

The Connection

ANNUAL REPORT EDITION

**South
Country**
HEALTH ALLIANCE

Vol. 13, Issue 1 | May 2022



Now at our new
location!
6380 West Frontage Road
in Medford, MN.

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Celebrating 20 years!

South Country Health Alliance, Minnesota's first multi-county County-based Purchasing (CBP) health plan, has deep roots in our rural communities and is proud to be serving our Member Counties for the past 20 years!

Built on the belief that all health care is local, our CBP model was embraced by county social services and public health directors devoted to serving their rural communities. Counties were in search of a local alternative to state-run and commercial insurers, which they felt were too distant from rural life to be effective. In 1997, a law providing the counties this path was passed by the Minnesota State Legislature.

In late 2001, South Country was formed by our Member Counties to do what traditional health plans couldn't. To integrate care – to close the gaps in rural communities by bringing medical care and social support networks closer together. South Country is celebrating 20-years of going above and beyond and closing the gaps to serve the needs of our members in rural Minnesota.

We keep you, our member, at the center of everything we do. We focus on overall health and understand that health is more than medical care. It's also about having enough food, shelter, and social support. In fact, we designed our Community Care model, CareConnect, to support just this. By living and working closer together, South Country and its

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*Leota Lind,
South Country CEO*

South Country Plan Earns 5-Star Rating from Medicare



South Country Health Alliance is a county-owned health plan that provides health care coverage for Minnesota Health Care Program enrollees in 9 Minnesota counties.

Senior Management

Leota Lind

Chief Executive Officer

Dr. Timothy Miller

Medical Director

Scott Schufman

Chief Financial Officer

Stephanie Bartelt

Director of Community Engagement

Matt Hoenck

Director of IT and Analytics

William Lawrence

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The Centers for Medicare and Medicaid Services (CMS) recently released the 2022 Medicare Plan Finder information showing South Country Health Alliance's SeniorCare Complete (HMO SNP) plan earned a 5 out of 5-star rating, which is the highest rating possible. CMS uses information from member satisfaction surveys, plans, and health care providers to give overall performance star ratings to plans. A plan can get a rating between 1 and 5 stars. A 5-star rating is considered excellent. Only 74 of 471 similar plans across the United States earned a 5-star rating in 2022.

SeniorCare Complete is part of the Minnesota Senior Health Options (or MSHO) program, which integrates Medicare and Medicaid benefits into one seamless plan. People age 65 and older who have Medicare Parts A and B and Medical Assistance can voluntarily enroll in the plan if they live in the South Country service area. SeniorCare Complete covers medical, dental, and prescription benefits along with care coordination and other services.

"We've always been a highly rated plan, and a 5-star rating validates the hard work and dedication of our team and providers to improving the health of our senior members. It is an awesome accomplishment, and I'm very proud of the work we've done and will continue to do," says Leota Lind, CEO of South Country.

South Country Health Alliance is a county-owned health plan. It is a joint venture of 8 counties – Brown, Dodge, Goodhue, Kanabec, Sibley, Steele, Waseca, and Wabasha counties – to provide health care for county residents on Minnesota Health Care Programs.

For more information about South Country or SeniorCare Complete visit the plan website www.mnscha.org.

Celebrating 20 Years!

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partners keep everyone better connected. We can share the right help - making better use of the limited resources in each of our counties.

Throughout the years, we have continued to develop innovative programs and services to better meet the changing needs of our members. We continue our commitment to support our local providers and re-invest in our communities.

In teaming up with members, providers, counties and others, we can focus on helping our members live better lives, prevent illness, and respond effectively to health issues. Through creative problem solving, we search out ways to get member voices heard, ensure provider needs are met, and make the community healthier.

New Focus Studies and Chronic Care Improvement Projects

As a part of South Country's required quality improvement projects, we have developed two new focus studies and two new Chronic Care Improvement Projects (CCIPs) that began January 1st, 2022.

