



Essentia Health



2018 Open Enrollment

Plans for a healthier you

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We all need a partner

At HealthPartners, our 23,000 employees work together to support your health every day. We're dedicated to caring for you the way we care for our closest friends and family. This commitment has helped us give our members healthier results for more than 10 years running.*

Our team is ready to help with your care and coverage. We'll answer your questions and be there for you at every step. We're not just a health plan, we're your health partner.

Let's make good happen together.



HIGHEST MEMBER SATISFACTION

We promise to give you an outstanding experience. Thanks to our members, HealthPartners has earned the highest overall member plan rating among Minnesota health plans for 10 years in a row.**

*The source for data contained in this publication is Quality Compass® 2016 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass 2016 includes certain Consumer Assessment of Healthcare Providers and Systems® (CAHPS) data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass is a registered trademark of NCQA. CAHPS is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

**According to the 2007-2016 CAHPS surveys.

Hello!



“I’m a Member Services supervisor by day and a mom 24/7. I know how important it is to have a health plan that’s best for you. But I also know that understanding health insurance can be like reading a foreign language. So, I want to help.”

JODI, MEMBER SERVICES

The more you know about your plan, the easier it is to make good decisions for your health and your wallet. Here are the two big ways I break it down for my friends and family:

What you might have to pay

- **Premium** (you can definitely expect this one) – how much you pay for your plan. It’s typically taken out of your paycheck. Best case, you pay your premium and nothing else for care all year.
- **Copay** – a set amount you pay each time you go to the doctor or get a prescription.
- **Deductible** – the amount you have to pay before your plan pitches in (not counting your premiums). If your deductible is \$1,000, your plan will help pay the bills once you’ve paid \$1,000.
- **Coinsurance** – a percent of the cost you’re in charge of paying. For example, you might be responsible for 20 percent of an X-ray’s cost and your plan will cover the rest.
- **Out-of-pocket maximum** – the most you’ll pay for your care each year. Worst case, you pay your premium and hit your out-of-pocket max. Once you reach your max, your plan pays for the rest of your care.

HELPFUL TIP: You can look up your plan’s specific amounts in a separate document called an SBC, or Summary of Benefits and Coverage.

Estimating your costs before you see the doctor

Just like comparing gas prices, you can compare health care costs. A myHealthPartners account can help you shop, plan and feel confident when you need care. You can:

- Search for doctors in your network
- Get cost estimates for care
- Find out where you’re at with your deductible or out-of-pocket maximum
- Compare pharmacy costs



Create an account or log on at healthpartners.com/essentia or the **myHP** mobile app. If you’re not a member yet or are looking at a new plan, Member Services can help too.

We’re here to help. Give us a call at **866-779-7632**. Understanding your health plan is just the first way we’ll help you become your healthiest you.

Care today for a healthier tomorrow



“When I was young, my grandma got breast cancer. I’m happy to say she’s still here today. Her experience taught me early on how important it is to get regular screenings. I tell members that every chance I get.”

HAYLEY, MEMBER SERVICES

Free for you and your family

Getting regular checkups helps keep you healthy. Screenings can find and stop health issues early – when treatment is most effective – even before you have symptoms. In fact, people who get the preventive care that’s recommended for them are more likely to stay healthy for years to come.

Recommended preventive care is covered at 100 percent when received at an Essentia Health facility.

MY ADVICE: Get your preventive care even when you’re feeling healthy. You may pay extra if your doctor uses screenings or tests to diagnose a problem you’re already having.

Some things that count as preventive care:

- Alcohol, tobacco and weight screenings
- Blood pressure, diabetes and cholesterol tests
- Breast, cervical and colorectal cancer screenings
- Routine pre- and post-natal care
- Vaccines
- Well-child visits



Visit healthpartners.com/preventive to find out what you should be checked for. Or just ask your doctor.

If you have questions on what’s covered or where you should go, call us at **866-779-7632**. We’re here to help.

Is my medicine covered?



“You’re not the only one wondering. Knowing if your health plan will cover your medicine and how much you’ll pay is important. Have no fear – I’m here to help.”

