

ACO (Metro MN Network Plan)

Frequently asked questions



Your Care Team

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- A Care Guide meets with you on the phone and in the clinic to help you reach your health care goals.
- A Clinic Care Manager is a registered nurse who works with your care team to manage your health condition.
- The Advanced Care Team helps you with serious health issues. They will check in with you between office visits and coordinate care with doctors and other providers.
- Transition Care Management helps you move from the hospital or emergency room to your home. Your team may include family and friends, a care guide, a nurse, a social worker, and a pharmacist.
- Discounts include in the plan include services such as massages, biofeedback, LiveWell, classes, and products at the Penny George Institute for Health and Healing.

Chronic Condition Assistance

100% coverage for certain evidence-based services and FDA approved drugs and supplies when received in-network to manage three chronic conditions; high blood pressure, diabetes, and high cholesterol. To review a list of the FDA approved drugs and supplies, go to metrobluecrossmn.com and click on the [Chronic Condition Drug List](#) (FlexRx Metro MN).

Doctor Visits

The first two office visits when obtained in-network are covered at 100%.

Pharmacy Benefits

Just as with your medical network, you get the best coverage (pay the least) by using the plan’s pharmacy network (Allina Health pharmacies). If you use other pharmacies, you may pay more or not have any coverage at all. You can view a list of the ACO (Metro MN Network Plan) pharmacies at metrobluecrossmn.com. To Search for a Tier 2 Pharmacy Network using the Select Network managed by Prime Therapeutics, use the find a pharmacy search tool at myprime.com.

Wellness Benefits

As a member of the MN Metro health plan, you have access to many wellness resources.

- Health and Wellness Coaching.
 - Build a plan for a healthy lifestyle. Your coach will help you make healthy changes.
- Quit to Live Well- Tobacco Cessation. This program offers drug therapy and counseling.
- Take Action Program for Weight Management.
 - Achieve lasting weight loss with this 12 week program.
 - Learn and practice skills to manage your weight to take it and keep it off.
 - The program includes exercise, healthy eating and lifestyle changes.
- Resilience Training to cope with stress, anxiety, and depression.
 - This eight week group program helps you manage stress and depression.
 - It includes health and fitness assessments, nutrition, and group sessions.

Getting Started

Once enrolled and effective, here's how to get started with the program!

1. Get Registered online. Visit metrobluecrossmn.com and click on "Register Now." Once you register on the Blue Cross member portal, you can view all your plan details.
2. Take a health assessment at metrobluecrossmn.com. There, you will find tools and resources to help you understand your health score, obtain health recommendations, set and track health goals, and get connected to local resources.
3. Create a MyChart Account which allows you to; view your medical information online, schedule and cancel appointments, send a secure message to your doctor, and view lab results. Note: you may not be able to use some MyChart features until you visit with your doctor in an Allina clinic.

Frequently Asked Questions

What is the ACO (Metro MN Network Plan) medical plan?

The ACO (Metro MN Network Plan) is a health care plan that has been jointly developed by Blue Cross and Blue Shield of Minnesota and Allina Health. The plan is focused on providing affordable care with a better overall care experience. Providers in this plan work together to provide you with a guided experience to you manage your health and treatment options. There are no designated primary care physicians or referrals needed.

The ACO plan uses the Metro MN network within Minnesota and the bordering counties of Wisconsin. If you are traveling outside of this service area, the national network is BlueCard PPO.

What providers are in the Metro MN network?

Focused on the Twin Cities metro (MN) area, offers:

- Integrated care delivery system combined with affiliated practices of the best primary care and specialty providers, delivering seamless care coordination with focused cost savings.
- Offers 26 metro hospitals, 225 clinics, 3,179 primary care providers, and 4,787 specialists in Minnesota and Western Wisconsin.
 - A broad array of Twin Cities hospitals and clinics including Allina Health, Ridgeview Medical Center, and Children's Minnesota.

- Access to the array of innovative Metro MN specialized care offerings through Penny George™ Institute for Health and Healing, Courage Kenny Rehabilitation Institute™, Minneapolis Heart Institute®, Virginia Piper Cancer Institute®, and John Nasseff Neuroscience Institute.