Focus studies are improvement projects where we "focus" our efforts to improve the health outcome of a specific set of members.

1. The Cervical Cancer Prevention Screening study encourages members ages 21 - 64 to go to their Primary Care Physician for routine prevention screenings for cervical cancer and to improve on early detection of cervical cancer.
2. The Chlamydia Screening study encourages members ages 16 - 24 who were identified as sexually active and who had at least one test for chlamydia during the measurement year, to go to their Primary Care Physician for routine screenings.

Chronic Care Improvement Projects:

1. Cancer Screenings for SeniorCare Complete works to increase the number of seniors who are up-to-date on their colorectal and breast cancer screenings for early detection.
2. Cancer Screenings for AbilityCare works to increase the number of AbilityCare members who are up-to-date on their colorectal and breast cancer screenings for early detection.

Our interventions try to educate members, providers, and care coordinators on the types of screenings and the benefits of completing them. We educate through direct mailings, trainings, Facebook posts, and South Country newsletters. We've created new Be Rewarded vouchers for mammograms, colon cancer screenings, and cervical cancer screenings where members can earn a gift card after receiving their screening and returning a completed voucher. South Country hopes to increase the percentage of our members going in for health screenings as recommended by their physicians.

If interested in learning more about the voucher program, contact Member Services at 1-866-567-7242. TTY users call 1-800-627-3529 or 711.



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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 Health Alliance does not reward providers or other individuals for denying services to members, nor does South Country Health Alliance reward decisions that result in under-utilization of services.

Dental Care for Every Stage of Life

No matter how old you are, oral health care is a key factor in whole-body health. Making good oral health habits part of a daily routine at an early age sets the stage for a lifetime of healthy teeth. Brushing two times a day, daily flossing, and regular dental visits will put you and your family on the path to wellness and give you a reason to smile.

Pregnancy

Dental care during pregnancy is safe and very important because pregnancy can affect the mouth in many ways:

- Hormone changes can affect your gums. Examples are bleeding, swelling, tenderness and sometimes overgrowth of gum tissue.
- Pregnant women have a greater chance of cavities due to morning sickness and changes to diet and home care.
- Poor oral health has been linked to premature birth, gestational diabetes, and preeclampsia.



Babies and Toddlers

- Baby teeth should be cared for because they help children chew, speak, and smile.
- Babies should have their first dental checkup after the first tooth comes in or no later than the first birthday.

- At dental checkups, besides checking for cavities or other problems, you will learn tips on how to clean your child's teeth at home and dealing with habits such as thumb sucking.
- Since baby teeth hold space for permanent teeth, if they are lost too early it can cause crowding or crooked teeth.
- Do not share spoons or forks with your child or clean their pacifier by putting it in your mouth, because you may transfer cavity-causing germs to your child.
- After the first tooth comes in, fluoride varnish treatments which can be done in public health, dental or medical settings, strengthen the outer shell of the teeth and can even reverse the start of cavities.



School-Aged Kids

- Cavities are the most common chronic childhood disease and result in more than 51 million missed school hours each year.
- Sealants, which should be put on permanent molars right after they come in, are quick, painless and can reduce the risk of cavities by 80%.
- When the permanent teeth are coming in between the ages of 6 and 12 the dentist will watch for signs of a "bad bite" (crowded, crooked teeth or jaws not meeting properly).
- Mouthguards can protect your child from damage to their teeth or jaws and should be worn when playing sports or other activities.

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- Continuing regular fluoride varnish treatments throughout childhood and beyond will make teeth stronger and help prevent cavities.



Adults over 60

- Brushing, flossing, and seeing your dentist regularly is just as important for you as it is for your grandchildren because the risk of cavities increases with age.
- Today about 75% of people over the age of 65 have kept some or all of their teeth, thanks to improvements in preventive care.
- The average age when people get mouth, throat, or tongue cancer is 62.
- If you have dentures it's important to clean your mouth and dentures daily, remove your dentures at least a few hours every day, and visit the dentist so they can check for problems and the proper fit.
- If arthritis causes problems with daily care, an electric toothbrush or other aids can help.

