

MnCUN ASSOCIATION HEALTH PLAN

Frequently Asked Questions

About Medica

As a Minnesota based not-for-profit health plan with over 40 years of experience, Medica is proud to be recognized as the trusted health plan of choice to the nearly one million members in throughout Minnesota, Iowa, Kansas, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota and Wisconsin.

Medica has a long-standing history of offering innovative solutions and partnering with providers to deliver cost saving network solutions such as our accountable care organizations (ACOs). In 2012, Medica was the first health plan in the country to align with a major health care system in the development of an ACO, a first step toward the reengineering of provider collaboration and health care delivery. Today, Medica continues to transform health care delivery through collaboration with leading care systems.

About Lockton Companies

Lockton Companies is the world's largest privately owned, independent insurance brokerage and consulting firm with offices on six continents. The more than 7,000 professionals of Lockton serve over 52,000 clients around the world with human resources, total rewards and employee benefits advisory services in addition to risk management, insurance and surety services.

The Lockton Total Rewards Consulting Practice helps employers use all available tools to attract, retain and motivate employees. Our process for data-driven decision-making and analysis drives human capital costs to their most efficient levels, based on strategy and options.

Request a proposal

You will need to submit the following information for a proposal.

Groups with less than 5 enrolled employees

- Census that includes: name (first & last name preferred), date of birth, gender and coverage tier/type (employee only, employee and spouse, employee and child, employee and children, family).
- Small employer group application completed and signed by employer and broker.
- Health history forms completed by all eligible employees.
- Current summaries of benefits and coverage (SBCs).
- Current rates by plan design.

Groups with more than 5 enrolled employees and less than 50 eligible employees

- Census at the member level that includes: first and last name, date of birth, zip code, gender and coverage type (single, single +1, family or waived).
- Current SBCs.
- Current rates by plan design.



Groups with 50 or more eligible employees

- Census on all eligible employees that includes: employee date of birth, gender, home zip code, plan design selection, coverage type (single, single +1, family or waived). Also include dependent detail if available.
- Current SBCs.
- Most recent 12 months of claims data. Include monthly breakout with total membership and high claimant information if available.
- Current fully insured rates or self-funded claim factors by plan.

Available plan designs

Plan	Deductible	Out-of-pocket Maximum	Copay	Coinsurance
Preferred Provider Organization (PPO)				
Plan 1	\$300/\$900	\$3,000/\$5,000	\$20	80%
Plan 2	\$1,000/\$3,000	\$3,000/\$5,000	\$30	80%
Plan 3	\$1,500/\$4,500	\$3,500/\$7,000	\$30	80%
High Deductible Health Plan (HDHP) with Health Savings Account (HSA)				
Plan 4	\$2,000/\$4,000	\$2,000/\$4,000	NA	100%
Plan 5	\$4,500/\$9,000	\$6,000/\$13,000	NA	80%
Plan 6	\$6,650/\$13,300	\$6,650/\$13,300	NA	100%

Available networks

Medica Choice Passport (PPO)

Medica Choice Passport is one of the largest open access networks in the country with over 800,000 physicians, 5,600 hospitals and 73,000 ancillary providers. With Medica Choice Passport, you receive the benefit of 100% of the negotiated provider discounts with no provider withhold.

Accountable Care Organizations (ACO)

Medica ACOs offer MnCUN members a compelling combination of cost savings, high clinical quality, outstanding care coordination, and consumer experience that yields satisfaction.

- *Altru & You with MedicaSM* provides access to more than 40 primary care clinics and 17 hospitals in northeastern North Dakota and northwestern Minnesota.
- *Essentia Choice Care with MedicaSM* provides access to 26 hospitals, over 70 clinics and more than 2,300 physicians and advanced practitioners in northern Minnesota, southeastern North Dakota and northern Wisconsin.
- *Medica CompleteHealthSM* (featuring care at Mayo Clinic) provides 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.
- *Park Nicollet First with MedicaSM* is built on the strength of one of the nation's largest multi-specialty clinics, providing members with direct access to over 20 neighborhood clinics and more than 55 medical specialties.
- *Ridgeview Community Network powered by MedicaSM* provides local, personalized care at one of the few independent health care systems in Minnesota. More than 300 physicians and 2,000 medical and support staff deliver coordinated care locally within 40 primary care clinics and more than 150 specialty care clinics throughout a seven-county metro area.
- *VantagePlus with MedicaSM* includes 3,500 primary and specialty care physicians, 650 clinics and 12 hospitals with health care providers you know and trust from Fairview (which now includes HealthEast), North Memorial Health and many popular independent clinics.