

## Differences between Medica Choice Select, Medica Elect and Medica Essential

When deciding whether or not to change health plans, it is important to understand the terminology and consider the major plan differences. The benefits for Choice, Elect and Essential are the same except for the Fit Choices \$20 monthly membership credit is not available on the Choice plan. The major difference is how you access medical care within each plan. If you choose the Medica Elect or Medica Essential Plan, you must designate and access medical care through a primary care clinic and access specialists under the referral process or requirements of the Care System.

The following are frequently used terminology:

- \* **Provider Network** are physicians, clinics, hospitals, pharmacy or other health care professional or facilities that are licensed, certified or otherwise qualified under state law to provide health care services.
- \*\* **Care Systems** are comprehensive networks of health care providers including clinics, primary care physicians and other affiliated specialists, hospitals and other health care professionals.
- \*\*\* **Primary Care Clinics** are one or more physicians and other health professionals whose practice is devoted to family practice, general practice, internal medicine, or pediatrics.

This chart may assist you in understanding the two plans and the terminology within each.

Health Plans	Medica Choice Passport open access plan	Medica Elect and Medica Essential care system plans	
<b><u>Provider Network*</u></b>	Medica Choice	Medica Elect	Medica Essential
<b><u>Care Systems**</u></b>	Not Applicable	<b><u>10 Care Systems:</u></b>  Allina Medical Clinics (includes Aspen Medical) Children's Physicians Network Hennepin Faculty Associates Integrity Health Network Lakeview Medical Group Minnesota HealthCare Network Park Nicollet Health Services/Methodist RiverWay/North Suburban Clinics St. Luke's Care System	<b><u>6 Care Systems:</u></b>  Altru Health System Essentia Health West (was Innovis) Fairview Physician Associates Health East Integrity Health Network St. Luke's Care System
<b><u>Primary Care Clinics***</u></b>	Not Applicable See Medica Choice provider directory	See Medica Elect provider directory for listing & #'s	See Medica Essential provider directory for listings & #'s

If you choose Medica Elect or Medica Essential (the Care System Plans), you have a referral requirement to access specialists as listed below:

**REFERRAL REQUIREMENTS TO SPECIALISTS**

	<u>Within the Care System</u>	<u>Out of the Care System</u>
Allina Medical Clinic Care System .....	No referral required	Referral required
Altru Health Care System .....	No referral required	Referral required
Aspen Medical Group Care System .....	No referral required	Referral required
Integrity Health Network .....	No referral required	Referral required
Children's Physicians Network Care System.....	No referral required	Referral required
Fairview Physician Associates Care System .....	No referral required	Referral required
HealthEast Care System .....	No referral required	Referral required
Hennepin Faculty Associates Care System .....	No referral required	Referral required
Essentia Health West (formerly Innovis).....	No referral required	Referral required
Lakeview Medical Group Care System .....	No referral required	Referral required
Minnesota HealthCare Network Care System.....	No referral required	Referral required
Park Nicollet Health Services/ Methodist Care System .....	No referral required	Referral required
RiverWay/North Suburban Clinics Care System .....	No referral required	Referral required
St. Luke's Care System .....	No referral required	Referral required

- for Eye Doctors, you may see a network provider for routine eye exams without a referral.
- for Chiropractors, you may see anyone within the provider network without a referral.
- for all Mental Health/Substance Abuse professionals, Medica Behavioral Health is the only provider network. All others are considered non-network professionals. To access providers in the MBH network call 1-800-848-8327.
- for OB/GYN providers, you may see any professional within your Care System without a referral.
- for Urgent Care or Convenience Care, you may go to any urgicenter within the provider network without a referral.

## **Medica Elect and Medica Essential Frequently Asked Questions**

**Q. What is the difference between Medica Choice Passport, Medica Elect and Medica Essential?**

A. Provider network. *Medica Choice Passport* is an open access plan. Members do not need to choose a primary care clinic and referrals to network specialists are not required. *Medica Elect and Medica Essential* are care system networks. Members must choose a primary clinic during enrollment. Families may not split dependent enrollment among the plans (i.e. entire family must enroll in one of the three provider networks – Choice, Elect or Essential), but family members may choose different care systems within one network.

**Q. What is a Care System?**

A. A comprehensive network of health care providers working together to provide health care services. Care systems include primary care clinics, primary care physicians, affiliated specialists, hospitals and other health care professionals.

**Q. Do I have to pre-select a primary care clinic when I enroll in the Medica Elect or Medica Essential plan?**

A. Yes, you must select a primary care clinic to manage your health care needs when you enroll in the Elect or Essential provider networks. When you select a primary clinic for yourself and each of your dependents, enter the 5-digit clinic code when enrolling using the SmartBen electronic enrollment system. (Primary care clinic numbers are posted on SmartBen)

**Q. Does everyone in my family have to enroll in the same primary care clinic?**

A. No, each member of your family may select their own primary care clinic; but all family members must enroll in the same provider network (Choice, Elect or Essential).

**Q. Can I change my designated primary care clinic?**

A. Yes, you may change your primary care clinic once per month within the same provider network. You must notify the Anoka-Hennepin Insurance Department at 763-506-1095 at least 10 days before the first of the month in which you want the change to be effective. All changes are effective the first of the following month.

**Q. How do I access care from an OB/GYN specialist?**

A. You may see any OB/GYN specialist within your designated care system or primary care clinic without a referral from your primary care physician or clinic.

**Q. How do I access care from a mental health or substance abuse provider.**

A. For all Mental Health/Substance Abuse professionals, Medica Behavioral Health is the only provider network. All others are considered non-network professionals. To access providers in the Behavioral Health network call 1-800-848-8327.

**Q. Can I see an Eye or Chiropractic specialists without a referral?**

A. You may see a network optometrist or ophthalmologist once annually for routine preventive eye exam without a referral from your primary care physician or clinic. Also, you may access network chiropractors without a referral from your primary care provider or clinic. Network chiropractors are listed in the preferred chiropractor directory.

**Q. Do I need a referral before going to a convenience care/urgent care center?**

A. No, you do not need a referral as long as you use a network provider. Convenience Care/Urgent care providers are listed in a separate section of the provider directory.

For specific questions on doctors or clinics, please call Medica Customer Service at 952-945-8000 or 1-800-952-3455 or TTY at 800-855-2880

Or visit the website address at: [www.mymedica.com](http://www.mymedica.com) and look under *Find a Physician or Facility*.