Adults

- Wisdom teeth usually come in between the ages of 17 and 21 and may have to be removed if there isn't enough room for them to come in.
- Bad breath has many causes but may be a sign of something more serious, like gum disease or infection.
- Chewing sugarless gum for 20 minutes after meals can help prevent cavities.
- Teeth that are sensitive to temperature or sweets can be treated based on what is causing it.
- Regular visits to the dentist may catch oral cancer early or even better, help change some harmful habits to lower your chance of developing it in the first place.
- Because one-third of cancer patients will develop a complication that affects the mouth, keeping up on dental care before, during, and after cancer treatments is a must.
- Water, especially if it's fluoridated, is the best drink for your teeth because it makes them more resistant to acid attacks which cause cavities.
- Over 500 medications have the side effect of dry mouth, which is not only uncomfortable but increases the likelihood of getting cavities.
- Half of adults over age 30 have some form of gum disease, which besides being the leading cause of tooth loss, has also been linked to heart disease, respiratory diseases, diabetes, and dementia.
- Quitting smoking now lowers your chance of gum disease, cavities, and slower healing after dental treatments.

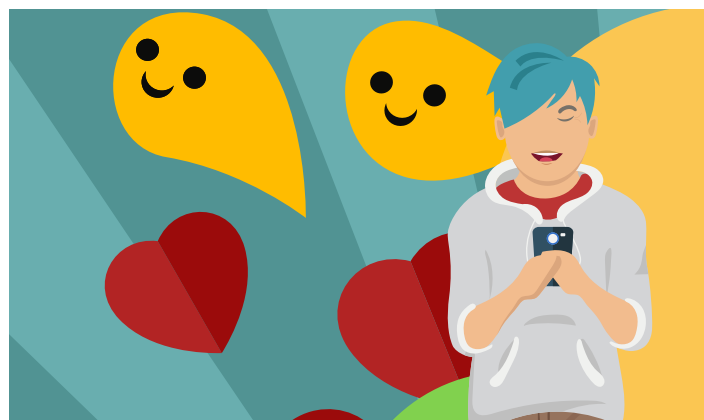
Now is the time to schedule your dental appointment! South Country members have coverage for at least two dental cleanings and checkups per year. SeniorCare Complete, MSC+, AbilityCare, SharedCare and SingleCare members may redeem a South Country *Be Rewarded* voucher to receive a \$25 gift card for completing a dental visit. Simply take the form, available on South Country's website, to your dental appointment for the provider to sign and then mail it in. For help locating a participating dental provider, call dental member services at 1-800-774-9049 (TTY 711).

Source: American Dental Association
(www.mouthhealthy.org)

Social Media's Impact on Children



Our kids are in trouble. Our kids are hurting. At a time when young people should be spending time with friends, socializing, laughing, and enjoying their youth, more and more adolescents are experiencing mental health symptoms. It is indeed a national health crisis. Depression, anxiety, and other mental health disorders are one of the leading causes of illness and disability among adolescents. 15% of youth experienced a major depressive episode in 2021. Over 60% of these individuals did not receive treatment. An even greater number of adolescents suffer from anxiety. The suicide rates among those ages 10 - 24 leaped 60% from 2007 to 2018 according to the Center for Disease Control and Prevention.



There are many factors that contribute to our mental health functioning including genetics, our diet, our environment, exposure to trauma and violence, and use of alcohol and drugs. The COVID-19 pandemic caused increased isolation, fear, and family stress which certainly contributed to a rise in anxiety and depression. Teenagers connecting with their friends is such an important part of their lives. The significant increase use of social media during the pandemic provided an opportunity for teens to communicate with their friends, but research is showing that social media also has a downside.

