

2015 INSTACARE

SHORT TERM HEALTH CARE
FOR UP TO 90 DAYS

Take a load off your mind, and protect yourself and your family from expensive illnesses and injuries with InstaCareSM short-term coverage.

IMMEDIATE COVERAGE WITH INSTACARE

Need insurance but not sure for how long? Maybe you're between jobs, coming off of your parents' insurance plan or just waiting for your new employer's group health insurance to begin.

InstaCare, from Blue Cross and Blue Shield of Minnesota, gives you peace of mind by providing a short-term health plan that can bridge the gap. **It's immediate coverage you can count on.**

InstaCare is designed to protect you and your family from new expensive illnesses or injuries. It will not cover treatment for a medical condition you already have and it will not cover mental health services, but it will provide you with an affordable coverage option in case of an emergency.

Note: InstaCare is not coverage that will satisfy the Health Care Reform requirement to have health coverage.

INSTACARE COVERAGE INCLUDES:

- Physician and surgeon services
- Emergency room care
- Prescription drugs and medical supplies
- Ambulance services
- Well-child doctor visits to age six are covered at 100 percent whether or not you've met your deductible
- Inpatient hospital services
- Lab and X-ray services
- Occupational, physical and speech therapy

GET STARTED NOW

Choose the length of coverage you want:
30, 60 or 90 days

Choose from three deductibles to fit your budget: \$500, \$1,000 or \$2,000

Send us your application. There's no application fee. Your coverage will begin the day Blue Cross receives your application in most cases.

HEALTH PLAN	INSTACARE	
RATES	Starting at \$41	
NETWORK	Blue Performance SM Regional	
TIER	Tier 1	Tier 2
	you pay	
Deductible options (per person/per family)	(a) \$500/\$1,500 (b) \$1,000/\$3,000 (c) \$2,000/\$6,000	(a) \$750/\$2,250 (b) \$1,500/\$4,500 (c) \$3,000/\$9,000
Coinsurance	20% after deductible	40% after deductible
Out-of-pocket maximum (per person/per family)	(a) \$2,250/\$3,500 (b) \$3,000/\$5,000 (c) \$4,000/\$8,000	(a) \$2,750/\$4,250 (b) \$3,500/\$6,500 (c) \$5,000/\$11,000
Lifetime maximum	\$1 million per person	
Prescription drugs	Preferred generic: 20% after deductible Non-preferred drug: no coverage Drug copays apply to the deductible and out-of-pocket maximum.	
Office visit, retail health clinic visit or urgent care visit	20% after deductible	40% after deductible
Preventive care Cancer screening only	0% (no deductible)	40% (no deductible)
Prenatal care, well-child, immunizations to age 18	0% (no deductible)	
Hospitalization	20% after deductible	40% after deductible
Maternity Labor, delivery and post-delivery care	Not covered	
Preexisting conditions	Not covered	

WHAT ABOUT AFTER INSTACARE?

When your InstaCare coverage comes to an end, you can easily reapply if you want to extend your coverage for another term. Or we can help you find ongoing coverage options. To reapply or learn about ongoing coverage options:

- Visit bluecrossmn.com
- Talk to an agent. You can find an agent at bluecrossmn.com/findanagent
- Call Blue Cross at **1 800 262 0823 (TTY 711)**

Short-term coverage like InstaCare does not meet the health care reform requirement to have health coverage. InstaCare, a short-term, limited duration plan, is not subject to certain provisions of federal health care reform, including provisions related to lifetime benefits, dependent coverage, preventive care and preexisting conditions. A preexisting condition is any illness, injury or condition for which the covered person had medical treatment, symptoms or any manifestations before the effective date of coverage. The preexisting condition exclusion applies to all covered members on the contract. InstaCare does not cover services for mental health.

Blue Cross may change premium rates: on an annual renewal date, when you add or delete a dependent, or if you move to a different Blue Cross plan. Factors that may affect changes in premium rates include the age of covered members, where you reside and whether a member uses tobacco.

To see benefit and premium information about all Blue Cross actively marketed individual health plans available to you, please go to healthcare.gov.

This information is also available in other ways to people with disabilities by calling customer service at **(651) 662-5040** (voice), or **1-800-711-9875** (toll free).

For (TTY) call **(651) 662-8700**, or **1-888-878-0137** (TTY), or **711**, or through the Minnesota Relay direct access numbers at **1-800-627-3529** (TTY, voice, ASCII, hearing carry over), or **1-877-627-3848** (speech-to-speech).

Hours: 8 a.m. to 5 p.m., Central Time, Monday through Thursday; 9 a.m. to 5 p.m. Central Time, Friday.

Attention. If you want free help translating this information, call the above number.

Atencion. Si desea recibir asistencia gratuita para traduca esta informacion, llame al numero que aparece mas arriba.