ANNIE, PHARMACY NAVIGATOR

Start by checking your drug list


Step one is looking at your formulary. That’s just a fancy word for a list of covered drugs. Your drug list is called **PreferredRx**. Searching the list is pretty easy.

1. Go to healthpartners.com/preferredrx
2. Search by the name or type of medicine

HELPFUL HINT: If you can’t find your medicine on the list, give us a call. We’ll help you find it or an alternative that is.

So, you’ve got the list. Now what?


We’ve got an easy-to-follow guide to help you read your drug list. When you search the list, there’s an icon next to each medicine. These are the icons you might see:

- **F** (formulary) – medicines covered by your plan
- **NF** (non-formulary) – medicines that might be covered but will cost you more
-  (excluded) – medicines that aren’t covered

Save money on your meds

Try generics

Generics are the same as a brand name medicine, but cost a lot less. Here’s how to tell:

- **generics** will be all lowercase italics
- **BRAND**, oral contraceptives and Accutane generics will be in all CAPS
- Specialty drugs will be shown as  **SPECIALTY**

Use an Essentia Health network pharmacy

Your cost will be less if you use an Essentia Health Network pharmacy. Find a printable list of Essentia Health Network pharmacies at healthpartners.com/essentia.

Always remember – we’re here to help. Give Member Services a call at **866-779-7632**. And, of course, you can check your Summary of Benefits and Coverage (SBC), too.

Get help with your medicine



I like to think of managing medicines like creating a great meal. Just like there are many recipes, there are lots of ways to stay on track with your medicine. We can help you find the recipe that works best for you.”

MADELYN, PHARMACIST

Get the most from your meds

You don't have to be a pharmacist to know when a medicine isn't working right. I had a patient on high cholesterol meds who then added a new blood pressure medicine. He started having terrible pain, so he stopped taking the new medicine.

That's where I came in. Turns out, it was a bad interaction. I got him on a different blood pressure medicine, and he was feeling better in no time.

Talk with an Essentia Health pharmacist

In a one-on-one visit, a pharmacist will review your medicines with you to make sure they're working and right for you. Plus, it's free.

Even if you feel fine, you might have questions about your medicines, like:

- Am I taking the right medicines for the best results?
- Are my medicines working together correctly?
- How can I stop side effects between my medicines and with the things I eat and drink?
- Can I save money?

Your health plan can do more than just help pay for visits to your doctor. Call Member Services at **866-779-7632** for help with your prescription benefits.

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TakeCharge



“TakeCharge is Essentia Health’s well-being program. Throughout the year, you’ll have the opportunity to participate in a variety of TakeCharge offerings to help you improve and maintain your health.”

KARLY, TAKECHARGE PROGRAM COORDINATOR

Essentia Health has partnered with HealthPartners to give you access to additional resources as part of TakeCharge. You’ll be able to take a health assessment and complete your choice of activities to earn a discount toward your 2019 health insurance.

Know healthy

As part of TakeCharge, you can take the health assessment. This quick, online assessment asks you questions about your diet, exercise, sleep, stress and more. You’ll discover how you can be healthier.

Once you know your health, you’ll learn what steps you can take to maintain or improve it. After taking the assessment, you’ll select any of the following activities to best meet your needs.

Activity options

- Need support to reach your health goals? Work with a health coach through video or phone for a personalized approach.
- Want to get moving? Consider exercising at your local health club through Frequent Fitness or choose your own activity through Your Choice.
- Looking for tips on eating better? Listen and learn by watching the Eating Well videos.
- Up for fun, easy and convenient? Set goals and track your steps, sleep or tobacco use with the MePlus mobile app.
- Want to live life without tobacco? Essentia has support for living tobacco free.

Get rewarded

When you complete the health assessment and a well-being activity, you’ll save on your health plan premium or receive an HSA contribution.



TakeCharge to be your best you.

Healthy choices = hefty savings



“I’m a health coach with a home mortgage. I know what a difference being healthy can make in your life and how a little support – and savings – can be a big help.”

SARA, HEALTH COACH

Save money at your favorite gym

Work out 8 days or more each month and you’ll save up to \$40 (\$20 per adult member) on your monthly membership.

Participating gyms include:

- Anytime Fitness*
- Curves
- LA Fitness
- Life Time Fitness
- Snap Fitness
- And more!