The average age at which a child opens a social media account is 12 ½ years old. As parents, we have a lot of influence over how our child at that age spends their time and with whom. We tend to know their friends and what they are doing. However, social media and

a smartphone opens our children to the influence of complete strangers, topics, and interactions that we likely have no knowledge about. A TikTok last fall encouraged our youth to steal and vandalize school property which resulted in thousands of dollars in damages to local schools.

Although the impact of social media is different for each person, overall, the more time a teenager spends on social media, the greater their risk of mental distress including isolation, alienation, depressive symptoms, concerns about body image, self-harm (like cutting behavior), hopelessness, and suicidal thoughts.

How does social media do this? For many adolescents, this time of their life is all about feeling like they belong, worrying about what others think about them, and being accepted. Social media can negatively impact their self-image when they compare themselves to the number of likes, friends, and followers of their peers. Before social media, a teenager might be aware of missing a party or social gathering, but with social media, the pictures of the party can increase those feelings of rejection and isolation. Scrolling through other people's lives might cause them to feel lonely, worthless, and hopeless.

The more a child is on social media, the more chances they have of being bullied or harassed. Social media can provide support and encouragement for people

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through difficult times, but it also can be a place where sharing can lead to increased vulnerability. A teen may share something personal, seeking support online, but instead gets teased, criticized, or mocked. This experience most certainly can contribute to feelings of isolation, anxiety, and depression.

Social media is also impacting our children's sleep. Technology keeps you awake. The artificial light stimulates the brain, making it difficult to fall asleep. Sleep deprivation contributes to increased anxiety, depression, and substance abuse.

What can we as parents do to help our children navigate the reality of life with social media? Thankfully, a lot:



- Learn about the programs and apps your kids are using.
- When possible, keep tablets and computers in common areas where you can watch while your child uses them.
- Create phone-free times within your family such as at dinner time and 60 minutes before bed. Take one day off from social media per week. Or try two. Have a policy that all phones are kept outside of bedrooms, to reduce the risk of sleep disruptions.



- When you talk with your child, put your phone down and ask them to do the same. It is hard to feel a relationship is important if the person is looking at their phone while talking to you.

- Monitor your child's screen time. Just like we need to know who a child's friends are, we need to know what they are seeing on social media. Let your child know that you love them and care about them and want to see what they are viewing in social media.
- Discuss what is okay and not okay to post online. Remind them that what is posted online stays online forever.
- Invite your children to talk with you if they have questions or concerns about what they see or experience through social media.
- Sexting is sending explicit sexual messages, photos, or videos through smartphones. Remind your child that photos and messages can be easily shared with others and make them vulnerable to bullying and shaming.
- When your child has social time with friends, encourage them to put their phones away to foster other forms of socialization.
- If your child is showing signs of anxiety or depression, talk to them about taking a break from social media. Start with a week or two weeks and then check-in to see if they feel differently.
- Be a good role model. How you use social media can set a great example for your child.

Communicating with your child is the most important thing you can do. This is a concerning time for our teens. As parents, we need to be available to them to help them navigate the risks of living in a technological age.

If you are concerned about your child's mental health, South Country has a Behavioral Health Department that can assist you with connecting with resources and services for mental health treatment. Please contact Member Services to be connected to a Behavioral Health Professional. At South Country, we believe caring for our mental health is just as important as our physical health.

New Health Promotions for 2022



Cervical Cancer Screening

Members ages 21 - 64 can get a \$25 gift card when they have a cervical cancer screening completed and return the completed vouchers.

Colorectal Cancer Screening

Members on AbilityCare and SeniorCare Complete can get a \$25 gift card when they complete a colorectal cancer screening through a fecal occult blood test, flexible sigmoidoscopy, colonoscopy, CT colonography, and/or a FIT-DNA test and return the completed voucher.

Mammogram

Members age 50+ who complete an annual mammogram and return the completed voucher can get a \$25 gift card.

