



## **Local Farmers Markets**

Farmers markets offer the freshest produce grown by families and farmers right in your own neighborhood. Find a market in your community, and learn when you can find fruits and vegetables in their peak seasons.

Good nutrition is an important part of any healthy lifestyle. Minnesotans are lucky to have access to more than 176 farmers markets around the state. Farmers markets are an excellent place to find fresh, healthy foods, often at lower costs.

Farmers markets also offer an opportunity for you to build connections to your community. Meet your local farmers, bakers, and craftsmen, and get to know where your food and produce comes from. Markets bring together a sense of community as you and your neighbors support local farmers.

The Minnesota Grown Program helps connect Minnesotans to farmers markets in their communities. Visit <a href="https://www.minnesotagrown.org">www.minnesotagrown.org</a> to search for a market in your area, or call **1-800-657-3878** to request a free copy of the Minnesota Grown Directory.

Many communities encourage healthy eating and work to improve access to nutritional foods so that everyone can make healthy, tasty meals. If you qualify for food assistance, check with your local food pantry, food shelf, or food bank to see if they offer tokens or vouchers for use at a farmers market.

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\$15 discount.

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South Country Health Alliance is a county-owned health plan that provides health care coverage for individuals eligible for government-funded programs in select Minnesota counties.

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## **Local Farmers Markets**

#### A Seasonal Look at Fresh Produce

When you visit your local farmers market, you are buying the freshest locally-grown produce around. Keep in mind that fruits and vegetables are in their peak season at different times of the year. Here's what to look for at your local farmers market each month.

Month	Fresh Produce	
May	Asparagus, rhubarb	
June	Asparagus, broccoli, radishes, rhubarb, spinach, strawberrie	
July	Beets, blueberries, broccoli, cucumbers, green beans, peas, peppers, radishes, raspberries, strawberries, summer squash	
August	Beets, blueberries, carrots, cucumbers, green beans, peppers, potatoes, radishes, summer squash, sweet corn, tomatoes	
September	Apples, broccoli, Brussels sprouts, cabbage, carrots, cauliflower, cucumbers, melons, onions, peppers, potatoes, radishes, raspberries, spinach, sweet corn, tomatoes, winter squash	
October	Apples, broccoli, Brussels sprouts, cabbage, carrots, cauliflower, onions, potatoes, pumpkins, spinach, winter squash	
November	Apples, carrots, cauliflower, onions, potatoes	

Source: Minnesota Grown, 2016

## 5 Common Car Seat Mistakes

Car seat safety is crucial for protecting your child during travel. Learn how to avoid these common car seat mistakes.

#### 1. Getting a used car seat without researching its history

If you're considering a used car seat for your child, make sure it comes with instructions and a label showing the manufacture date and model number. Do your research, and make sure it hasn't expired or been recalled. A car seat shouldn't be used if it is more than 6 years old. The car seat should have no visible damage or missing parts, and it shouldn't be used if it has been in a moderate or severe crash.

#### 2. Placing the car seat in the wrong spot

The safest place for your child's car seat is the back seat, away from active air bags. Air bags can cause serious or fatal injury to children riding in both rear- or forward-facing car seats. If you only use one car seat, place it in the center seat if possible, away from the side doors.

#### 3. Incorrectly installing the car seat or buckling up your child

Follow the manufacturer's instructions that comes with the car seat. Make sure the seat is tightly secured and facing the correct direction. There should be no more than one inch of movement from side to side or front to back.

#### 4. Using the car seat as a replacement crib

A car seat is designed to protect your child during travel. You shouldn't let your child sleep or relax in the car seat for long periods of time out of the car. Sitting upright in a car seat might compress a newborn's chest and lead to lower levels of oxygen. It can also cause digestive problems or create a flat spot on the back of your baby's head. In addition, a child can easily be injured by falling out of an improperly used car seat.

#### 5. Moving to other car seats too soon

Resist the urge to upgrade your child's car seat too soon. Wait until your child meets the correct age, weight, and/or height requirements before

moving to a forward-facing car seat or booster seat. Any time you get a new car seat, make sure to follow the manufacturer's instructions when you install it in your vehicle and buckle in your child.