Your vision care discount

Essentia Health employees now have even more options to save on eyewear with the Essentia Health vision care discount. You can save on eyeglass frames, lenses, contacts and more.

Better yet, this program is available to all members and eligible dependents.

Employee discount at the Duluth and Virginia optical shops:

- 20 percent off your purchase

Employee discount at the Wahpeton and South University Clinic:

- 25 percent off frames and lenses
- 10 percent off contacts

Get discounts at other places too

Just show your member ID card to save money at loads of places to help you live a little healthier.

You can save money on:

- Eyewear
- Fitness and wellness classes
- Healthy eating programs and delivery services
- Healthy mom and baby products
- Orthodontics
- Pet insurance
- Recreational equipment
- Spa services
- Swim lessons
- And more!

Saving money is one more way we can help you live a healthier life. Visit healthpartners.com/discounts to see all the places where you can get big savings.



NEW! Take care of your furry family too

We treat our pets like family, so why not cover their health care costs? Save up to 15 percent on pet insurance. There are many coverage and cost levels to choose from, so pick the one that works best for your family.

*Not all club locations apply. Some national clubs are owned by individual franchise owners and may not participate in the program. Frequent Fitness is limited to members, age 18 years or older, of certain HealthPartners medical plans and members of participating employer groups. Some restrictions apply. Termination of club membership may result in forfeiture of any unpaid incentive. See participating club locations for program details. Workout requirements and program eligibility may vary by employer. Please check with your employer or call Member Services to verify eligibility and visits requirements.

Know where to go



“It’s tempting to rush to the hospital when you need care now. But I’ve learned the hard way how much time and money that can cost. Use my notes below for help on where to go when it’s between ‘ouch’ and ‘OMG.’”

BALQISA, REGISTERED NURSE

WHEN YOU NEED	GO TO	AVERAGE COST	AVERAGE TIME SPENT
Health advice from a nurse for: <ul style="list-style-type: none"> • Where to go for care • At-home remedies 	Essentia Nurse Care Line Call 855-802-0412 (toll free) CareLineSM service Call 24/7 at 612-339-3663 or 800-551-0859	Free	
Treatment and prescriptions for minor medical issues, like: <ul style="list-style-type: none"> • Bladder infection • Pink eye • Upper respiratory infections 	Essentia Health convenience clinics e-visits essentiamyhealth.org (where MyHealth is available)	\$	
A regular checkup or special care during the day for things like: <ul style="list-style-type: none"> • Diabetes management • Vaccines 	Primary care clinics	\$\$	
Care for urgent problems when your doctor’s office is closed, like: <ul style="list-style-type: none"> • Cuts that need stitches • Joint or muscle pain 	Urgent care clinics	\$\$\$	
Help in an emergency, such as: <ul style="list-style-type: none"> • Chest pain or shortness of breath • Head injury 	Emergency room	\$\$\$\$	

PS: If you’re still not sure where to go, a CareLine service nurse can help. Just give us a call.

The Essentia Nurse Care Line offers answers from registered nurses about your health care questions 24/7. They’ll listen to your concerns and help you find the best medical treatment for your needs. Call them at **855-802-0412**.

Here for you, 24/7



“One thing I love about my job is how my team helps people all day, every day.”

RACHEL, REGISTERED NURSE

Help is a phone call away

Like this: a man called because his chest felt heavy, his skin felt clammy, and he wasn’t sure what to do. Scary, right?

The CareLineSM service nurse told him to hang up and call 911 right away – he was having a heart attack. An ambulance rushed him to the hospital for emergency surgery. Afterward, he called us to say thanks. He didn’t realize how serious the situation was and was so grateful that we were there to give him advice.

Call us at one of the numbers below if you have questions about your health or what your plan covers. We have teams of people here to help.

