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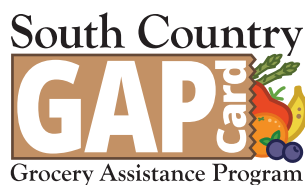
Grocery Assistance Program (GAP)

Are you enrolled in one of our Medicare Advantage programs, AbilityCare or SeniorCare Complete? If so, you might already be enjoying the benefits of our Grocery Assistance Program or GAP, a new additional benefit for 2025, which has received great feedback since its launch in January.

Here's how it works: AbilityCare or SeniorCare Complete members receive a GAP card by mail. Each card comes preloaded with a quarterly dollar allocation. These funds can be used to purchase eligible healthy foods at designated retailers, including Walmart (both in-store and online), Dollar Stores, Walgreens, and Instacart.

Some local grocery stores in our area don't accept the GAP card for groceries yet. We're working hard to get more stores to join. Please ask at your local store if they accept the GAP card.

continued on next page



Using the card is simple:



Activate your
GAP card



Visit a
participating
store



Shop for
eligible
healthy foods



Swipe your
GAP card first
to pay

Senior Management

Leota Lind
Chief Executive Officer

Dr. Timothy Miller
Medical Director

Scott Schufman
Chief Financial Officer

Kelly Braaten
Director of Community Engagement

Matt Hoenck
Director of IT and Analytics

William Lawrence
Director of Human Resources

Cheri Lewer
Director of Operations

Kim Worrall
Director of Health Services

Jeff Marks
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Scott Windschitl
Brown County

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Dodge County

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Goodhue County

Greg Krueger
Steele County

Don Springer
Wabasha County



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The success of this new benefit has been tremendous, but some members have reported issues at checkout with certain groceries. Here are some tips for using the GAP card:

1. Download the OTC Network app on your smartphone and scan the product barcodes while shopping. The app can tell you what products are eligible and what are not, what stores will accept the GAP card, and your account balance.
2. Cards MUST be activated prior to use.
3. ALWAYS use the GAP card FIRST when purchasing, then pay any remaining balance if needed.
4. If you encounter any issues, save the receipt and the product barcode from the item purchased for our member services team. While this might not help at the time of purchase, the details might help fix the issue for future purchases.
5. The Grocery Assistance Program is intended to provide healthy foods options. (For example, eggs are one of the top healthy items members are purchasing with this benefit.) While the program includes thousands of choices, some foods will be ineligible because they are not considered healthy options.

Meet Deb Harlow, Dodge County Community Care Connector

Community care connectors are county employees of public health or human services who work directly with South Country staff and with South Country members in their county. They are experts in South Country benefits and often the first point of contact for members who need help.

How long have you been a connector?

On and off for the past 11 years.

What does being a connector mean to you?

To be able to provide resources and supports for those enrolled in the health plan. To be able to be a “real person” for them to talk to and follow up with as needed.

What is the most fulfilling part of being a connector?

Feeling like you can make a difference, or can answer questions someone may have.

Describe ways you help South Country members:

I provide follow up after hospitalization to make sure our members are getting what they need to improve their situation and/or recovery. I let them know about benefits they may not be aware of. And I provide a resource for them about who to contact for any questions like billing or what is covered.

“I had a follow-up call for hospitalization and the member stated, ‘If it weren’t for this insurance I would not have been able to afford my medication and the care that I have been able to get for my health issues. South Country has been a godsend.’”





Leota Lind
Chief Executive Officer

**“Together we make
a real difference!”**

Health Care Coverage Focused on You!

South Country continues to be a fierce advocate for health and well-being of people living in rural Minnesota. I’m excited to share some of our progress and updates with you that showcase this.

Reinvesting in the communities in our service area has always been one of our goals when our financial conditions allow. In 2024, we selected 15 organizations as recipients of our Community Impact Program grants. In total, we provided a total of \$2.16 million in grant funds to support initiatives that will benefit South Country members and other community members and help address the challenges and health disparities of living in rural Minnesota. Additional information about this program and the grant recipients can be found in this newsletter and on our website.

Last year we launched a partnership with Delfina to provide an innovative care management platform for members during their pregnancy and 12 months postpartum. Members can use this resource through their smartphone or tablet to have access to doulas, nutritional counseling, mental health visits, classes and other resources. Members can sign up for the app through local county public health nurses, by calling member services or the South Country wellness support team. We have received positive feedback from those who have utilized the resource so far.