#### Be Buckled™ Car Seat Program

South Country provides a free car seat to parents with eligible children. Car seats and a training session are available at your county's public health department. Learn more about Be Buckled<sup>™</sup> by calling Member Services at **1-866-567-7242** (TTY users call 1-800-627-3529 or 711).

Source: Mayo Clinic, 2014



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SCHA, 2300 Park Drive, Suite 100. Owatonna. MN 55060

Email: marketing@mnscha.org Website: www.mnscha.org

SeniorCare Complete and AbilityCare are health plans that contract with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in either plan depends on contract renewal.

#### Fraud, Waste, and Abuse

South Country believes it is the responsibility of everyone to report suspected fraud, waste, and abuse. You can report anonymously through our Report it hotline by calling 1-877-778-5463. You can also make a report at www. reportit.net. Username: SCHA, Password: Owatonna

General health information in The Connection is not intended to be a substitute for professional medical advice, diagnosis, or treatment. If you have any concerns or questions about specific content that may affect your health, please contact your health care provider.

South Country Health Alliance makes authorization decisions using evidence-based standards of care, medical necessity criteria, and the member's benefit coverage. South Country does not reward providers or other individuals for denying services to members, nor does South Country reward decisions that result in under-utilization of services.

# Choosing the Right Medication

Symptoms of mental illness can come from chemical imbalances in the brain. Medication works on these imbalances to reduce or relieve your symptoms.

Deciding on the right medication can feel overwhelming or confusing, but being actively involved in your treatment can make a real difference in your recovery. Talk honestly with your doctor, discuss your concerns, and learn about your options. You will be much more likely to come up with a plan that works well for you and the life you want.

Sometimes the only way to know if a medication is right for you is to try it. Take the medicine exactly as directed, and share with your doctor how you are doing with the treatment in case you need to make adjustments.

### What Mental Illness Feels Like

May is Mental Health Month, and South Country is raising awareness of the importance of speaking up about mental health.

If you've never experienced mental illness, it can be difficult to recognize the signs and symptoms in yourself. Understanding the signs of a mental illness and identifying how it feels can be confusing—and can sometimes contribute to ongoing silence or hesitation to get yourself help.

It's important to talk about how it feels to live with a mental illness. We know that mental illnesses are common and treatable, and help is available. But not everyone knows what to look for when they are going through the early stages. We all need to speak up early and in real, relatable terms so that people do not feel isolated and alone.

Speaking up allows you to share your point of view with people who may be struggling to explain what they are going through. By talking about your experience with mental illness, you can help others figure out if they too are showing signs and should seek help.

It can be easy to wish that mental health problems aren't real and to refuse to talk about your feelings. But mental illnesses are real, and the best chances for recovery come when we act early and address mental illnesses before they become severe. When you share your own experience with mental illness, you could be empowering others to become agents of their own recovery.

If you think you may be struggling with mental illness, talk to your primary care provider or your county's social or human services department to see if you are eligible for a mental health assessment. The first step to recovery starts with finding your voice and talking about life with mental illness.

Source: Mental Health America, 2016

## Live Your Life Well, One Day at a Time

**Connect with others.** Create connections with family and friends or seek additional assistance from a support group in your community. Try volunteering to meet new people and help others.

**Stay positive.** Practice positive and healthy self-talk, and avoid dwelling on the negatives. Collect sayings and photos that make you smile, or keep track of what makes you happy in a gratitude journal.

**Get active.** Exercise can make you feel better physically and mentally. South Country members ages 18 and older can join a participating gym and receive up to \$20 off their monthly membership fees.

**Get enough sleep.** Adults should get between seven to nine hours of sleep every night. Set a regular bedtime, cut back on caffeine, and relax with a book or a hot bath before bed.

**Eat well.** Don't skip meals, eat healthy snacks throughout the day (such as fresh fruit or nuts), and balance your diet to include the seven food groups.

**Get professional help if you need it.** Call Member Services at **1-866-567-7242** (TTY users call **1-800-627-3529** or **711**) for a list of mental health providers or information on behavioral health benefits.



## **Early Dental Habits**

A good start to oral health begins with the first tooth. Learn how to help your child develop healthy dental habits at an early age.

