discounts

# Living well: Highlighted programs



**Simple, anytime,  
anywhere, 24/7  
online clinic**



**Scientificallly-  
grounded behavioral  
health and resilience  
support**



**Hundreds of fitness  
classes for all ages  
and fitness levels –  
on computer, smart  
phone or tablet**

# Discounts on gym memberships



## Active&Fit Direct

- \$25 a month gym membership
- Over 10,000 participating gyms nationwide
- Change gyms at any time



## GlobalFit

- Membership discount at participating gyms and weight-loss centers
- Discounts for vitamins, supplements and more
- No minimum visit requirement – just straight savings

# Healthy Pregnancy



- Personalized support to help pregnant mothers stay healthy and make informed decisions – before, during and after delivery
- Includes online assessments to identify high-risk triggers early, one-on-one nurse support, and clinical monitoring
- Robust digital experience that gives members pregnancy resources all in one spot

# 24/7 worry-free travel when 100+ miles from home



assist america®

- Coordinating transport to care facilities or back home
- Filling lost prescriptions
- Finding quality care
- Hospital admission
- Translator referrals
- Pre-trip info, like immunization needs

Learn more at [assistamerica.com](https://www.assistamerica.com).

Tools to simplify your business

# Broker Portal – Toolkit



Manage your client accounts and access your toolkit

## E-Tools

Managing your account is easy with the right tools - and they're right at your fingertips. Questions? We're here to help. See the help center to contact us.



Manage group clients  
Access E-Tools and client list



Manage individual & Medicare clients  
Access PartnersConnect tools and client list



Toolkit  
Find forms, plan details, rates and training materials





# Individual Toolkit

## PLANS

- Product guides
- Rate sheets
- Change exhibits
- Personal dental

## PERKS

- Member discounts
- Member perks
- Coverage updates

## LINKS/FORMS

- Find care
- Auto-pay form
- Plan change forms

## Individual

Minnesota plans

Wisconsin plans

Perks and benefits

Find care

Forms

### Apex plans

Apex is a high-quality, affordable care option to individuals and families living in both the greater Twin Cities metro area and in western Minnesota.

#### 2021

[Apex product guide \(PDF\)](#)

[Apex rates – Area 4 \(PDF\)](#) | [Area 5 \(PDF\)](#) | [Area 6 \(PDF\)](#) | [Area 7 \(PDF\)](#) | [Area 8 \(PDF\)](#)

### Peak plans

Health plans for individuals and families living in the Twin Cities and St. Cloud area. The Peak network features HealthPartners, Park Nicollet and other select clinics.

#### 2021

[Peak product guide \(PDF\)](#)

[Peak rates – Area 8 \(PDF\)](#)

[Peak change exhibit \(PDF\)](#)

### SmartCare plans

SmartCare is a new way to do health care and coverage. It's ideal for people who live in the Twin Cities Metro and value convenience and a lower-cost approach to their health care.

#### 2021

[SmartCare product guide \(PDF\)](#)



# Broker Portal – Managing your clients



Manage your client accounts and access your toolkit

## E-Tools

Managing your account is easy with the right tools - and they're right at your fingertips. Questions? We're here to help. See the help center to contact us.



Manage group clients  
Access E-Tools and client list



Manage individual & Medicare clients  
Access PartnersConnect tools and client list



Toolkit  
Find forms, plan details, rates and training materials




# Managing your clients

## Client summary

Below is a summary of your individual book of business. Current and future contracts will display when enrollment is completed, typically 3-4 business days from submission. Medicare and MNsure enrollments may take 4-6 weeks due to processing.

Click on the download summary button below to get an excel version of the client summary list below. The downloaded summary will also contain inactive clients, which will remain on the summary for a period of 90 days after the plan's end date.