Young Adult Well-care Visit

Members ages 16 - 24 can receive \$10 for completing a well-care (C&TC) visit and an additional \$15 when they complete a Chlamydia (sexual health) screening during that same C&TC visit for a total of \$25 and return of the completed voucher.

If interested in learning more about the voucher program, contact Member Services at 1-866-567-7242. TTY users call 1-800-627-3529 or 711.

Preventive Care

Preventive health care can help you stay healthier throughout your life. Yearly annual wellness visits or preventive care visits include a full checkup that is separate from other visits for sickness or injury. These visits focus on prevention, where a provider tries to detect potential health problems early through screening.

Your provider can provide the recommended screenings you should have based on your age, medical, family history, and lifestyle. South Country covers preventive care visits for children and adults for medical, dental and eye health. The frequency of preventive visits depends on age. Below are the visits frequencies recommended:

- Now is the time to catch up on preventive care visits that were been missed during the COVID-19 pandemic.
- Infants should routinely see a medical provider to ensure they are growing and developing. Visits should occur at 1 month, 2 months, 4 months, 6 months, 9 months, and 12 months. After the first tooth comes in, fluoride varnish treatments should be done to strengthen the outer shell of the teeth and can even reverse the start of cavities.

- Children and Adolescents should continue to routinely see a medical provider at 15 months, 18 months, 2 years, 2 ½ years, 3 years then annually thereafter.
- Adults should also have an annual preventive visit. Your provider will screen for diseases, discuss a healthy lifestyle, review your medications, and get you updated on needed vaccinations. They may also order medical tests for screenings.

To get the most out of your visit, you should:

1. Let the clinic know about specific concerns or needs when scheduling your preventive appointment to allow enough time to address them.
2. Share your health concerns early in the visit.
3. Bring all your medications and vitamins with you to the appointment.
4. Review your family health history.
5. Let your provider know if you are due for immunizations or screenings or ask about them.

2021 Financial Statement Summary

South Country's revenue increased by 16% to \$248 million in 2021, primarily due to a 13% increase in membership. This increase in membership was due, in part, to the continuous enrollment provisions under the Public Health Emergency. South Country's revenue included a reduction of about \$1.9 million due to contract provisions related with the risk corridor program. This program was established by the Minnesota Department of Human Services (DHS) in 2020 and continued in 2021. Health care claim costs increased 17% overall in 2021, driven by the increase in membership. This contributed to an overall net surplus of \$3.8 million for the year.

South Country receives its revenue from DHS and Centers for Medicare and Medicaid Services (CMS) based on membership. This revenue pays for our members' medical expenses. In 2021, South Country was charged \$222 million for members' health care expenses. This was 92% of total expenses. The remainder was spread between claim adjustment and cost containment expense, and general administrative expenses.

South Country had \$23.0 million set aside in claim liability reserves on December 31, 2021, for future member medical benefit payments. In addition to these reserves, South Country had capital and surplus of \$27.8 million.

This capital and surplus exceeds the statutory net worth requirements of the State of Minnesota in 2021. South Country's financial position as of 12/31/2021 reflects a Risk-Based Capital (RBC) level of 300%, one and a half times the regulatory requirement of 200% RBC. South Country's 2022 budget calls for a net surplus from operations.

2021 Summary of Financial Statements

January - December 2021

Balance Sheet	
Assets	\$62,390,785
Liabilities	\$34,520,998
Capital and Surplus	\$27,869,787
Statement of Revenues and Expenses	
Capitation Revenues <i>(net of \$1,904,108 Risk Corridor Due to State)</i>	\$248,236,372
Health Care Expenses	
Physician, Hospital, and Dental Expenses	\$186,957,431
Pharmacy Expenses	\$35,664,338
Total Health Care Expenses	\$222,621,769
Net Reinsurance Expense (Recovery)	\$2,164,327
Other Expenses	
Claim Adjustment and Cost Containment	\$6,326,841
General Administrative Expenses	\$13,259,563
Total Other Expenses	\$19,586,404
Operating Income (Loss)	\$3,863,872
Investment Income	\$6,899
Net Income (Loss)	\$3,870,771