Oral health is an important piece of your overall health, for children as well as adults. Children's dental issues left untreated can lead to major problems, including significant pain, school absences, infections, and even death (Centers for Medicare and Medicaid Services, 2011).

Regular dental services are the best way for children to prevent dental problems, starting with their very first tooth. The Minnesota Department of Human Services (DHS) and Minnesota Department of Health (MDH) recommend that children see a dentist within six months after their first tooth appears, around 6 to 12 months of age. (See First Dental Visit to learn what you can expect at your child's first dental visit.)

Don't wait to go to the dentist until your child starts school or until there's an emergency. Get your child comfortable with healthy dental habits right away before there are problems.

Aside from scheduling regular dental visits, begin cleaning your child's mouth as soon as his or her baby teeth appear. Use just a rice-sized smear of fluoride toothpaste and brush your child's teeth thoroughly twice every day. This helps prevent tooth decay in between visits to the dentist.

Need help finding a dental provider in your area? South Country's Member Services can help you find a dentist or schedule an appointment. Call Member Services at 1-866-567-7242 (TTY users call 1-800-627-3529 or 711) for dental appointment scheduling assistance.

*Source: Agency for Healthcare Research and Quality* 

### First Dental Visit: What to Expect

The first dental visit for your child is mainly for the dentist to look at your child's mouth and check for healthy growth and development. It is also about your child becoming comfortable with dentist visits at an early age.

During the first dental visit, your dentist will most likely do the following:

- Make sure the teeth and gums are healthy
- Check for cavities
- See if your child is at risk of developing tooth decay
- Clean your child's teeth and give tips for daily care
- Discuss teething, pacifier use, or thumbsucking
- Discuss treatment, if needed, and schedule the next check-up

The dentist may also treat your child's teeth with fluoride varnish. Fluoride is a mineral that helps prevent cavities. Once their first tooth appears, children should begin receiving fluoride applications every three to six months at their dental appointments.

Fluoride applications are also offered by many county public health departments as part of their Child and Teen Checkup programs. Children ages birth-21 years can receive the fluoride varnish at no cost, up to four times per year under their South Country Health Alliance plan. Ask your public health nurse for more information.

### **Eye Care Benefits**

You might think your vision is fine or that your eyes are healthy, but visiting an eye care professional for an eye exam is the only way to really be sure. When it comes to common vision problems, some people don't realize they could see better with glasses or contact lenses. Without these aids, poor vision can negatively affect the development and quality of life in both adults and children. In addition, many common eye diseases often have no warning signs, but can be detected early during an eye exam.

South Country cares about our members' vision and eye health. Covered vision benefits include the following:

- One eye exam per year
- One new pair of eyeglasses every two years (not including damage, loss, or theft)
- Repairs to frames or lenses
- Tints or polarized lenses or contact lenses, all when medically necessary

To find a list of eye care providers in South Country's network, see our *Eye Care Provider Directory*. Call Member Services to request a copy of the directory or find it online at <a href="www.mnscha.org">www.mnscha.org</a> under "Find a Provider."

Member Services can also help you find an eye doctor or answer your questions about covered eye care services. Call 1-866-567-7242 (TTY 1-800-627-3529 or 711).

### Member Services Q&A

South Country can answer your questions about health care benefits, services, and other concerns. Here are some of the things our members have been calling us about lately.

#### Question: How does it work if I have other insurance?

**Answer:** Some members enrolled in Medical Assistance (MA) or MinnesotaCare may also have other insurance. This can include no-fault car insurance, workers' compensation, Medicare, other Health Maintenance Organization (HMO) insurance, or commercial coverage.

If you have other insurance, or if your other insurance changes, tell your county worker, MNsure worker, or South Country's Member Services *before* you get care. That way, we will be able to coordinate your benefits and payments with your other insurance. We will also let you know if you should go to a health care provider in South Country's network or a provider used by your other insurance.

#### Question: What if I have an emergency while traveling?

**Answer:** If you are out of town and have a serious health care emergency, call 911 or go to the nearest emergency room. If your condition is not lifethreatening, but you still need prompt medical treatment, you can also go to urgent care outside of South Country's service area.

