




Medica Elect and Medica Essential

Overview




Members in these products use either the Medica Elect® or Medica EssentialSM care system network. When enrolling, members must select a primary care clinic. A member's care is provided by or referred by primary care clinics. Members have in-network and out-of-network benefits. Medica Elect and Medica Essential have various plan designs which include different combinations of copays, deductibles and coinsurance.

NOTE: Sample cards do not reflect the format of the Group number, which is a 5-digit or 6-digit number.

ID Card Example for 2022-2023 (Medica Elect)

			Members – Medica.com/Signin Claims: Medica PO Box 30990, Salt Lake City, UT 84130 Customer Service: 1 (952) 945-8000 or 1 (800) 952-3455 Hearing Impaired: 711 Pharmacists: 1 (800) 922-1557 Providers: 1 (800) 458-5512 or www.medica.com Medica Behavioral Health: 1 (800) 848-8327 Medica CallLink Nurse Line: 1 (800) 962-9497 EAP: 1 (800) 626-7944 Call your Primary Care Clinic to access your health care services.										
Payer ID: 94265 ID: 999999901 Group: DFLT			Rx BIN: 003858 Rx PCN: A4 Rx Group: 1MEDICA										
Name: JOHN Q 00180/00811XXXXX													
CareType: MEDICA ELECT SVC Type: MEDICAL PCC Name: PCP CLINIC ON THE LAKE DOWNTOWN													
<table border="0"> <tr> <td>In Network:</td> <td>Ded IND/FAM \$555/\$1,555</td> <td>OOPM IND/FAM \$3,333/\$6,666</td> <td>RX OOPM IND/FAM \$1,111/\$22,222</td> </tr> <tr> <td>Out of Network:</td> <td>\$3,333/\$9,999</td> <td>N/A/N/A</td> <td></td> </tr> </table>			In Network:	Ded IND/FAM \$555/\$1,555	OOPM IND/FAM \$3,333/\$6,666	RX OOPM IND/FAM \$1,111/\$22,222	Out of Network:	\$3,333/\$9,999	N/A/N/A		  UnitedHealthcare Options PPO		
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Minnesota Department of Commerce Appeals: 651-539-1600 or 800-657-3602													

ID Card Example for 2022-2023 (Medica Essential)

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Availability

Medica Elect is offered to large and small employer groups (both fully insured and self-insured) in the metro area (Minnesota) and some regional areas of Minnesota. Medica Essential *is no longer available*, although some employer groups in Minnesota and North Dakota continue to offer it to employees.

Care Systems

Medica Elect	Medica Essential
<ul style="list-style-type: none"> • Allina Health • Children’s Health Network • Hennepin Health • Integrity Health Network • Lakeview Health Care System • Minnesota HealthCare Network • Park Nicollet Health Services • Riverway/North Suburban Clinics • St. Luke’s Care System 	<ul style="list-style-type: none"> • Altru Health System • Children’s Health Network • Essentia Health - West Care System • Fairview Physician Associates • Integrity Health Network • St. Luke’s Care System

Specialty Networks

- Chiropractic: Optum Physical Health
- Behavioral Health: Medica Behavioral Health (MBH), administered by Optum
- Transplants: Optum
- Pharmacy: Express Scripts

Open access within the network for:

- Annual routine eye exam
- Chiropractic care
- Convenience care
- Durable medical equipment (DME)
- Mental health/substance abuse
- Urgent care
- The Medica travel benefit applies outside Minnesota, South Dakota, North Dakota and western Wisconsin

Referrals and Prior Authorization

Members do *not* need a referral for care *within* their selected care system, but in most situations do need a referral for care *outside* their care system. [See more details about Medica Elect/Essential referral requirements.](#)

In addition, *prior authorization is required* for Elect and Essential members before they see any *out-of-network* providers. Prior authorization may be required for certain in-network services as well. For more details:

- [See Medica Utilization Management and Prior Authorization requirements.](#)
- Call Medica at 1 (800) 458-5512

Claim Submission

Claims should be submitted to:

- Payer ID: 94265

[See details on claim submission and product guidelines.](#)

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