1-866-567-7242, TTY 1-800-627-3529 or 711

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

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

သတိ။ ဤတွဲရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ်ဆိုပါ။

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請注意，如果您需要免費協助傳譯這份文件，請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သူဉ်ဟ်သးဘဉ်တက့ၢ်. ဝဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလီၤလၢတၢ်ကကျိးထံဝဲဒဉ်လံာ် တီလံာ်မိတခါအံၤန့ၢ်,ကိးဘဉ် လိတဲစိနီၢ်ဂံၢ်လၢထးအံၤန့ၢ်တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງ ໂທໂປຣໂປຊາບເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

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 (afcelinta) qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

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

Quick Reference Resources

Listed below are references to resources you have available.



Resource	What they do	Contact
Member Services	Call with benefit questions, get a new ID card, order plan materials, and more	Phone: 1-866-567-7242 TTY: 1-800-627-3529 or 711 Hours: 8 a.m - 8 p.m. M-F (<i>April - September</i>) 7 days a week (<i>October - March</i>)
EX Program	Tobacco Cessation help	Phone: 1-833-EXCOACH www.becomeanex.org/signup/SCHA
Nurse24	24 hour Nurse Advice Line	Check the back of your Member ID card for the number
RideConnect	Schedule a ride to a medical or dental appointment	Phone: 1-866-567-7242 TTY: 1-800-627-3529 or 711
Delta Dental	Help find a dentist or answer dental questions.	Phone: 1-800-774-9049

Community Care Connectors

Connectors are local South Country experts. Working either in the county public health or human service department, a Connector bridges the gap between medical services, public health, social services, and other community resources. They work together with South Country staff to provide support locally.

County	Contact	Phone Number
Brown County	Melissa Dallenbach	507-233-6816
Dodge County	Deb Harlow	507-635-6153
Freeborn County	Contact Member Services	See contact above
Goodhue County	Dana Syverson	651-385-6118
Kanabec County	Kelly Zaiser Erika Nelson	320-679-6478 320-679-6337
Sibley County	Erin Pauly	507-237-4326
Steele County	Kathy Hines	507-431-5766
Wabasha County	Andrea Bartz	651-565-5200
Waseca County	Kathy Hines	507-431-5766

TTY users can call 1-800-627-3529 or 711 for all the Community Care Connectors above.

Are you ready to quit tobacco for good?

GET ACCESS TO:



Online videos, exercises, and self-guided tools



Live-chat coaching from experts



Active online community



Nicotine patches, gum, or lozenges



Visit:

Go.TheEXProgram.com/SCHA
Call: 833-EX-COACH

Member Advisory Meetings

You, our members, are the heart of our company. We invite our members, family of members, and advocates to come and share their unique perspectives and experiences working with us.

Our goal is to understand the challenges and successes you have had getting and receiving health care in your area. By advocating for yourself, you are also helping others like you. Hearing about your experiences can help us better understand our member's perspective. Participants in these meetings are welcomed and encouraged to ask questions, provide feedback, and propose ideas to help us improve your health plan and better respond to your needs.

June 2022, we will be out in our communities, you can find us in: Kanabec County on Friday, June 3rd at Welia Health and the Kanabec County office in Mora from 10:30am - 11:30am; Goodhue County at the Cannon Falls Library Zoo Event on Tuesday, June 7th from 2pm - 3pm; and Sibley County on Tuesday June 14th at the Senior Expo in Arlington from 9am - 2pm. Fall meeting schedules and locations are still in development.

Updates will be available on the South Country website at <https://mnscha.org/members/member-advisory-committee/>. Look for South Country at your County Fairs this summer too! We partner with your local county public health/health services agencies.



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