When you arrive at the hospital, show your South Country member ID card, and ask them to call your primary care provider. Additionally, call your primary care provider as soon as possible after getting emergency care. Your provider will be able to recommend appropriate follow-up care and assist with managing your medical problem.

South Country does not cover emergency care, urgent care, or other health care services received from providers located outside the United States.

#### Question: How do I add an authorized representative?

**Answer:** Your authorized representative is the person you designate to handle affairs related to your health care services. This may be a family member, friend, caregiver, attorney, or another advocate.

You may have more than one authorized representative to act on your behalf. For example, a young member may have both parents assigned as authorized representatives. It is important that South Country knows if you wish for more than one person to act as your authorized representative.

If you need to appoint another authorized representative, call your Member Services to request an authorization form.

**South Country Health Alliance Member Services** 

1-866-567-7242 • TTY 1-800-627-3529 or 711 Monday-Friday: 8 a.m.-8 p.m. (Feb. 15-Sept. 30) 7 days a week: 8 a.m.-8 p.m. (Oct. 1-Feb. 14)

## Allergies and Asthma

Springtime can be miserable if you suffer from allergic asthma. Talk to your doctor about treatment options if your symptoms persist.

Each spring, trees, grass, and other plants release billions of tiny pollen grains into the air. These same allergens that give some people sneezing fits and watery eyes can cause an asthma attack in others.

Allergic asthma is the most common type of asthma. People with allergic asthma are extra sensitive to certain allergens, including pollen, dust mites, or mold. The immune system overreacts to these allergens and causes your airways to tighten and become inflamed.

Common allergy symptoms include itchy eyes, runny nose, and sneezing. However, people with allergic asthma may also have additional symptoms:

- Coughing
- Shortness of breath
- Wheezing
- Tightening of the chest

If you think you have allergic asthma, talk to your primary care physician. Your doctor can test you to see what causes your symptoms and create a treatment plan for you to prevent allergy-induced asthma attacks.

Your doctor may recommend allergy and asthma medications to improve your symptoms. These additional treatments go beyond what your inhaler can do to relieve problems caused by seasonal allergies.

Over-the-counter antihistamines or nasal sprays help to block your body's response to allergies. (Carefully read the packages. Some drugs may cause drowsiness.) If these don't help, your doctor may recommend allergy shots or other prescription medication. Talk to your doctor about your options to decide what treatment plan is right for you.

Source: WebMD, 2014



If you have diabetes, heart failure, or asthma, South Country's Step Up! For Better Health program can help you manage your condition.

Step Up! For Better Health focuses on you. Our registered nurses care about your wellbeing and have the tools to help you succeed. Through friendly telephone calls and educational materials, we help you manage your condition and start living your life fully. South Country nurses also help schedule appointments and find the right care from a doctor you can trust.

There is no cost to participate, and the program is completely voluntary and confidential.

Join the Step Up! For Better Health program today by calling toll-free at 1-866-722-7770 (TTY 1-800-627-3529 or 711).

## Stay Ahead of Seasonal Allergy Symptoms

#### Keep your windows closed.

Put a barrier between yourself and the outdoors by keeping your house and car windows closed. This simple solution will cut down the amount of pollen you breathe in.

#### Change your clothes.

If you've been outside during allergy season, try changing your clothes when you move indoors. You will limit your exposure to pollen and stop the spread of pollen in your home.

#### Keep it clean.

Pollen can attach itself to your clothes, hair, bed sheets, and even your pets. During allergy season, it's a good idea to keep these things as clean as possible. Shower, dust, and do the laundry more frequently than normal.



### South Country **Needs YOU!**

**Member Advisory Committee** Next MAC Meeting: Friday, June 10 10 a.m.-noon

As a South Country member, you have a voice, and you can make a difference in how your health care works.

We invite you to join the Member Advisory Committee (MAC)! Your feedback will help us be a better health plan.

The MAC offers South Country members and family of members an opportunity to share their health care experiences and offer ideas to help us improve our services for all members. We listen to what you have to say and use your feedback to better meet your needs.

The MAC meets four times a year at South Country's office in Owatonna. Interactive television (ITV) sites are also available in Sibley and Wabasha counties at their social services departments. South Country reimburses childcare and mileage expenses to those who attend MAC meetings.

