



Minnesota Department of Human Services

# Summary of Coverage, Cost Sharing and Limits

*Call your health plan for details about a specific benefit*

If you have questions about your health care program, covered services or copays you can:

- call your worker
- call your health plan
- ask your provider

Your provider must get approval for some health care services before you get them. The services must be medically necessary.

- \$2.95 monthly deductible
- \$3 copay for nonpreventative visits; no copay for mental health visits
- \$3.50 copay for nonemergency ER visits
- \$3 or \$1 copay for prescription drugs up to \$12 per month; no copay on some mental health drugs

<sup>1</sup>Exempt from cost sharing: American Indians who have received care from Indian Health Services, pregnant women, people in hospice care, people enrolled in the Medical Assistance Breast and Cervical Cancer program, Refugee MA program enrollees and people in nursing homes or ICF-DDs.

If you are not able to pay a copay or deductible, your provider still has to serve you. Providers must take your word that you cannot pay. Providers cannot ask for proof that you cannot pay.

Monthly copays and deductibles are limited to five percent of family income for adults with income at or below 100 percent of federal poverty guidelines.

## Medical Assistance (MA)

The following are some of the services you can get under MA.

- Alcohol and drug treatment
- Chiropractic care
- Dental care (limited for nonpregnant adults)
- Doctor and clinic visits
- Emergency room (ER) care
- Eyeglasses
- Family planning services
- Hearing aids
- Home care
- Hospice care
- Hospital services (inpatient and outpatient)
- Immunizations and vaccines
- Interpreter services
- Lab and X-ray services
- Licensed birth center services
- Medical equipment and supplies
- Medical transportation (access, ambulance and special)
- Mental health care
- Nursing homes and ICF/DD facilities
- Outpatient surgery
- Prescriptions and medication therapy management
- Rehabilitative therapy
- Urgent care

Coverage for some long-term care services, including nursing homes, may require a separate application to determine if MA can pay for it. Ask your worker for more information.

## Cost sharing

**People enrolled in Minnesota Senior Health Options (MSHO) do not pay cost sharing for MA services received through a MSHO health plan.**

Cost sharing means the amount you pay toward your medical costs. Cost sharing amounts are subject to adjustment by state legislation<sup>1</sup>. Cost sharing for adults 21 years old or older is as follows:

**If you have Medicare:** Medical Assistance cannot pay for any drugs in the Medicare prescription drug benefit. If you have Medicare, you can get Part D drug coverage. There may be different copays for prescriptions through Part D. If you are enrolled in Minnesota Senior Health Options (MSHO), your drug coverage is through your MSHO health plan.

## Health Plan Providers

Enrolling in a health plan does not guarantee you can see a particular health plan provider. If you want to make sure, you should call that provider to ask whether he or she is still part of the health plan. You should also ask if he or she is accepting new patients. The health plan may not cover all of your health care costs. Read your Evidence of Coverage carefully to find out what is covered. You can also call the health plan's member services.



For accessible formats of this publication or assistance with additional equal access to human services, write to [DHS.info@state.mn.us](mailto:DHS.info@state.mn.us), call 651-431-2660, 800-657-3729, or use your preferred relay service. (ADA1 [9-15])

# Managed Care for American Indians

## Are Indian Health Services or tribal clinics part of a health plan network?

- In some cases, yes. If the Indian Health Service (IHS) or tribal clinic is in a health plan network, you may pick it as your primary care provider. If your IHS or tribal clinic is not part of the health plan you choose, you will need to pick a primary care doctor or clinic that is part of your health plan.
- **You can continue or begin to use tribal and IHS clinics at any time.** The health plan will not require prior approval or impose any conditions for you to get services at these clinics. For enrollees 65 years old and older, this includes Elderly

Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a health plan provider, you will not have to see your primary care provider for a referral.

### IHS and tribal clinics

If you are an American Indian and have any questions or need help, you can call your local Indian Health Service or tribal clinic.

## Comparison of MSHO and MSC+

If you are 65 years old or older and on Medical Assistance, you can choose from two managed care programs. If you do not choose to enroll in MSHO, you will be enrolled in MSC+.

	Minnesota Senior Health Options (MSHO)	Minnesota SeniorCare Plus (MSC+)
<b>Enrollment</b>	Voluntary for those with Medicare Parts A and B	Mandatory, if not enrolled in MSHO
<b>Medicare services, including Medicare Part D</b>	MSHO health plan covers all Medicare services including Part D drugs	Medicare Parts A, B, and D are not included in MSC+.
<b>Medical Assistance basic care services covered by Medicare</b>	MSHO health plan covers all	MSC+ health plan covers all
<b>Medical Assistance long-term care services</b>	MSHO health plan covers Elderly Waiver services and 180 days of nursing home care*	MSC+ health plan covers Elderly Waiver services and 180 days of nursing home care*

\* For nursing facility stays greater than 180 days, the health plan continues to be responsible for health care services but the nursing facility room and board costs are paid fee-for-service through MA.

