

2025

SECUREBLUESM (HMO SNP)

One plan for all your healthcare needs

SecureBlue is a Minnesota Senior Health Options (MSHO) plan with a \$0 dollar premium and \$0 Part D drugs. It combines your Medicare and Medical Assistance (Medicaid) benefits into one convenient plan.

MSHO: MORE THAN MEDICAL

SecureBlue is a 4.5-star MSHO plan¹ available in all 87 counties in Minnesota. There is no monthly premium for this plan. You may qualify for extra benefits at no extra cost, such as:

- **\$0** premiums, deductibles and copays
- **\$260 every three months** for rent and utilities²
- **Free rides** to covered appointments³
- **Extra dental benefits** like two crowns (two teeth/year) and electric toothbrush with three replacement brush heads
- **\$150 every three months**⁴ to buy select over-the-counter items
- **Eyewear extras** like anti-glare lens coating, progressive lenses and transition lenses
- **Access to 97% of doctors** in Minnesota⁵

ENROLLING IS SIMPLE

We're available to answer your questions and see if you qualify. To get started, call **1-877-515-1045**, TTY **711** from 8 a.m. to 8 p.m., Monday through Friday, or visit bluecrossmn.com/2025MSHO.

SEE IF YOU QUALIFY

You must be 65 or older, have both Medicare Part A and Part B and be eligible for Medical Assistance (Medicaid) to qualify for SecureBlue. Medicare and Medical Assistance are programs that help you pay for healthcare.

Call 1-800-MEDICARE (1-800-633-4277), TTY 1-877-486-2048, to learn more about applying for Medicare. Help is available 24 hours a day, seven days a week.

¹Every year, Medicare evaluates plans based on a 5-star rating system. Star rating information is on medicare.gov/plan-compare. For 2024, Blue Plus received the following plan Star Ratings from Medicare: 4.5 Stars. ²Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact Member Services. Members must have one or more of the following chronic conditions: COPD, diabetes or hypertension. Quarterly balance does not carry over. ³Restrictions and conditions apply. ⁴Quarterly balance does not carry over. ⁵Medicare-contracted doctors compared to internal Blue Cross and Blue Shield of Minnesota data, April 2024. Some network limitations may apply.

Plan resources to better manage your health

In addition to your medical care, SecureBlue comes with extra resources to help you take care of your health, all at no additional cost.

SUPPORT FROM YOUR CARE TEAM

Care coordinator. A care coordinator is a licensed nurse, social worker or qualified healthcare provider who can help you:

- Access home healthcare, community-based services and local resources
- Understand your benefits and help get you enrolled in special programs
- Find transportation to doctor appointments
- Coordinate care between your primary care clinic and specialists
- Get information you and your family can use to make decisions
- Manage your care before and after a hospitalization

Your care coordinator will typically reach out to you within the first month of joining the plan.

Case manager. If you have a major illness, injury or chronic health condition, you may be assigned a case manager. They will help you:

- Better understand your condition or disease and help you follow your treatment plan
- Find in-network providers and behavioral health support
- Set up doctor visits and follow-up appointments
- Answer your questions between doctor visits

A case manager will be assigned to you based on your needs.



SecureBlue Member Services: 1-888-740-6013, TTY 711, 8 a.m. to 8 p.m. Central Time, seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. The call is free.

SecureBlueSM (HMO SNP) is a health plan that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in SecureBlue depends on contract renewal.

SPECIALIZED SUPPORT

Online behavioral health program.

Concerned about substance use, stress, insomnia, depression, social anxiety, panic or resilience? Learn to Live is an online program that's available anytime to help you work through it.

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support.

Nurse line. Get professional medical advice and information from registered nurses 24 hours a day, seven days a week.

Behavioral health crisis line. Get information and support for mental health and substance use counseling.

Quitting tobacco support. Get personalized guidance for developing a quit plan and ongoing support from a wellness coach.

Post-discharge home support. A certified community health worker is available to help you during the first 30 days after a hospital or short-term skilled nursing facility stay as you transition back home.

Medication Therapy Management. If you are taking multiple medications, a specialized pharmacist can meet with you to talk about your list of medications, find ways to manage any side effects that bother you and look for ways to lower your costs. Receive a \$50 reward card when you complete a comprehensive medication review.*

*SecureBlue to provide these benefits as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. SecureBlue is a type of Medicare Advantage coordinated-care plan. The reward may result in a taxable event. Consult your tax advisor.



Extra resources

When you need a little extra help, it can be hard to know where to go. Find additional resources to support you in your healthcare journey.

Appointing a representative. Name a friend, family member, doctor or another trusted person to act on your behalf in managing your healthcare-related tasks. You and the person you choose will need to complete the Appointment of Representative form.

Translation and interpretation assistance. If English is not your first language, call **1-888-740-6013**, TTY **711**, to request an interpreter.

Compare SecureBlue and MSC+

SecureBlue and Blue AdvantageSM Minnesota Senior Care Plus (MSC+) from Blue Plus offer some of the same benefits, but SecureBlue offers more complete coverage. It includes additional benefits at no additional cost to you. A care coordinator is available to explain your benefits and help arrange services for you.