If you would like to become a MAC member or get more information about the committee, call Member Services toll-free at 1-866-**567-7242** (TTY users call 1-800-627-3529 or 711). You can also email us at members@mnscha.org.

Join the Member Advisory Committee today!

## **Community Education**

Registration for summer classes and activities is open for your local Community Education program. Learn more about South Country's discount for members to participate in Community Education.

Many communities throughout the state of Minnesota offer Community Education programs for both children and adults. This summer, take advantage of Community Education in your area and register for a class.

#### **Children and Youth Programs**

Many Community Education classes and activities are created especially for children. Kids can stay creative and active all summer long by taking swimming lessons, trying out for a play, building a rocket, or visiting a museum, stadium, or zoo. Available classes and activities depend on what your community offers. Contact your local Community Education program to see what's available in your area.

#### **Adult Programs**

Community Education gives people of all ages the opportunity to learn and grow long after they're done with school. Adults can discover new interests and skills in a fun and productive setting while meeting other people in the community with similar interests.

Several communities also offer programs for adult learning. These classes are for people preparing for the General Education Development Diploma Test (GED) or simply looking to upgrade their skills in reading,

> writing, spelling, or math. Other communities also offer English as a Second Language (ESL) classes, as well as career training for adults looking to find a job.

#### **Community Education \$15 Discount**

South Country encourages members to stay active, keep learning, and try something new. As part of our Take Charge! Wellness Programs, we cover up to \$15 off the registration fee for most Community Education classes. This discount is offered

to all South Country members for up to five classes per year.

If you are interested in Community Education, call South Country's Member Services toll-free at 1-866-567-7242 (TTY users call 1-800-627-3529 or 711). They can help you access information and resources from your local Community Education program.





## Community Reinvestment Grants Spotlight

In November 2014, South Country Health Alliance awarded \$3 million to 17 organizations through our Community Reinvestment Grant program. We're taking a closer look at two of our grant recipients.



#### STEELE COUNTY

Steele County Clothesline \$30,000, 1 Year

The Steele County Clothesline in Owatonna provides free clothing and other household items to local residents in need. The grant funded their program and operational costs for one year.

The Clothesline is the only organization in Southern Minnesota that directly provides free clothing, shoes, and outerwear to people in need. They also provide other small household items, including sheets, towels, blankets, and dishes. Individuals and families with incomes at or below 200% of the Federal poverty level are eligible to receive items from the Steele County Clothesline.

Executive Director Maureen Schlobohm said the number of families the Clothesline serves is steadily increasing. The Community Reinvestment Grant allowed the Clothesline to hire new staff to meet this increasing need, as well as reach out and connect to other organizations in the community.

The grant is complete, but the Clothesline will continue to improve its services. Maureen said they are hoping to improve their ability to serve the community's Hispanic population in coming years.

Visit <u>www.steelecountyclothesline.com</u> to learn more about the Steele County Clothesline.



#### **MORRISON COUNTY**

Apple Tree Dental \$277,800, 2 Years

Apple Tree Dental established a new outreach dental clinic in Little Falls to serve South Country members and other Minnesota Health Care Program enrollees in Morrison County and its surrounding counties.

More than 5,000 South Country members in Morrison County currently struggle to find local dental care. The grant will help improve access to quality dental services in the community.

Apple Tree Dental created its new outreach clinic at St. Gabriel's Hospital in Little Falls and began seeing patients in April 2016. Apple Tree spent the first year of its two-year grant period studying the dental needs in Morrison County and developing the outreach program. During the second year, Apple Tree will focus on improving and increasing dental services for patients and determining if a permanent clinic location in Morrison County is necessary.

The grant helped Apple Tree fund its office lease, hire dental clinic staff, and purchase dental equipment.

The Apple Tree outreach clinic offers a wide range of preventive and restorative services to children, adults, and seniors in the community. The clinic is open several days each month and will expand hours based on need.



Since South Country Health Alliance began serving our first members in 2001, our path has not always been easy. Through the hard work and dedication from staff, county and provider partners, and community advocates, we have solved problems and overcome obstacles to remain a quality health plan option in our counties. Together, we have learned and adapted to the ever-changing health care landscape in order to meet the needs of our members.