Nutrition plays a key role in one’s health. We were excited to introduce an additional benefit for our AbilityCare and SeniorCare Complete members in 2025 – our Grocery Assistance Program benefit. Members in these programs receive a card with a quarterly allowance that can be used to purchase healthy foods at participating stores. All of our additional and supplemental benefits for these programs can be found in our member handbooks on our website. Members can also speak with their care coordinator or call member services for more information.

I would like to thank our Member Advisory Committee for their input and feedback this past year to help us ensure we continue to meet the needs of our members. The committee is a great way to get involved and we are looking for additional members to join. Please see the article about the Member Advisory Committee in this newsletter for more information.

I would also like to thank our county partners, care coordinators, community care connectors, community partners, providers and South Country staff for their hard work and dedication in serving our members every day. Together we make a real difference in advancing the health and well-being of people in our rural communities and providing health care coverage that is focused on you!

South Country’s revenue decreased by 11% to \$242 million in 2024, due to a 19% year-over-year decrease in end of year membership combined with increased capitation rates paid to South Country on a per member per month basis.

The decrease in membership was due to the continuation of the disenrollment process when the continuous enrollment provisions under the national public health emergency ended mid-year 2023. South Country’s revenue included a reduction of about \$1.7 million related to federal minimum loss ratio requirements in its contract provisions. Health care claim costs increased 3% overall in 2024, driven primarily by higher medical and dental costs. Investment income earned on cash balances contributed nearly \$4.5 million due to continued higher interest rates. These contributed to an overall net loss of \$21.1 million for the year when combined with the establishment of a premium deficiency reserve of \$11.4 million related to contract year 2025.

South Country receives its revenue from the Minnesota Department of Human Services and Centers for Medicare & Medicaid Services based on membership. This revenue pays for our members’ medical expenses. In 2024, South Country was charged \$234 million for these health care expenses. This was 91% of total expenses. The remainder was spread between claim adjustment and cost containment expense and general administrative expenses.

South Country had \$20 million set aside in claim liability reserves on our balance sheet at December 31, 2024, for future member medical benefit payments. In addition to these reserves, South

2024 Summary of Financial Statements

January - December 2024

Balance Sheet

Assets	\$87,183,049
Liabilities	\$36,375,699
Capital and Surplus	\$50,807,350

Statement of Revenues and Expenses

Capitation Revenues (net of \$1,669,332 Federal MLR Due)	\$242,662,465
Health Care Expenses	
Physician, Hospital and Dental Expenses	\$193,939,460
Pharmacy Expenses	\$40,294,800
Total Health Care Expenses	\$234,234,260
Net Reinsurance Expense (Recovery)	\$1,067,744
Other Expenses	
Claim Adjustment and Cost Containment	\$6,716,208
General Administrative Expenses	\$14,794,528
Total Other Expenses	\$21,510,736
Increase in Reserves for Health Contracts	\$11,422,000
Operating Income (Loss)	\$(25,572,276)
Investment Income	\$4,493,858
Net Income (Loss)	\$(21,078,418)

Country had capital and surplus of \$50.8 million. This capital and surplus exceed the statutory net worth requirements of the state of Minnesota in 2024. South Country’s financial position as of December 31, 2024, reflects a risk-based capital (RBC) level of 555%, more than two- and one-half times the regulatory requirement of 200% RBC. South Country’s 2025 budget calls for a break-even contribution from operations.

South Country Health and Wellness Rewards

South Country has new and returning wellness rewards where members can earn a gift card after receiving their screening and turning in their completed voucher. South Country wants to increase the percentage of our members going in for health screenings as recommended by their provider.

You can get these vouchers by calling member services at the number listed below or download and print individual vouchers from our website at www.mscha.org. Complete these important preventative care services to earn a reward!

2025 Wellness Rewards:

\$75 rewards:

- Prenatal care;
- Postpartum care between seven and 84 days after delivery; and
- Infant checkups before 15 months of age.

\$50 rewards:

- Childhood immunizations by your child's second birthday; and
- Immunizations for adolescents by 13 years of age.

