

# MEDICA PRIME SOLUTION<sup>®</sup> (COST) PLAN

## A Different Type of Medicare Plan

Medica Prime Solution is a Cost plan, a different type of Medicare plan that gives providers the prompt reimbursement and ease-of-use they need, and gives patients coverage that is both comprehensive and affordable.

Medica's Cost plan serves over 80,000 members across a six-state area that includes counties in Iowa, Minnesota, Nebraska, North Dakota, South Dakota and Wisconsin. We are working to expand the Prime Solution service area for 2021 into Kansas and additional counties in Iowa and Nebraska.

Prime Solution works with Original Medicare but has a more affordable premium than Medicare Supplement (Medigap) plans. There is no medical underwriting so any Medicare beneficiary can enroll regardless of health.



Medica is a nonprofit health plan providing health care coverage in the Midwest for more than 40 years. We serve nearly 1 million members in the employer, individual, Medicare and Medicaid markets in communities across Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota and Wisconsin.

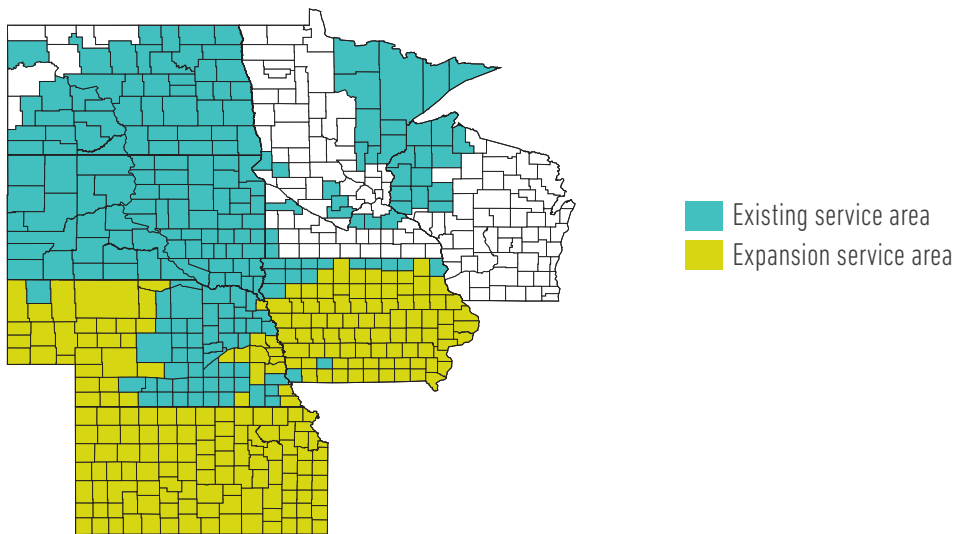
Medica's vision is to be trusted in the community for our unwavering commitment to high-quality, affordable health care.

## What Makes a Medicare Cost Plan Different?

| Member   | Community   | Provider  |
|--|---|---|
| Premium cost less than Original Medicare with Medigap plan   | Affordable health coverage; new options   | Reimbursement better than Original Medicare (for Part B services where Medica is primary)   |
| Less cost sharing vs. Original Medicare <ul style="list-style-type: none"> <li>» Low or no out-of-pocket expenses beyond premium</li> <li>» Maximum annual out-of-pocket protection</li> </ul> | Useable and sustainable health coverage with patients more likely to seek care before it becomes critical | Less patient cost share to collect  |
| More benefits than Original Medicare (covers routine physicals and annual eye and hearing exams as well as dental, eyewear, fitness club membership and hearing aids)                          | Benefits support prevention, wellness and comprehensive Medicare member needs                             | Faster payment via electronic funds transfer (EFT) for Medica primary Part B services   |
| No medical underwriting (required for Medigap plans); no lock-in period (required for Medicare Advantage plans)  | Accessible health coverage  | Medica Provider Portal with easy-to-use web tools for eligibility and claims look-up<br>Dedicated Provider Services Team with years of experience in Medicare |

**MEDICA<sup>®</sup>**

## Medica Prime Solution Service Area



## COMPARING CONSUMER OPTIONS

|                                   | Original Medicare            | Medicare Cost Plan  | Medigap Plan   |
|-----------------------------------|------------------------------|---|--|
| Coverage                          | Coverage for Part A & B only | Primary coverage for Part B services, secondary coverage for Part A services; covers Original Medicare deductibles and coinsurance                      | Usually covers Original Medicare deductibles, coinsurance and copayments |
| Supplemental Benefits             | None                         | Yes; Typically includes coverage for routine physicals, annual eye and hearing exams, dental services, eyewear, hearing aids and fitness club benefits. | None   |
| Premium Cost                      | Part B premium only          | Monthly premium average \$<br>No Age Rating   | Monthly premium average \$\$\$<br>Attained Age Rated                     |
| Patient Cost Share                | Highest                      | Low or no copays for services   | Lowest   |
| Patient Out-of-Pocket Limits      | None                         | Provides annual out-of-pocket maximum protection  | Varies   |
| Medical Underwriting              | No                           | No  | Yes, after initial enrollment period (turning 65)                        |
| Participating Provider Network    | No                           | Yes, including out-of-area Snowbird coverage  | No   |
| Part D Prescription Drug Coverage | No                           | Option to bundle with medical coverage in some states; one premium, one ID card   | No, must purchase separately   |



### Have a question?

Contact Medica provider services at [NetManQuest@medica.com](mailto:NetManQuest@medica.com)

# MEDICA®

Medica is a Cost plan with a Medicare contract. Enrollment in Medica depends on contract renewal.

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CHA53935-300619B