ESSENTIA NURSE CARE LINE AND CARELINE SM SERVICE NURSE LINE	MEMBER SERVICES	BABYLINE PHONE SERVICE
<p>For questions about:</p> <ul style="list-style-type: none"> • Whether you should see a doctor • Home remedies • A medicine you’re taking 	<p>For questions about:</p> <ul style="list-style-type: none"> • Your coverage, claims or account balances • Finding a doctor, dentist or specialist in your network • Finding care when you’re away from home • Health plan services, programs and discounts 	<p>For questions about:</p> <ul style="list-style-type: none"> • Your pregnancy • The contractions you’re having • Your new baby
<p>Essentia Nurse Care Line 855-802-0412 (toll free) CareLineSM service nurse line 24/7, 365 days a year 612-339-3663 or 800-551-0859</p>	<p>Monday – Friday, 7 a.m. – 7 p.m., CT Call the number on the back of your member ID card, 866-779-7632. Interpreters are available if you need one. Español: 866-398-9119 healthpartners.com/essentia</p>	<p>24/7, 365 days a year 612-333-2229 or 800-845-9297</p>
MEMBER SERVICES CAN HELP YOU REACH:		
NURSE NAVIGATOR SM PROGRAM	PHARMACY NAVIGATORS	BEHAVIORAL HEALTH NAVIGATORS
<p>For questions about:</p> <ul style="list-style-type: none"> • Understanding your health care and benefits • How to choose a treatment 	<p>For questions about:</p> <ul style="list-style-type: none"> • Your medicines or how much they cost • Doctor approvals to take a medicine (prior authorization) • Your pharmacy benefits • Transferring medicine to a mail order pharmacy 	<p>For questions about:</p> <ul style="list-style-type: none"> • Finding a mental or chemical health care professional in your network • Your behavioral health benefits
<p>Monday – Friday, 8 a.m. – 5 p.m., CT</p>	<p>Monday – Friday, 8 a.m. – 5 p.m., CT</p>	<p>Monday – Friday, 8 a.m. – 5 p.m., CT</p>

Healthy baby, healthy you



“Are you pregnant or thinking about having a baby? As a mom and a nurse, I know what a wonderful yet uncertain time this is. I work with a team of nurses to support women in this exciting stage of life.”

JILL, REGISTERED NURSE

Peace of mind for you and your baby

They say it takes a village to raise a child. Whether this is your first, second or sixth baby, we're here to help. All support is confidential and available at no cost to you. Here are some ways we'll support you:

Pregnant or planning assessment

This online assessment helps us understand your needs and how we can help. Based on your answers, you may get a call from a nurse. We'll work with you over the phone to answer questions and give you advice when you're between visits with your doctor.

Phone support, whenever you need it

When you have a question at 3 a.m. – trust me, it happens – you can talk with a nurse any time. Call the BabyLine phone service at **612-333-2229** or **800-845-9297**.

Tips – by email and text

- Emails with tips about eating right, budgeting for child care and more.
- Tips texted to your phone during your pregnancy and baby's first year. Text **BABY** to 511411 (or **BEBE** for Spanish).

Online resources

Find the assessment and more resources on things like planning, parenting and infertility. Go to **healthpartners.com/pregnancysupport**.

Travel anywhere worry free



“I love traveling. But I don’t want life’s ‘what ifs’ getting in the way. What if I get sick? What if I crash my bike? That’s why I’m thankful for Assist America®. And why it’s important for members to know about it too.”

DREW, MEMBER SERVICES

Support for the unexpected

If you’re jet-setting across the world or just heading out of town for the weekend, you don’t have to worry. We’ve partnered with Assist America so you can get the support you need if the unexpected happens.

Get help anytime, anywhere

When you’re traveling more than 100 miles away from home and have an emergency, Assist America is available 24/7/365. They can help you with:

- Filling lost prescriptions
- Finding quality care
- Hospital admission
- Pre-trip info, like immunizations you need
- Sending health updates home
- Tracking down lost luggage
- Translator referrals
- Coordinating transport to care facilities or back home

It’s easy to get started

Go online to healthpartners.com/getcareeverywhere. Use the reference number 01-AA-HPT-05133.

MY TIP: Use the Assist America mobile app to download your Assist America ID card on the go. It’ll save you time and give you one less thing to keep track of.

Keep making those travel plans and feel confident you have support no matter where you are.