\$25 rewards:

- Lead test, one between 9-18 months and again between 18-30 months of age;
- Well-child visits, two between 15 and 30 months of age;
- Chlamydia testing;
- Cervical cancer screening, for ages 21 to 65;
- Breast cancer screening, for ages 40 and older;
- Colorectal cancer screening, for ages 45 and older;
- Preventive dental care; and
- Diabetes blood glucose (HBA1c) test.

For more information about vouchers or these additional benefits, please call member services Monday through Friday from 8 a.m. to 4:30 p.m. at 1-866-567-7242 and TTY 711 or through your preferred relay service. These calls are free. You can also visit our website at www.mnscha.org.

Other benefits you may be eligible for are:

- Delfina Program, for members that are pregnant or up to one year postpartum;
- Be Buckled, earn a free car seat;
- Early childhood family education;
- Pregnancy and childbirth education classes;
- Free breast pump;
- Community education; and
- Be Active, earn discounts toward health club memberships.



Take our Survey! <https://www.mnscha.org/members/wellness-programs/take-charge-survey/>



Quality Improvement Projects

As a part of South Country's quality improvement projects, we have three focused studies, two performance improvement projects (PIPs) and two chronic care improvement projects (CCIPs) in 2025.

Focused studies:

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

Cervical cancer prevention screening – In this focused study we are working to get members ages 21-64, or as recommended by a provider, in to see their primary care physician for routine prevention screenings for cervical cancer and to improve on the early detection of cervical cancer.

Chlamydia screening – In this focused study we are working to get members who were identified as sexually active to complete a test for chlamydia screening annually and to consult their primary care physician for other recommended routine prevention screenings.

Performance improvement projects:

South Country is engaged in two performance improvement projects. The first PIP focuses on addressing the comorbidities of diabetes and depression for the seniors in Minnesota Senior Health Options (MSHO) & Minnesota Senior Care

Plus (MSC+) products and the Special Needs Basic Care (SNBC) populations. The second PIP is aimed to promote a "Healthy Start" for Minnesota children in the Prepaid Medical Assistance Program (PMAP) and MinnesotaCare populations by focusing on and improving services provided to pregnant people and infants.

Chronic care improvement projects:

Cancer screenings for members — These projects work to increase the number of members who are up to date on their colorectal and breast cancer screenings for early detection and to increase the percentage of our members going in for health screenings as recommended by their providers and physicians.

South Country collaborates with providers and various external stakeholders on various projects and initiatives and is always open to new collaborative ideas and approaches to support our members' health and wellness. Please feel free to reach out at any time if you would like to discuss opportunities to work together or would like to provide feedback or input.

Want to learn more about South Country's Quality Program? <https://www.mnscha.org/about-us-a/our-committment-to-quality/>

South Country Cares Community Impact Program

In 2024, South Country Health Alliance announced that it would be giving \$2.16 million in grant funds through its South Country Cares Community Impact Program. Since then, we have awarded that money to 15 different organizations all dedicated to serving their communities and addressing the challenges and health disparities of individuals living in rural Minnesota.



South Country is a county-owned health plan. Through partnerships with public health, social services, and local health care providers and organizations, South Country supports accessible, quality health care for enrollees in Minnesota’s publicly funded health care programs. South Country is dedicated to reinvesting in our communities. These initiatives will not only benefit South Country members, but the community at large!

Reinvestment in the community has always been a hallmark of South Country’s mission. The grant funds were provided to the recipients at the beginning of 2025. These grants will bring South Country’s community reinvestment funding to over \$24 million since its inception. We are proud to support these organizations and their missions!

Photos clockwise:
CARE Clinic, Hispanic Outreach of Goodhue County, Blooming Prairie Parks, Sibley County Food Shelf, NUMAS Haus, NAMI Minnesota, Heart of New Ulm.