ARE YOU ELIGIBLE FOR INSTACARE?

InstaCare is available if:

- You're between the ages of 19 and 64 (Individuals from 90 days through 18 years old are eligible for InstaCare as dependents on a parent's or legal guardian's plan)
- You haven't been turned down for coverage by a health plan company in the last year
- You're not currently confined to a hospital or other care facility
- You're not pregnant
- You're not eligible for other health care coverage (except COBRA)
- You're a permanent resident of Minnesota

If a contract is issued to someone who is ineligible, it will be voided and any payment will be refunded in full.

PREEXISTING CONDITIONS ARE NOT COVERED

InstaCare broadly defines preexisting conditions. If you had a symptom before purchasing an InstaCare contract, you will not be covered by the InstaCare contract for any illness or injury related to that symptom. This is true even if you haven't been to a doctor for that symptom or been diagnosed or treated for that symptom. InstaCare is a temporary plan designed only to cover unforeseen illness or injury that happens during your period of coverage.

For example, InstaCare does not cover and **will not pay for:***

- Evaluation or treatment of migraines if you have had headaches or other symptoms before application
- Ear tube placement surgery if you have a history of ear infections
- Chiropractic care or other treatment for back pain if you had back pain in the same region of the back in the past
- An asthma attack if you've been previously diagnosed with asthma or have had wheezing episodes or other respiratory symptoms before application

- Treatment for a hip (or other area) if you have had soreness or other symptoms in that area before purchasing InstaCare, but have not sought treatment
- Treatment for a heart condition (even if you had symptoms such as chest pain or shortness of breath and no diagnosis) before you purchased InstaCare
- Lung tests or asthma medication if you've had a persistent cough or breathing difficulty before your InstaCare coverage
- Joint surgery if that joint has been operated on before. So if you had arthroscopic surgery on a knee and the knee healed, and now you have InstaCare and you re-injure that knee, the care will not be covered by InstaCare.
- Pregnancy, labor and delivery

*This list is solely to provide examples. It is not exhaustive, but merely illustrates examples of care InstaCare does not cover.

You would be responsible for 100 percent of the cost of any of these and other preexisting conditions.

Please note, care that was covered under your previous InstaCare contract becomes a preexisting condition under your next InstaCare contract. If you purchase another InstaCare contract, you will not be covered for any illness or injury resulting from symptoms that you had during your previous InstaCare term. You will not be covered even if that illness or injury was covered under your previous InstaCare term.

MENTAL HEALTH SERVICES ARE NOT COVERED

InstaCare does not cover mental health services.

Key in-network providers and hospitals



Key providers:

- Allina Health Clinics
- Apple Valley Medical Center
- Aspen Medical Group
- Center for Diagnostic Imaging
- CentraCare Clinics
- Entira Family Clinics
- Fairview Clinics
- HealthEast Clinics
- HealthPartners Clinics
- Midwest Radiology
- Minnesota Gastroenterology
- Minnesota Oncology Hematology, PA
- Multicare Associates
- North Clinic
- North Memorial Clinics
- Olmsted Medical Center
- Park Nicollet Clinics

- Sanford Clinics
- St. Croix Orthopaedics
- St. Luke’s Clinics
- St. Paul Radiology
- Stillwater Medical Group
- Summit Orthopedics
- Twin Cities Orthopedics
- Winona Health

Key hospitals:

- Abbott Northwestern Hospital
- Amplatz Children’s Hospital
- Bethesda Hospital
- Fairview Lakes Hospital
- Fairview Northland Hospital
- Fairview Ridges Hospital
- Fairview Southdale Hospital
- Lakeview Hospital
- Maple Grove Hospital

- Mercy Hospital
- Methodist Hospital
- North Memorial Hospital
- Olmsted Medical Center Hospital
- Regions Hospital
- Sanford Hospitals
- St. Cloud Hospital
- St. Francis Regional Medical Center
- St. John’s Hospital
- St. Joseph’s Hospital
- St. Luke’s Hospital
- United Hospitals
- Unity Hospital
- University of Minnesota Medical Center, Fairview
- Winona Health
- Woodwinds Hospital



Key providers:

- Affiliated Community Medical Centers
- Avera Clinics
- Children’s Clinics
- Essentia Health Clinics
- Mayo Clinic
- Mayo Clinic Health System

- University of Minnesota Physicians

Key hospitals:

- Avera Hospitals
- Children’s Hospitals
- Essentia Health – St. Mary’s Hospital

- Hennepin County Medical Center
- Mayo Clinic – Methodist Hospital
- Mayo Clinic – St. Mary’s Hospital



*You’ll pay more out of pocket when you see a provider outside of the Blue Performance network in Minnesota or the BlueCard® PPO network outside of Minnesota.