To search for an Metro MN network provider, go to bluecrossmnonline.com, login, and click on “Find a Doctor”.

What counties does the Metro MN network cover?

While the network is scattered throughout Minnesota, it is mostly focused within the 11-county Twin Cities metro area. Four additional counties are located outside of the metro area; Kanabec, McLeod, Brown and Nicollet.

What are the key benefit highlights that differ from a traditional plan offering?

Allina and Blue Cross are defining a new way to do health care by removing financial and other barriers to receiving the care you need to manage your health:

- Your first two visits in a calendar year using in-network providers are covered at 100%.
- All preventive services using in-network providers are covered at 100%.
- Services for certain evidence-based lab and X-ray services for diabetes, high blood pressure, and high cholesterol using in-network providers are covered at 100% -
 - See Chronic Condition Drug (FlexRx) List found at metrobluecrossmn.com.
 - Medications for these conditions are covered at 100% only at Metro MN network pharmacies.
- 100% coverage using in-network providers for resiliency training designed to assist members with depression, anxiety and other stress-related conditions.
- Doctor on Demand is covered under e-visits and paid as an in-network benefit at 100%.

What happens if I go to a provider in Minnesota that is NOT in the Metro MN network?

If you go to a provider outside of the Metro MN network in Minnesota or the border counties of Wisconsin, your benefits will pay at the out-of-network benefit and will accumulate towards the out-of-network deductible and out-of-pocket maximum. The in- and out-of-network deductible and out-of-pocket accumulators do not cross apply.

What happens if I need care outside of Minnesota or the border counties of Wisconsin?

You will utilize the BlueCard PPO network and your benefits will pay at the in-network benefit. The BlueCard PPO includes 92 percent of doctors and 96 percent of hospitals nationwide. In addition, Blue Cross Blue Shield Global Core provides access to care throughout the world. To search for a BlueCard PPO in-network provider or facility, go to bluecrossmnonline.com, login, and click on “Find a Doctor”.

What happens if I need emergency care?

If you need emergency care (ambulance, physician and emergency room), you will have the same in-network benefit whether you are using a Metro MN network provider or not.

If you are admitted to a non-Metro MN network facility from an emergency room, the inpatient charges from the out-of-network hospital will pay at the in-network benefit level. For ambulance that is pre-arranged and non-emergency transport, you must use a Metro MN network provider.

How does the prescription drug coverage for the ACO differ?

Your copay will be less if you chose to obtain your medications from a Metro MN network pharmacy. If you are new to Allina pharmacies, you will need to transfer prescriptions from your current pharmacy. Allina can help you transfer prescriptions if you provide them with the name and phone number of your current pharmacy.

If you are using a maintenance medication that is listed on the FlexRx Chronic Condition Drug List, you will want to utilize Metro MN network pharmacies to receive these specific drugs at 100 percent coverage.

- The medications are used to treat the chronic conditions of: diabetes, high blood pressure, high cholesterol.
 - The FlexRx Chronic Condition Drug List can be found at metrobluecrossmn.com.
- Smoking cessation products are covered at 100% at all pharmacies.
- See the FlexRx Drug List for a list of covered medications at myprime.com.

All 90-day prescriptions need to be filled through a Metro MN network pharmacy to utilize the 90-day prescription benefit. Mail-order prescriptions can only be obtained through Metro MN Ritchie Pharmacy.

If I am currently filling my prescription(s) every 90 days how will that change for the ACO (Metro MN Network Plan)?

All 90-day prescriptions will have to be filled through a Metro MN network pharmacy to utilize the 90-day prescription benefit. You will need to transfer or obtain a new 90-day prescription from your physician and submit it to your new pharmacy. Mail-order prescriptions can only be obtained through Metro MN Ritchie Pharmacy. To begin using their 90-day mail service, you can contact them directly at **(651) 241-6380**.

How can I find a Metro MN pharmacy?

A list of Metro MN network pharmacies can be found at metrobluecrossmn.com.