2025 Community Impact Grants

Organization	Counties Served	Focus Area(s)	Grant
Blooming Prairie Parks	Steele	Overall Wellbeing	\$50,000
CARE Clinic	Goodhue and Wabasha	Behavioral Health and Dental	\$200,000
Community Pathways of Steele County	Dodge, Steele and Waseca	Food/Clothing Insecurity and Homelessness	\$75,000
Elder Network	Dodge	Social Isolation and Behavioral Health	\$165,000
HealthFinders Collaborative	Dodge, Steele and Waseca	Behavioral Health	\$174,000
Heart of New Ulm	Brown	Behavioral Health and Social Isolation	\$4,500
Hispanic Outreach of Goodhue County	Goodhue and Wabasha	Cross-cultural Advocacy/Support and Social Isolation	\$208,021
Hope and Harbor	Goodhue	Homelessness and Social Isolation	\$250,000
Let’s Smile	Steele and Waseca	Dental	\$130,000
NAMI Minnesota	All Counties	Behavioral Health	\$129,771
NUMAS Haus	Brown	Homelessness and Behavioral Health	\$250,000
Oak Hill Community Connections	Dodge, Steele and Waseca	Behavioral Health, Food/Clothing and Homelessness	\$75,000
Lighthouse of Southern MN	Dodge, Steele and Waseca	Homelessness	\$160,000
Sibley County FoodShare	Sibley	Food Insecurity and Social Isolation	\$250,000
Wabasha Area Food Share	Wabasha	Food Insecurity	\$38,708

Total Awarded for 2025 \$2,160,000

South Country 2025 Events Calendar

Stop by and visit with us at these events! South Country staff will be available to talk with you and answer any questions you may have.

July 9-13 Waseca County Fair

July 16-20 Dodge County Fair

July 30-Aug. 2 Wabasha County Fair

July 30-Aug. 3 Sibley County Fair

August 5-9 Goodhue County Fair

August 6-10 Brown County Fair

August 12-17 Steele County Fair





Doctor On Demand

Connect to a virtual visit with Doctor On Demand for Urgent Care and Mental Health

Getting health care quickly in rural communities can be challenging. Doctor On Demand is a new telehealth option for South Country Health Alliance members. Doctor On Demand is a convenient solution for both urgent care and mental health appointments from your computer, tablet or phone in the comfort of your own home.

- Make a mental health appointment with a Doctor On Demand virtual care provider. Waiting times are typically only a few days - choose from psychiatry or mental health counselors. Behavioral health visits have zero copay.
- Make an urgent care appointment anytime, 24 hours a day, seven days a week. Select "Next Available" and wait in the "virtual line" or schedule an appointment. The wait time for next in line is often under 15 minutes. Get immediate care for conditions like cold, flu, infection, rash, earache, cough, congestion, allergy, pink eye, urinary tract infections, and more. Try this to avoid unnecessary visits to the emergency room.

Getting started with Doctor on Demand:

Create an account using the following steps:

1. Visit the Doctor On Demand website at (www.doctorondemand.com) or download the app in the App Store or Google play store Doctor On Demand®: Telehealth App.
2. Click on the "Sign Up" or "Join Now" button to create an account.
3. Enter your email address, date of birth, password, and agree to Doctor On Demand's membership terms and select "Create Account".
4. Enter your personal information and select "Continue".
5. Select South Country Health Alliance as your health insurance and enter your member ID number. Submit and begin using Doctor On Demand.

Online doctors available 24/7.

We're here for your cold & flu, prescription refill, covid treatment, mental health, and so much more.

Provider
SPOTLIGHT



Other tips for Doctor on Demand:

- Adults with MinnesotaCare will be required to pay a copay up front on the app; all other plans have a zero copay.
- Parents accessing Doctor On Demand for someone under 18 will need to create an account for themselves, then add a child to the account by selecting "Get care" "Let's go" on the app and then select "Add child".
- Prescriptions will be sent to the pharmacy of choice in your local area.
- If lab work is required for treatment, Doctor On Demand will recommend contact with a primary care provider to schedule an appointment. For an X-ray Doctor on Demand will recommend in-person care.

Member Advisory Committee (MAC)

Join the Member Advisory Committee!

Would you like to have a say in how your health care coverage works for you? Your experience as a member of South Country helps us understand the successes and challenges you have in your local health care settings and within your rural communities. By advocating for yourself or other family members, you are helping others like you. You will make new acquaintances and friends by sharing your experiences with other committee members. Our mission at South Country is to respond to the needs of our members, and you can help. Join the Member Advisory Committee! Every other month meetings are in-person or virtual at our service area counties. We will also come to you. For more information, you can visit www.mnscha.org/members/memberadvisorycommittee or contact our community engagement team by emailing communityengagement@mnscha.org.





