ADVOCATE
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UCare/MN Credit Unions Partnership

Overview Webinar
September 13, 2019
• Promote Minnesota Credit Unions as financial service provider of choice

• Marketing Materials to educate members about Health Savings Accounts.

• New website to connect consumers
Collaborating on behalf of our mutual members

Brian Eck & Marti Andro
UCare
Our shared values

• Like Minnesota’s credit unions, UCare is a non-profit organization dedicated to serving Minnesotans.
• Our mission is to improve the health of our members through innovative services and partnerships across communities. We are committed to serving our members, our community, and our business partners from a foundation built on:

  - Integrity
  - Quality
  - Respect
  - Community
  - Flexibility
A bit of history

• Before becoming an independent, nonprofit health plan in the late ‘80s, UCare was a demonstration project at the Department of Family Medicine and Community Health at the University of Minnesota Medical School.

• We were the first plan in Minnesota to offer coverage to people with disabilities, and currently serve the most members with disabilities of any health plan.

• Today we serve more than:

  - 100,000 Medicare enrollees
  - 28,000 adults with disabilities
  - 260,000 Medicaid members
  - 32,000 Individual and Family members
Collaborating with you

• Minnesota’s credit unions and UCare leadership see a common thread in serving our communities and have agreed to collaborate on educating consumers on health savings accounts and HSA-compatible plans
  – Consumers will be informed that they may choose any bank they like but we will specifically highlight Minnesota credit unions as a trusted source for HSAs
• We will feature Minnesota credit unions on our website and in digital and print materials both to consumers shopping for a plan and current members
  – We will link our prospects and members to your credit union search tool to make the process easy
Collaborating with you

• In turn, Minnesota’s credit unions will feature UCare promotional materials in your branches
  – UCare is creating a toolkit of marketing materials that includes brochures, table tents and signage
• You will receive an interest card from Minnesota’s credit unions asking if you’d like to receive these materials. Please sign up!
The toolkit

Working with the Minnesota’s credit unions’ marketing leadership, UCare created turnkey materials to promote HSAs and HSA-compatible plans

- Brochure highlights
  - The tax advantages of an HSA
  - How an HSA works
  - Who qualifies for an HSA
  - How claims are processed
  - And more
The toolkit

The table tent encourages credit union members to ask about an HSA, allowing the conversation to begin.
Rolling out this plan

- UCare will offer an HSA-compatible plan beginning November 1, 2019 when MNsure allows members to begin to enroll in a health plan.
- Open enrollment continues until December 23, 2019.
- Those interested in purchasing a UCare Individual and Family plan must do so on MNsure.
- Individuals who purchase on the MNsure have the opportunity to apply for a subsidy.
  - Nearly 60% will qualify, making this the best way to purchase an IFP plan.
Next steps

• We will be working with your Marketing leadership to roll out the toolkit to your member credit union’s marketing and business development teams
• Our Sales staff welcomes the opportunity to visit with your teams to provide further support
• We welcome your feedback as we begin our collaboration
Another opportunity to partner

Market UCare Medicare and Individual/Family products

- Offered to staff at MnCUN facilities with an active State of Minnesota Accident and Health insurance license
- UCare Medicare plans are available in all 87 counties in Minnesota
- Individual/Family plans are available in 28 counties in Minnesota
UCare Medicare Plans

- Largest Medicare Advantage plan in the State of Minnesota in both service area and enrollment
- 4.5 Star quality rating in the top 10% of all Medicare plans nationally
- Broad network plans include 96% of providers in the state
- Two partner plans – EssentiaCare and UCare Medicare with MHealth Fairview and North Memorial
Medicare Service Area

• Members of broad network plans buy within three primary regions but may get in-network care anywhere in Minnesota
• Members of partner network plans have in-network coverage within their county availability area and out-of-network coverage nationwide
UCare IFP Plans

• Largest plan on the MNsure Online Exchange in terms of plan enrollment
• Broad network plan includes key providers in service area, including
  – M Health Fairview  – North Memorial
  – Allina  – Park Nicollet
  – CentraCare  – Essentia Health
• Partner plan with M Health Fairview in metro area
• New HSA-compatible plans in 2020
IFP Service Area

28 counties
UCare Individual & Family

10 counties
UCare Individual & Family with M Health Fairview
Contact us

• Broker customer service: (866) 242-2384
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Stay in the know
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Thank you on behalf of the entire UCare team and those members we all represent!
Minnesota’s Credit Unions can help you save for your health care expenses

A health savings account (HSA) is a type of account that is used to pay for qualified health care expenses. HSAs come with tax benefits and can be rolled over from one year to another.

If you are enrolled in a High Deductible Health Plan, there are several advantages to using a Health Savings Account:

Save on your taxes
- Contributions and earnings are tax-free.
- You pay no taxes when you withdraw qualified medical expenses.

Enjoy Flexibility
- Use funds to pay for qualified medical expenses for you and any family members you claim on your taxes.
- Eligible expenses include medical, dental, vision and prescription costs.
- You choose the account option that’s right for you including checking and savings accounts and you can access your funds with a debit card.
# MINNESOTA CREDIT UNION - HSA DATA COLLECTION

Please fill out the form below to update your Credit Union Profile for our HSA Finder. Use one form per location of your credit union.

**Reason for Submit**:
- New Location
- Closed Location
- Product update
- Service update
- New HSAs
- Other

**Credit Union**: Minnesota Credit Union Network

**Address**: 655 Victoria Ave #200

**City**: Saint Paul

**State**: MN

**Zip Code**: 55102

**URLs**

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Mncun.org/HSAUpdateForm
Next Steps and Timeline

• Credit Union HSA test website – link distributed next week
• Updates to credit union information and requests for branch marketing kit due September 30
• Estimated site live date: October 1
• Marketing/Media: beginning mid-October