



Frequently Asked Questions on Healthcare Coverage

1. How do I know if I need to insurance for October?

If the ULP strike continues through October 1 or if you have not been returned to work as of October 1, your insurance coverage will only continue if you elect COBRA.

Before making any decisions, you should evaluate your need (or your family's need) for health insurance coverage during the strike and until you are returned to work. For example, if you or someone covered through your health insurance has an on-going medical condition that requires weekly or monthly care, you may want to consider COBRA, a spouse (or parent's) plan, or purchasing coverage through the private market. The same may true if you or someone covered through your health insurance is prescribed multiple, high-cost medications, is pregnant, or has a dependent that requires regular (weekly or monthly) care. For elective care that may be delayed or for simple doctor's visit, it may be more pragmatic to delay care, pay out of pocket for care, and backdate COBRA in cases of serious need for coverage.

In this event, you have a number of options, including continuing your coverage through COBRA; purchasing a health insurance plan through the private market (ie: MNSure or an insurance broker); enrolling on a spouse or parent's plan; or paying out of pocket for care

2. If you believe you need to enroll in COBRA, how does it work?

Allina is required to provide you notice within 14 days after loss of coverage (October 1, 2016) in which COBRA would apply. You are entitled to least 60 days to choose whether or not to elect to enroll in COBRA.

Please remember that you do not need to enroll in COBRA immediately following loss of coverage. With the ability to backdate your COBRA enrollment, you may wait until November to enroll should you need coverage (ie: hospitalization). Often times, if you need to seek care without health insurance coverage, paying out of pocket for care will be less expensive than COBRA premiums.

You may choose to enroll in COBRA coverage for yourself, as well as any spouse or dependents currently covered through an Allina Health sponsored health insurance plan. However, you are not required to elect coverage for each person you currently enroll in an Allina Health sponsored plan.

3. Does COBRA cover dental?

Nurses currently enrolled in dental plans through Allina Health will be presented with the opportunity to enroll in COBRA dental benefits when they are no longer eligible for dental coverage through their employer.

4. Can I continue my life insurance?

As with your health insurance, dental insurance, and flexible account, you will also receive notification of eligibility for a continuation of life insurance coverage. Allina will be required to provide you with notice of your ability to enroll within the same timelines as for those other eligible benefits.

5. If I am not covered by my Allina plan on Oct. 1 how does this impact the money in my HSA or FSA? How do I access this money?

Flexible Savings Accounts (FSA) will end on September 21, 2016. This will trigger an offer of COBRA coverage for your FSA. This is COBRA coverage different from the coverage you would enroll in for your health or dental insurance. You should receive information on how to enroll in COBRA coverage for your FSA sometime after October 1. You can still submit claims for dates prior to September 21, 2016.

Health Savings Accounts (HSA) is an employee-owned account through Wells Fargo and you will still have access to your balance. Allina will not make any further payroll deductions for this account during the strike.

6. Can I go on my spouse's (or my parent's) insurance?

You may have a right to enroll without waiting until the next open enrollment in other group health coverage. A nurse losing eligibility for group health coverage may be able to enroll in a spouse's or parent's plan (if the nurse is under 26 years old).

7. If I go on my spouse's insurance, can I go back on the MNA plans after the strike?

Check with your spouse's HR department concerning how many months you can purchase coverage for. In many situations you would be able to switch back to the MNA Allina plans during open-enrollment in November for coverage in 2017.

8. If I choose to go uninsured for a month or two, will I have to pay a tax penalty?

According to the ACA, anyone with a gap in health coverage of no more than 2 consecutive months can claim a "short gap" exemption and will not have to pay fines for a loss of healthcare coverage.

9. When can I buy coverage on MNsure?

Losing your job-based coverage is also a special enrollment event which may allow you to purchase a private insurance plan through the Minnesota Health Insurance Marketplace Exchange or through an insurance broker.

MNA will have MNsure navigators and an insurance broker available help those that need to enroll in private insurance plans. More information will be forthcoming on dates/times and locations.

10. Can I buy a short term health insurance policy?

A short term health insurance policy is better than going without insurance coverage entirely. However, you should know that these policies are typically "bare bones" policies that often exclude preexisting conditions and are for major medical expense.

11. Are there any other options for filling prescriptions?

There are a number of different options for low cost prescription and prescription assistance programs. Pharmacies, like Walgreens Prescription Savings Club, offer discounts on generic medications.

The Minnesota Department of Health also has additional information on low cost options for prescription drugs at <http://www.health.state.mn.us/clearinghouse/prescription.pdf>, including various websites that offer prescription assistance and free prescription drug discount cards, such as FamilyWize, Minnesota Drug Card and Ramsey County Rx card.

12. Is there a way to determine if I qualify for medical assistance?

Bridge to Benefits is a service that can determine if you or your children qualify for public services, including medical assistance. Visit <http://bridgetobenefits.org/>

13. Who should I contact with questions?

If you have more questions, please contact the MNA labor relations specialist for your specific facility.

ANW/PEI—Contact Francis Rojas at francis.rojas@mnnurses.org or (651) 414-2837

Mercy—Contact Susan Mason at susan.mason@mnnurses.org or (651) 414-2867

United—Contact Cassy Fogale at cassy.fogale@mnnurses.org or (651) 414-2846

Unity— Contact Susan Mason at susan.mason@mnnurses.org or (651) 414-2867