Our approach to protecting personal information

HealthPartners complies with all applicable laws regarding privacy of health and other information about our members and former members. When needed, we get consent or authorization from our members (or an authorized member representative when the member is unable to give consent or authorization) for release of personal information. We give members access to their own information consistent with applicable law and standards. Our policies and practices support compliant, appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members, our patients and the community, while being sensitive to privacy. For a copy of our Notice of Privacy Practices, visit healthpartners.com/essentia or call Member Services at **866-779-7632**.

Summary of utilization management programs

Our utilization management programs help ensure effective, accessible and high-quality health care. These programs are based on the most up-to-date medical evidence to evaluate appropriate levels of care and establish guidelines for medical practices. Our programs include activities to reduce the underuse, overuse and misuse of health services.

THESE PROGRAMS INCLUDE:

- Concurrent inpatient review and care coordination to support safe, timely care and transition from the hospital
- Best practice care guidelines for certain kinds of care
- Outpatient case management to provide care coordination
- CareCheck® program

We require prior approval for a small number of services and procedures. For a complete list, go to healthpartners.com or call Member Services. You must call CareCheck at **952-883-5800** or **800-942-4872** to receive maximum benefits when using out-of-network providers for inpatient hospital stays; same-day surgery; new or experimental or reconstructive outpatient technologies or procedures; durable medical equipment or prosthetics costing more than \$3,000; home health services after your visits exceed 30; and skilled nursing facility stays. Benefits will be reduced by 20 percent if CareCheck is not notified.

Provider reimbursement information for medical plans

Our goal in reimbursing providers is to provide affordable care for our members while encouraging quality care through best care practices and rewarding providers for meeting the needs of our members. Several different types of reimbursement arrangements are used with providers. All are designed to achieve that goal. Check with your individual provider to find out how they are paid.

- **Fee-for-service** – the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider.
- **Discount** – the provider sends us a bill, and we've already negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.
- **Case rate** – the provider receives a set fee for a selected set of services, up to an agreed upon maximum amount of services, for a designated period of time. Alternatively, we may pay a case rate to a provider for all of the selected set of services needed during an agreed upon period of time.
- **Withhold** – a portion of the provider's payment is set aside until the end of the year. Withholds are sometimes used to pay specialty, referral or hospital providers who furnish services to members. The provider usually receives all or a portion of the withhold based on performance of agreed upon criteria, which may include patient satisfaction levels, quality of care and/or care management measures.
- **Basis of the diagnosis/per diem** – a set fee to treat certain kinds of conditions, sometimes based on the number of days the patient spent in the facility.
- **Ambulatory Payment Classifications (APCs)** – for outpatient services. We have a negotiated payment level based on the resources and intensity of the services provided. Hospitals are paid a set fee for certain kinds of services which is based on the resources utilized to provide that service.
- **Combination** – more than one of the methods described are used. For example, we may pay a case rate to a provider for a selected set of services, up to an agreed upon maximum amount of services, and pay that same provider on a fee-for-service basis for services not provided within the time period that exceed the maximum amount of services. We may also pay a provider such as a clinic using one type of reimbursement method, while that clinic may pay its employed providers using another reimbursement method.

This plan may not cover all your health care expenses. Read your plan materials carefully to determine which expenses are covered. For details about benefits and services, call Member Services at **866-779-7632**.

Appropriate use and coverage of prescription medicines

We provide coverage for medicines that are safe, high-quality and cost-effective.

TO HELP US DO THIS, WE USE:

- A formulary (drug list). These prescription medicines are continually reviewed and approved for coverage based on quality, safety, effectiveness and value.
- A free, confidential one-on-one appointment (in-person or over the phone) with an experienced clinical pharmacist. Our Medication Therapy Management (MTM) program helps members who use many different medicines get the results they need.
- An opioid management program to support members in managing their pain.
- A patient alert program that provides a seamless transition to our formulary. We allow coverage for a first-time fill of a qualifying non-preferred medicine within the first three months of becoming a member.

The formulary is available at healthpartners.com/formulary, along with information on how medicines are reviewed, the criteria used to determine which medicines are added to the list and more. You may also get this information from Member Services.



When you eat better, you feel better!

Check out HealthPartners yumPower – it's all about finding tasty, good-for-you foods that power your body and help you live the best life possible. Get tips, recipes and more at yumpower.com. Your mind, body and taste buds will thank you.