PLAN BASICS	SecureBlue	MSC+
No premiums, deductibles or Medicaid cost sharing	✓	✓
One member ID card for all medical services and prescription drugs	✓	—
Medicare Part D prescription drug coverage	✓	—
ADDITIONAL COVERAGE		
Over-the-counter allowance: \$150 per quarter to purchase select over-the-counter items from a CVS catalog	✓	—
Additional dental benefits: 2 crowns (2 teeth/year) and electric toothbrush with 3 replacement brush heads	✓	—
Eyewear extras: anti-glare lens coating, progressive lenses and transition lenses are available options for eyewear	✓	—
Nursing home: no 3-day hospital stay required for Medicare-covered skilled nursing facility	✓	Copay or 3-day stay may apply
Additional podiatry services: podiatry services not already covered by Medicare, up to 12 visits per calendar year	✓	—
HEALTH AND WELLBEING AND SAFETY ASSISTANCE		
SilverSneakers[®] fitness program: access to more than 15,000 fitness locations and online workouts	✓	—
BlueRideSM transportation: rides to covered medical, dental and mental health appointments	✓	✓
Friendly helper: in-person and virtual support services to increase community connections and help with everyday tasks like light household chores, grocery shopping and more	✓	—
Home safety items: up to \$750 for safety items to prevent injuries in the home	✓	—
Personal emergency response system (PERS): in-home or mobile PERS devices to let you call for help in an emergency	✓	—
Medication dispenser: reminders with notifications to caregiver of missed doses	✓	—

HEALTH AND WELLBEING AND SAFETY ASSISTANCE (CONT.)	SecureBlue	MSC+
Music therapy for members in residential or long-term care settings with certain mental health-related needs. Up to 26 sessions per year.	✓	—
Juniper® health education classes: free, evidence-based classes on falls prevention, chronic disease and pain management	✓	—
Support for caregivers: coaching, education and support for caregivers of people living with dementia, stroke or Parkinson’s disease	✓	—
Caregiver emergency planning: in-depth care plan to be activated if the caregiver can no longer care for their loved one	✓	—
POST-DISCHARGE HELP		
Post-discharge healthy transitions: support for your transition home during the first 30 days after discharge from a hospital or short-term skilled nursing facility	✓	—
Home-delivered meals: 14 meals per week for up to 2 weeks following an inpatient hospital or short-term stay at a skilled nursing facility	✓	—
ADDITIONAL HELP FOR MEMBERS WITH ONE OR MORE CHRONIC HEALTH CONDITIONS*		
Household support¹: quarterly allowance of \$260 to help pay for your rent and utility bills	✓	—
Medically tailored meals¹: customized meals, food boxes and nutrition education to support and improve your health	✓	—
Transportation for grocery shopping²: up to 6 round-trip rides per month	✓	—
Blood pressure monitor³: 1 monitor to track your blood pressure	✓	—
Animatronic pet⁴: choice of an animatronic cat, dog or bird	✓	—

*Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact Member Services. Members must have one or more of the following chronic conditions:

^{1,2} COPD

² Other eligible conditions not listed

^{2,3} ESRD

^{2,4} Dementia

^{1,2,3} Diabetes

^{2,3} Stroke

⁴ Social isolation

^{1,3} Hypertension

^{2,3} Cardiovascular disorders

^{2,4} Cognitive impairment

CVS Pharmacy, Inc. d/b/a OTC Health Solutions is an independent company providing OTC supplemental benefit administrative services.

SilverSneakers® is a registered trademark of Tivity Health, Inc., an independent company that provides health and fitness programs.

Juniper is an independent company providing a statewide network that helps people manage chronic health conditions, prevent falls and foster wellbeing.

Attention. If you need free help interpreting this document, call the above number.

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ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

သတိ။ ဤတွဲရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរសព្ទតាមលេខខាងលើ ។

請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သူဉ်ဟ်သးဘဉ်တက့ၢ်. ဝဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တီလံာ်မိတခါအံၤန့ၣ်,ကိးဘဉ် လိတဲစိနီၢ်ဂံၢ်လၢထးအံၤန့ၣ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພຣີ, ຈົ່ງ ໂທໂປຣໂປທິໝາຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda (afcelinta) qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

Civil Rights Notice

Discrimination is against the law. Blue Plus does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Blue Plus. You can file a complaint and ask for help filing a complaint in person or by mail, phone, fax, or email at:

Nondiscrimination Civil Rights Coordinator

Blue Cross and Blue Shield of Minnesota and Blue Plus

1800 Yankee Doodle Road, Eagan, MN 55121

Toll Free: 1-800-509-5312, TTY: 711

Fax: 651-662-9478

Email: Civil.Rights.Coord@bluecrossmn.com

Auxiliary Aids and Services: Blue Plus provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs.

Contact Blue Plus at Civil.Rights.Coord@bluecrossmn.com, or call SecureBlue Member Services at 1-888-740-6013, TTY 711, or your preferred relay services. The call is free.

Language Assistance Services: Blue Plus provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. **Contact** Blue Plus at

Civil.Rights.Coord@bluecrossmn.com, or call SecureBlue Member Services at 1-888-740-6013, TTY 711, or your preferred relay services. The call is free.

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Blue Plus. You may also contact any of the following agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the **OCR** directly to file a complaint:

Office for Civil Rights, U.S. Department of Health and Human Services

Midwest Region

233 N. Michigan Avenue, Suite 240 Chicago, IL 60601

Customer Response Center: 800-368-1019, TTY: 800-537-7697

Email: ocrmail@hhs.gov

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights

540 Fairview Avenue North, Suite 201, St. Paul, MN 55104

651-539-1100 (voice), 800-657-3704 (toll-free), 711 or 800-627-3529 (MN Relay), 651-296-9042 (fax)

Info.MDHR@state.mn.us (email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- religion (in some cases)
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. We will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator

Minnesota Department of Human Services

Equal Opportunity and Access Division

P.O. Box 64997

St. Paul, MN 55164-0997

651-431-3040 (voice) or use your preferred relay service

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For elders age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.

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