But one thing has not changed: our unwavering commitment to our members and county partners. We are eager to work together to provide quality services that improve the health of our communities.

South Country continues to take steps to improve the customer service experience for our members. Our Member Services call center now takes calls for dental and chiropractic services, so members only need to call one phone number for questions about their health care benefits. Our friendly representa-

tives also help members find health care providers, schedule medical appointments, and arrange transportation when needed.

We have also brought case management services in-house to better meet the complex needs of some of our members. Case management provides assistance to members through communication, education, and access to the right services. This new program creates personalized plans to help members regain their health and access the health care supports they need.

South Country members have always had a voice in how their health plan works. This year, we created new opportunities to interact with members in a way that is easy and convenient to them. We launched the official South Country Health Alliance Facebook page, where we share useful information and important updates in real time. Additionally, our website redesign will improve communication with members by bringing forward the most helpful tools and making

it easier to find the information they're looking for. These opportunities will allow us to engage with members and open up a dialogue in ways we haven't been able to before.

Our determined efforts to improve services for members were reflected in our 4.5 Medicare star rating for SeniorCare Complete last year. We continue to perform above the state average in several member satisfaction measures, including overall rating of health plan and getting needed care. These surveys continue to provide valuable insight into our members' experiences so we can identify how to better meet their needs.

We know there are choices when it comes to your health care benefits, so on behalf of the entire team, I want to personally thank you for being a South Country Health Alliance member. Our priority is providing you with the very best in quality and service. As we move forward, we will continue to focus on community, focus on wellness, and focus on you, our member.



## Financial Statement Summary

South Country's capital and surplus grew by \$1.3 million in 2015, further building our financial strength for the protection of our members.

The following summary financial statement and overview is provided for our members' information. Complete audited financial statements are available upon request.

South Country receives its revenue from the Minnesota Department of Human Services and Medicare based on membership. We use this revenue to pay for our members' medical expenses. In 2015, South Country was charged \$218.3 million for members' health care expenses. This was 89% of total expenses. The remainder was spread between claim adjustment and cost containment expense, net cost of reinsurance, general administrative expense, and a reserve for future losses.

South Country had \$26 million set aside in claim liability reserves on its balance sheet on 12/31/15 for future member medical benefit payments. In addition to these reserves, South Country had Capital and Surplus of \$30.4 million. This Capital and Surplus exceeds the statutory net worth requirements of the State of Minnesota.

January - December 2015

### **2015 Summary of Financial Statements**

Balance Sheet			
Assets	\$	87,967,811	
Liabilities	\$	57,609,801	
Capital and Surplus	\$	30,357,910	
Statement of Revenues and Expenses			
Capitation Revenues		247,295,091	
Health Care Expenses			
Physician, Hospital, and Dental Expenses		192,415,103	
Pharmacy Expenses		25,917,639	
Total Health Care Expenses		218,332,742	
Net Reinsurance Expense		1,027,064	
Other Expenses			
Claim Adjustment and Cost Containment		10,637,446	
General Administrative Expenses		13,879,249	
Increase in Reserve for Health Contracts	\$	1,889,000	
Total Other Expenses	\$	26,405,695	
Operating Income		1,529,590	
Investment Income		68,322	
Net Income		1,597,912	



2300 Park Drive, Suite 100 Owatonna, MN 55060

Health, Wellness, or Prevention Information



### Find us on Facebook!

We're excited to use Facebook as a way to connect with our members. Follow along and keep up with the latest news, updates, and other important information from South Country Health Alliance.

We'll share useful health and safety tips and tell you about wellness events in your community. We will also give you the scoop on all the benefits and services we offer our members.

Facebook helps us focus on what's important, and at South Country, we're focused on YOU.

### South Country Health Alliance Member Services

1-866-567-7242 • 1-800-627-3529 or 711 (TTY for the hearing impaired)

8 a.m. - 8 p.m., M-F • All calls are toll-free

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

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

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Hubachiisa. Dokumentiin kun bilisa akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bibili.

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 qoraalkan, lambarka kore wac.

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

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LB3-0008 (3-13)