EX Program Tobacco Cessation

The EX Program is a free digital program to help you quit smoking, vaping, or any type of tobacco. EX Program provides personalized support, unlimited live chats with tobacco treatment experts, and free quit medication delivered directly to your home, all at no cost to you.

Plus, you'll get 24/7 support from a thriving online community of people just like you. EX Program is your go-to guide on your quit journey and has already helped millions on path to quitting success.

EX Program is available for FREE for all South Country Health Alliance members.



EARN POINTS
LIVE HEALTHIER
GET \$50

ONLY UNTIL
12.31.25

START NOW!



Act now and sign up! Earn 1,000 points by December 31, 2025, to receive a \$50 gift card!

Must be currently enrolled with South Country to qualify. Promotion limited to the first 100 members who earn 1,000 points. Only one reward per member per year.

Visit [GO.EXProgram.com/scha](https://go.exprogram.com/scha) or call 1-833-EXCOACH (1-833-392-6224) to get started!

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 (April - September) 7 days a week (October - March)
EX Program	Tobacco cessation help	Phone: 1-833-EXCOACH www.becomeanex.org/signup/SCHA
24 Hour Nurse Advice Phone Service	Confidential, reliable health information from experienced nurses	Check 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: 1-866-398-9419

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, human 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
Goodhue County	Dana Syverson	651-385-6118
Sibley County	Christina Audette	507-237-4040
Steele County	Kathy Hines	507-431-5766
Wabasha County	Ashley Lang	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.

Truth Initiative's Digital Quit Nicotine Program: EX Program

EX Program is the go-to guide on your quitting journey for people who smoke or use e-cigarettes, or any kind of tobacco. EX Program has daily text messages, interactive website, and dedicated community full of experts and experienced quitters will support you every step of the way, available for anyone ages 13+.

Enroll at exprogram.com or text EXPROGRAM to 88709

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.

ဟ်သ့ဟ်သးဘဉ်တက့ၢ်. ဖဲန့ၢ်လိာ်ဘဉ်တၢ်မၤစၢၤကလိလၢတၢ်ကကျိးထံဝဲဒၣ်လံာ် တိလံာ်မိတခါအံၤန့ၢ်,ကိးဘဉ် လိတဲစိနီၣ်ဂံၢ်လၢထးအံၤန့ၢ်တက့ၢ်.

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

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງ ໂທໂປທີ່ໝາຍເລກຂ້າງເທິງນີ້.

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.



Fraud, Waste and Abuse

South Country is committed to identifying, preventing, correcting, and reporting fraud, waste and abuse.

Some of the most common forms of health care fraud are:

- Medical identity theft
- Billing for unnecessary services or products.
- Upcoding or billing more for services than were provided.
- Kickbacks for referrals.

As a member you can help prevent fraud, waste, and abuse by keeping track of who provided your health care services, what services you received, when you received the services, and where the services took place.

If you are aware of or suspect fraud, waste, or abuse, you may report it in the following ways:

- To the South Country compliance department by sending an email to compliance@mnscha.org.
- Anonymously to South Country through our Report it hotline by calling 1-877-778-5463 or online at www.reportit.net (Username: SCHA, Password: Owatonna).

Member Services Monday through Friday from 8 a.m. to 4:30 p.m. at 1-866-567-7242 and TTY 711 or through your preferred relay service. These calls are free.

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South Country Health Alliance
6380 West Frontage Road Medford, MN 55049

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 program to provide benefits of both programs to enrollees. Enrollment in either plan depends on contract renewal.

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.

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

Special Needs BasicCare Service Accessibility Survey

As part of our contract with the Minnesota Department of Human Services, we conduct service accessibility surveys to assess and make continuous improvements.

In 2024, we surveyed our primary care, home care, dental and emergency department providers in our service area. The survey focused on understanding the training staff are provided in working with people with disabilities or special health care needs. The full results of the survey are available on our website under the AbilityCare, SingleCare and SharedCare program pages.

After reviewing the survey results, South County is working on developing educational resources for providers to enhance the understanding of our Special Needs BasicCare programs and other information and resources to help provide best care for our members in these programs.

Follow South Country Health Alliance on  Facebook and  Instagram for:

- **South Country news**
- **Health and wellness tips**
- **Community events**

