

## APPENDIX

### 2012 Comprehensive List of Minnesota Medicare Plans in Health Care Choices Grids

#### Medicare SELECT Plans (2 options)

1. Blue Cross Blue Shield of Minnesota Senior Gold
2. Sanford Select

#### Medicare Cost Plans (21 options)

3. BCBS Platinum Blue Choice
4. BCBS Platinum Blue Complete
5. BCBS Platinum Blue Core
6. HealthPartners Freedom Balance
7. HealthPartners Freedom Basic
8. HealthPartners Freedom Ultimate
9. HealthPartners Freedom Vital
10. HealthPartners Freedom Balance with Rx
11. HealthPartners Freedom Ultimate with Rx
12. HealthPartners Freedom Ultimate with Enhanced Rx
13. HealthPartners Freedom Vital with Rx
14. Medica Prime Solution Basic with Part D Option 1
15. Medica Prime Solution Basic with Part D Option 2
16. Medica Prime Solution Basic with Part D Option 3
17. Medica Prime Solution Enhanced with Part D Option 1
18. Medica Prime Solution Enhanced with Part D Option 2
19. Medica Prime Solution Enhanced with Part D Option 3
20. Medica Prime Solution Thrift with Part D Option 1
21. Medica Prime Solution Value Part D Option 1
22. Medica Prime Solution Value Part D Option 2
23. Medica Prime Solution Value Part D Option 3

#### Medicare Advantage Local HMO Plans (4 options)

24. UCare for Seniors Value
25. UCare for Seniors Value Plus-POS
26. UCare for Seniors Classic-POS
27. UCare for Seniors Standard-POS

#### Medicare Advantage Regional Preferred Provider Organization Plan (9 options)

28. HumanaChoice (005)
29. HumanaChoice (006)
30. HumanaChoice (021)
31. HumanaChoice (022)
32. HumanaChoice (028)
33. HumanaChoice (051)
34. Medica Clear Solution with Part D option 1
35. Medica Clear Solution with Part D option 3
36. MedicareBlue PPO

#### Medicare Advantage Private-Fee-For-Service Plans (1 option)

37. Humana Gold Choice PFFS

#### Medicare Advantage Special Need Plans for Chronic Conditions (3 options)

38. Medica Complete Solution – Chronic lung disorders
39. Medica Complete Solution - Dementia
40. Medica Complete Solution – Diabetes, Cardio disease, and Heart Failure

#### Medicare Advantage Special Need Plans for People age 65 and older (8 options)

41. Blue Plus Secure Blue
42. HealthPartners Classic MSHO
43. Itasca Medical Care IM Classic
44. Medica Dual Solution
45. Metropolitan Health Plan MSHO
46. PrimeWest Senior Health Complete
47. South Country Health Alliance SeniorCare Complete
48. UCare MSHO

#### Medicare Advantage Special Need Plans for People under age 65 (3 options)

49. MHP North Star Cornerstone Solutions
50. PrimeWest Prime Health Complete
51. South Country Health Alliance Ability Care

#### Medicare Part D Stand Alone Prescription Drug Plans (33 options)

52. Aetna Medicare CVS Pharmacy PDP\*
53. Aetna Medicare Rx Premier
54. BCBS MedicareBlue Rx Standard
55. BCBS MedicareBlue Rx Premier
56. Bravo Rx
57. Cigna Medicare Rx Plan One\*
58. Cigna Medicare Rx Plan Two
59. EnvisionRx Plus Silver\*
60. EnvisionRx Plus Gold
61. First Health Value Plus
62. First Health Part D Premier\*
63. First Health Part D Premier Plus
64. Health Net Orange Option 1
65. Health Net Value Orange Option 2
66. HealthSpring Prescription Drug Plan
67. Humana Walmart- Preferred Rx Plan\*
68. Humana PDP Enhanced
69. Humana PDP Complete
70. Medco Medicare Prescription Plan – Value\*
71. Medco Medicare Prescription Plan – Choice
72. Silverscript CVS Caremark Value\*
73. Silverscript CVS Caremark Plus

- 74. Sterling Windsor Rx\*
- 75. Unicare MedicareRx Rewards Standard
- 76. Unicare MedicareRx Rewards Plus
- 77. United American Preferred
- 78. United American Select
- 79. United Healthcare AARP Medicare Rx Preferred
- 80. United Healthcare AARP Medicare Rx Enhanced

- 81. Universal American Community CCRx Basic\*
- 82. Universal American Community CCRx Choice
- 83. WellCare Classic
- 84. WellCare Signature

**There are nine plans that meet the Minnesota Benchmark in 2012. They have an \*.**

## Quick Tips

### #5: Minnesota Comprehensive Health Association (MCHA)

- High risk pool for health insurance for Minnesotans turned down for health insurance coverage in the private marketplace because of a pre-existing health condition.
- Coverage for individuals who exhaust their COBRA or continuation benefit.
- Coverage for spouses and/or dependents when an employer does not offer coverage.
- Coverage for individuals who work for employers that do not offer health insurance coverage or for individuals who work part-time or who are self-employed.
- Coverage for individuals who are age 65 or older and not eligible for Medicare.
- MCHA plans for people without Medicare
  - \$500 deductible plan option
  - \$1,000 deductible plan option
  - \$2,000 deductible plan option
  - \$3,000 federally qualified high deductible health plan option
  - \$5,000 deductible plan option
  - \$10,000 deductible plan option
- MCHA option for people with Medicare
  - Basic Medicare Supplement Plan
- MCHA premiums are higher than rates for similar policies in Minnesota
  - By law, premiums may range from 101% - 125% of the average premium of a comparable health insurance policy sold in Minnesota.
- Insurance companies that sell health insurance in Minnesota pay an assessment to help cover MCHA costs not covered by premiums.
- Under MCHA, no benefits are paid during the first six months of coverage for expenses for a pre-existing condition, injury, illness, or other physical or mental condition that was diagnosed, treated, or evaluated during the 90 day before the effective date of the policy.
- It is important to note that exceptions are allowed for some pre-existing conditions by applying for a waiver.
- MCHA is regulated by the Minnesota Department of Commerce
- For information about MCHA deductible plan options, call 1-866-894-8053
- For information about MCHA Basic Medicare Supplement, call 1-800-325-3540