Download summary 

60 results found

Search


Contract number	Contract holder	Package type	Plan name	Plan effective date	Plan end date	Contract type	Exchange	Payment status	Auto pay
		Medical	PEAK INDIVIDUAL \$6650 HSA BRONZE	01/01/2018		Single	Yes	Current	No
		Medical	PEAK \$3000 PLUS SILVER	01/01/2019		Single	No	Current	Yes
		Medical	PEAK INDIVIDUAL \$6650 HSA BRONZE	01/01/2019		Family	Yes	Current	No
		Medical	PEAK \$6650 HSA BRONZE	04/01/2018		Family	No	Current	No
		Medical	PEAK \$6000 PLUS BRONZE	01/01/2018		Single	No	Current	No
		Medical	PEAK INDIVIDUAL \$1000 W/COPAY	01/01/2018		Single	Yes	Current	No

- Full Access to your client list for on and off exchange
- Check payment status
- Link to additional detail including contract benefits, networks and renewal notices





# Renewal process

## Medical contract

Plan name: [PEAK INDIVIDUAL \\$6650 HSA BRONZE](#)  
Plan effective date: 1/1/2018  
Exchange: Yes  
Broker contract start date: 1/1/2018  
Contract number: [REDACTED]  
Group: 0046  
Contract type: Single  
Provider network: MN INDIVIDUAL OA NO NATL  
Formulary: [GenericsAdvantageRx](#)   
Covered members:

Member	Gender	DOB	Relationship
[REDACTED]	Female	[REDACTED]	Self

Links: [Find a medical doctor](#)   
[Find a pharmacy](#)   
Future plan: —

- Utilize the Renewal Detail available in Contract Detail section
- Renewals will be sent starting in mid-October

## Renewal

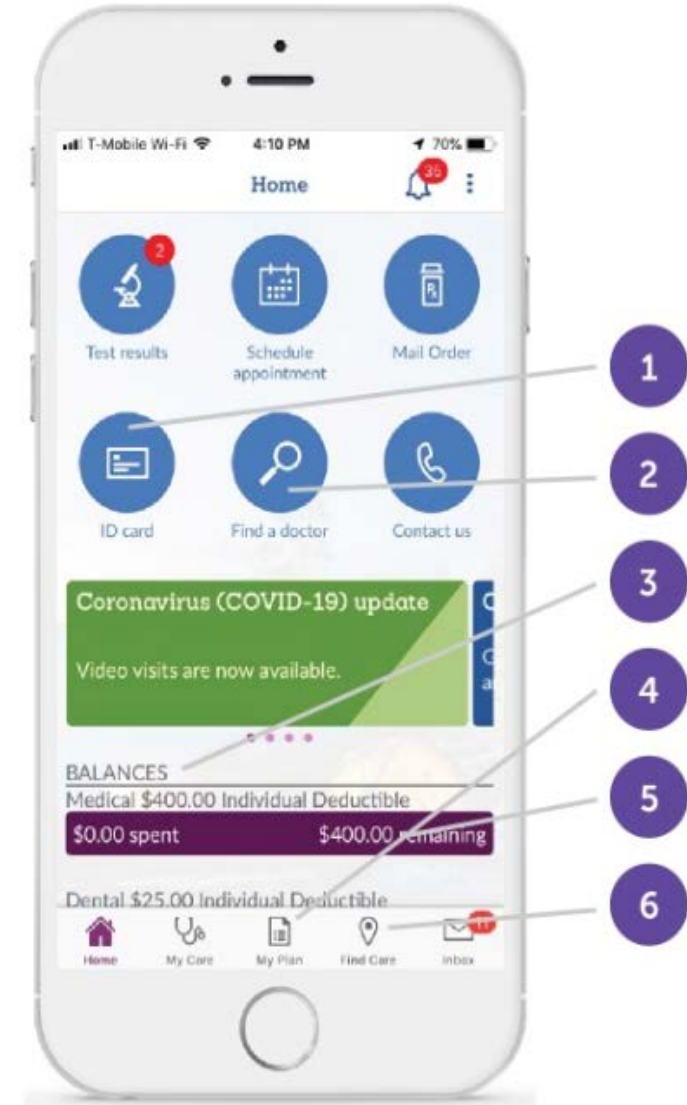
Date: 1/1/2020  
Plan name: PEAK INDIVIDUAL \$8850 HSA BRONZE  
Premium: \$211.43  
Documents: [Letter and SBC](#)  
Link: [Make a Plan Change](#)



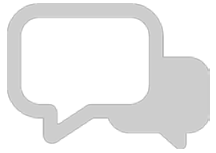
# myHP app

## Features of an online account and mobile app:

- Digital member ID card
- Find a doctor in your network
- Check balances on deductible and out-of-pocket maximum
- Compare pharmacy costs
- See recent claims details
- Get treatment and procedure estimates



# We're here for you



PartnersConnect  
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Thank you

Q&A