



ACCOUNTABLE CARE ORGANIZATION PLAN DETAILS

Altru & You with MedicaSM

About Altru & You

Altru and Medica have a unique network that gives members quality care at a lower cost. Altru & You with Medica has more than 40 primary care clinics and 17 hospitals in northeastern North Dakota and northwestern Minnesota. Members can go to multiple specialty centers, including Altru Cancer Center, Altru Orthopedics & Sports Medicine, Sanny & Jerry Ryan Center for Prevention & Genetics, and Yorhom Medical Essentials.



What is an Accountable Care Organization?

Accountable care organizations (ACOs) are networks or teams of health care providers (such as clinics, hospitals, doctors, and specialists) that partner with Medica to make health care more efficient and improve the member experience. The network may be smaller than Medica's other open access networks, but the benefits are bigger and better.

ACOs deliver results

Costs — up to 20% cost savings compared to open-access products

Clinical quality — better member engagement and care coordination

Care — higher rates of satisfaction with care that focuses on quality and prevention resulting in healthier habits and better health

Consumer experience — 97% of members renew into an ACO product*

**Results based on 2022 enrollment*

ACO members also experience a reduced number of emergency room visits, fewer hospital readmissions, and greater use of affordable drug options.

Travel Program Network

When traveling outside of the Medica service area (Minnesota, North Dakota, South Dakota, and western Wisconsin), members are covered by the Travel Program Network, one of the country's largest travel networks. If members have children attending college outside the service area, they can use this network, too. Emergency care services for students seeking care outside the ACO service area but within Medica's service area will be covered at the in-network benefit level. For other health care services, they will need to access care from an ACO network provider for in-network benefits to apply.

The Altru & You with Medica experience

Our approach is simple: We deliver quality care while lowering the cost for members — all while providing exceptional customer service and support.

Convenient & quick access to care

Through many Altru Express access points, members can get quick access to walk-in clinics and online care options without having to make an appointment.

Online patient portal

With Altru's MyChart portal, members can:

- Access portions of medical records
- Chat with providers
- Make appointments
- Pay bills
- View most test results
- Ask for medication refills
- And more

Altru Orthopedics & Sports Medicine

Specialty programs include joint replacement, knee and hip replacement with the Mako Robotic-Arm, hand and shoulder surgery, and concussion management. [Altru.org/Ortho](https://www.altru.org/Ortho).

Variety of online care options

Members can connect with their doctor from their computer or mobile device for a virtual visit to treat a non-urgent problem. Or, go to their hometown health care center for a video visit with an Altru specialist at another location.

Direct access to specialists

Members may see any primary or specialty care provider in the Altru network without a referral.



When it comes to health care, everyone wants choices

If Altru & You with Medica is not the right fit for an employee, they have the option to choose Medica Choice[®] Passport, which is an open access plan that offers a large network of providers nationwide. Regardless of their choice, employees have access to quality care, and they can pick a plan that gives them the care, ease of use, and cost savings that they want.



Choose Altru & You with Medica

Clinics + hospitals

Minnesota

- Bagley
- Crookston
- East Grand Forks
- Erskine
- Fertile
- Fosston
- Greenbush
- Hallock
- Karlstad
- Northwood
- Oklee
- Roseau
- Thief River Falls
- Warren
- Warroad

North Dakota

- Cando
- Cavalier
- Cooperstown
- Devils Lake
- Drayton
- Dunseith
- Grafton
- Grand Forks
- Langdon
- Larimore
- Maddock
- McVille
- Park River
- Rugby
- Walhalla

Visit [Medica.com/AltruForEmployers](https://www.Medica.com/AltruForEmployers) to view a current and complete listing of providers and hospitals.



Have questions? We're here to help.

To learn more, contact your broker or Medica Sales at **1 (800) 371-1613** (TTY: **711**).