

Compass for HealthyMN

Why should I choose Compass for HealthyMN?

The HealthPartners® CompassSM for HealthyMN plan works with the Healthy Minnesota Contribution Program. It's a great fit for individuals who need a balance between upfront coverage and affordability.

- **Coverage you need—and then some.** You have 100 percent coverage for preventive care, copays for your first four office or urgent care visits and unlimited **free virtuwell®** visits. Plus, the first emergency visit each year is covered after a \$250 copay.
- **Keep your doctor.** The Compass for HealthyMN network is the same network you had with the MinnesotaCare program, so you can keep your doctor.
- **Get support.** In addition to award-winning customer service, you get perks like fitness club and well-being discounts. Plus, you have access to our Member Assistance Program (MAP), which helps with everything from finding elder care to assisting with personal concerns such as stress management and legal issues.

What is virtuwell?

virtuwell is a 24/7 online clinic that treats everyday medical conditions. With Compass for HealthyMN, you have unlimited **free visits!** See pages 10 and 11 for more online tools.

You have options!

With Compass for HealthyMN, you have a choice when it comes to your prescription coverage:

- **Generic coverage only.** You pay \$10 for generics and pay out of pocket for brand medicines.
- **Generic and brand coverage.** Generic and brand medicines will both be covered under your deductible.

How does Compass for HealthyMN work?

Here is a typical scenario:

Theresa finds out she is eligible for the Healthy Minnesota Contribution Program and chooses to use her HealthyMN contribution towards the monthly premium of the Compass for HealthyMN 80% plan with a \$3,000 deductible.

One day, she develops a sinus infection. She visits **virtuwell.com** and answers some simple questions about her symptoms. Within 30 minutes she has a prescription ready at the pharmacy closest to her house. Convenient! Her total expenses are:

Actual cost	What Theresa pays
\$40 virtuwell® visit	\$0 (she has unlimited free visits)
\$15 generic antibiotic	\$10
\$55 Total	\$10 Total

The bottom line: Theresa has the coverage she needs when she needs it.



FAQ: Compass for HealthyMN

How do I pay my monthly premium with my HealthyMN contribution?

Your first payment: You'll send payment for your first month's premium (the amount calculated from the worksheet on page 12) along with your application for Compass for HealthyMN and a copy of your letter from DHS.

Ongoing payment: Once you're a member, HealthPartners will bill you on a monthly basis. This bill will list the full premium amount you owe before your HealthyMN contribution is applied. Each bill will include directions to help you calculate the correct amount to send to HealthPartners. If the amount you owe is less than your HealthyMN contribution amount, you won't have to send a payment to HealthPartners.

How will I know if I lose my contribution, or if my contribution changes?

If you lose your eligibility, you'll be notified by the Healthy Minnesota Contribution Program. Generally, your contribution won't change unless you move to another age bracket, become pregnant or have a change in income.

Will I be able to keep Compass for HealthyMN if I lose my HealthyMN contribution?

If you lose your HealthyMN contribution, you can remain on our regular Compass plan by continuing to pay the full premium amount as billed to you. If you have questions about your options with HealthPartners once you're a member, you can always call Member Services or Individual Sales at the numbers on page 7.

HealthPartners and the Healthy Minnesota Contribution Program

HealthPartners plans provide high quality care and services for participants receiving medical assistance through one of the Minnesota Health Care Programs. HealthPartners contracts with the Minnesota Department of Human Services (DHS) to offer the Compass for HealthyMN plan.

HealthPartners is part of the Healthy Minnesota Contribution Program. We coordinate and cover your medical services. You will get the most out of your health services through the plan's network of providers. When you need health care or have questions about your health services, you can call us. We will help you decide what to do next and which doctor to see.

The counties in the plan service area are: Anoka, Benton, Carver, Chisago, Dakota, Hennepin, McLeod, Meeker, Ramsey, Scott, Sherburne, Stearns, Washington and Wright.

The Minnesota Department of Human Services is a State agency that helps people meet their basic needs. It provides or administers health care, financial help, and other services. DHS administers the Healthy Minnesota Contribution Program.

For questions on eligibility and the Healthy Minnesota Contribution Program:

800-657-3629

dhs.state.mn.us/HealthyMN

For questions on HealthPartners plan options under the Healthy Minnesota Contribution Program:

952-883-5599 or 877-838-4949

healthpartners.com/HealthyMN

Compass for HealthyMN Summary of Benefits

For a detailed description of terms and conditions or other questions, our Individual Sales staff is ready to help: email individualsales@healthpartners.com or call **952-883-5599** or **877-838-4949**.

	Compass for HealthyMN 80% plan	Compass for HealthyMN 100% plan
Calendar year deductible	\$3,000	\$2,000
Calendar year out-of-pocket maximum	\$5,500	\$2,000
Lifetime maximum	No maximum	No maximum
Coinsurance	You pay 20% after deductible is met	You pay nothing after deductible is met
Preventive care - Includes checkups and immunizations for you to stay healthy	You pay nothing	You pay nothing
Convenience care and office visits* - Illness or injury - Urgent care	First four convenience care/office visits per year have a copay: \$10/\$20 Then you pay 20% after deductible is met	First four convenience care/office visits per year have a copay: \$10/\$20 Then you pay nothing after deductible is met
virtuwell® - Online treatment for 30 everyday medical conditions such as colds, coughs, ear pain, pink eye or urinary tract infections	Unlimited free visits	Unlimited free visits
Emergency room visits*	You pay \$250 for your first ER visit each year, then you pay 20% after deductible is met for additional visits	You pay \$250 for your first ER visit each year, then you pay nothing after deductible is met for additional visits
Formulary covered medicines - You can choose generic only coverage, or increase your coverage to include generic and brand medicines	Generic coverage only. You pay \$10 for generics and 100% for brand medicines at HealthPartners discounted rate. Your costs do not count toward the deductible or out-of-pocket maximum. Generic and brand coverage. You pay 20% or nothing (depending on your plan) for all generic and brand medicines after the deductible is met.	
Inpatient and outpatient hospital care Outpatient MRI and CT Laboratory services Durable medical equipment	You pay 20% after deductible is met	You pay nothing after deductible is met
Behavioral health - Mental health and chemical health services	Your first four office/convenience care visits per year are covered as described under Office Visits; then you pay 20% or nothing (depending on your plan) after deductible is met.	

*Copays for convenience care (such as CVS or Target clinics), office visits and emergency room visits do not apply towards the deductible or out-of-pocket limit.