## Summary 2016 Consumer Assessment of Health Plans Study (CAHPS) Satisfaction Survey Results

	Rating of health plan	Customer service % answering "No Problem"	Getting needed care % answering "No Problem"	How well doctors communicate % answering "Always"	Getting care quickly % answering "Always"
<b>Minnesota Senior Care Plus (MSC+) – Population includes only people 65 years old or over</b>					
Blue Plus	69%	63%	59%	78%	66%
HealthPartners	73%	69%	59%	77%	66%
Medica	59%	63%	53%	75%	55%
UCare	61%	63%	46%	78%	51%
Itasca Medical Care PrimeWest Health South Country Health Alliance	65%	78%	63%	76%	67%
<b>Average of all health plans</b>	65%	67%	57%	77%	62%
<b>Minnesota Senior Health Options (MSHO) – Population includes only people 65 years old or over</b>					
<b>Note: Data is from 2015 CAHPS survey; 2016 data was not available.</b>					
Blue Plus	77%	77%	66%	76%	64%
HealthPartners	69%	66%	55%	73%	60%
Medica	75%	70%	57%	74%	60%
PrimeWest Health	77%	78%	67%	77%	75%
South Country Health Alliance	75%	67%	62%	76%	67%
UCare	67%	59%	54%	70%	56%
Itasca Medical Care	79%	76%	60%	80%	67%
<b>Average of all health plans</b>	74%	70%	60%	75%	64%



## Civil Rights Notice

### Discrimination is against the law.

The Minnesota Department of Human Services (DHS), does not discriminate on the basis of race, color, national origin, creed, religion, sexual orientation, public assistance status, age, disability (including physical or mental impairment), sex (including sex stereotypes and gender identity), marital status, medical condition, health status, receipt of health care services, claims experience, medical history or genetic information.

**Free Auxiliary Aids and Services:** DHS provides aids and services, including qualified interpreters and information in accessible formats, in a timely manner to ensure that people with disabilities have an equal opportunity to participate in its health care programs.

**To ask for these aids and services, contact:** DHS Member HelpDesk at [DHS.info@state.mn.us](mailto:DHS.info@state.mn.us); or call 651-431-2670 or 800-657-3739; or use your preferred relay service.

**Free Language Assistance Services.** DHS also provides language assistance services, including translated documents and spoken language interpreting, in a timely manner to ensure that people with limited English proficiency have meaningful access to information and services.

**To ask for language assistance services, contact:** DHS Member HelpDesk at [DHS.info@state.mn.us](mailto:DHS.info@state.mn.us); or call 651-431-2670 or 800-657-3739; or use your preferred relay service.

### Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by a human services agency. You may contact any of the following three agencies directly to file a civil rights complaint.

### U.S. Department of Health and Human Services' Office for Civil Rights (OCR)

You have a right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of race, color, national origin, age, disability or sex, including sex stereotypes and gender identity. Contact the OCR directly to file a complaint:

#### Director

U.S. Department of Health and Human Services' Office for Civil Rights  
200 Independence Avenue SW, Room 509F  
HHH Building  
Washington, DC 20201  
800-368-1019 (voice) 800-537-7697 (TDD)  
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

### Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you believe you have been discriminated against because of race, color, national origin, religion, creed, sex, sexual orientation, marital status, public assistance status or disability. Contact MDHR directly to file a complaint:

#### Minnesota Department of Human Rights

Freeman Building, 625 North Robert Street  
St. Paul, MN 55155  
651-539-1100 (voice) 800-657-3704 (toll free)  
711 or 800-627-3529 (MN Relay) 651-296-9042 (Fax)  
[Info.MDHR@state.mn.us](mailto:Info.MDHR@state.mn.us) (Email)

### Minnesota Department of Human Services (DHS)

You have a right to file a complaint with the DHS if you believe you have been discriminated against because of race, color, national origin, creed, religion, sexual orientation, public assistance status, age, disability (including physical or mental impairment), sex (including sex stereotypes and gender identity), marital status, medical condition, health status, receipt of health care services, claims experience, medical history or genetic information in its managed care programs.

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address, and describe the discrimination you are complaining about. After we receive your complaint, DHS will review it and notify you in writing about whether it has authority to investigate. If it does, DHS will investigate the complaint.

The DHS will notify you in writing of the outcome of the investigation. You have the right to appeal the outcome of the investigation if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint under this process, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint using this complaint procedure does not stop you from seeking out other legal or administrative action.

DHS will make arrangements so that people with disabilities or limited English proficiency have the aids and services they need to participate in the complaint process.

#### Contact DHS directly to file a discrimination complaint:

Civil Rights Coordinator  
Minnesota Department of Human Services  
Equal Opportunity and Access Division  
P.O. Box 64997  
St. Paul, MN 55164-0997

651-431-3040 (voice)  
or use your preferred relay service