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New for 2026: The Over-the-Counter (OTC) Benefit



Helping you stay healthy - every quarter

Are you enrolled in one of our Medicare Advantage programs? As a **SeniorCare Complete** or **AbilityCare** member, South Country Health Alliance (South Country) is pleased to offer an OTC supplemental benefit in 2026 designed to make it easier and more affordable for you to take care of everyday health needs.

This benefit gives you money each quarter to purchase common health and wellness items at stores you already know and use.

Here is how it works

Your OTC card is automatically mailed to you. Your benefits are loaded onto this card each quarter and you will use the same bright yellow card throughout 2026 as long as you are enrolled. The information mailed to you provides details on how to activate your card and participating in stores and online retailers. Many members are purchasing from Walmart and [Walmart.com](https://www.walmart.com), but those are not the only retailers.

You will receive \$90 each quarter; the benefit is automatically loaded onto your OTC card. You may purchase a wide range of approved health related items, including:

- Pain relievers (such as acetaminophen or ibuprofen);
- Cold, flu, and allergy medicines;
- Antacids and digestive health products;
- Vitamins and supplements;
- First aid supplies; and
- Oral care items (including electric toothbrushes).

Eligible items must be on the approved OTC list.

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Senior Management

Leota Lind

Chief Executive Officer

Dr. Timothy Miller

Medical Director

Scott Schufman

Chief Financial Officer

Jeff Marks

Compliance Officer

Kelly Braaten

Director of Community
Engagement

Matt Hoenck

Director of IT and Analytics

William Lawrence

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Dodge County

Brad Anderson

Goodhue County

Greg Krueger

Steele County

Doug Christopherson

Waseca County

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Try the mobile app

You can check participating locations, eligible products, and your balance online or through a mobile app.

- Visit [MyBenefitsCenter.com](https://www.MyBenefitsCenter.com).
- Download the OTC Network mobile app.

A little help goes a long way

This 2026 OTC benefit is just one of the ways South Country supports your health, independence, and wellbeing, making everyday health essentials easier to afford.

For more information on this benefit and additional supplemental benefits (eye lens upgrades, porcelain dental crown coverage, exercise savings, a personal emergency response system, home delivered meals, and home and bathroom safety devices and modifications) call Member Services Monday through Friday, 8:00 a.m. to 4:30 p.m. 1-866-567-7242 and TTY 711 or through your preferred relay service. These calls are free. Your care coordinator is also available to help.

Prevent Fraud, Waste, and Abuse

South Country investigates all reported concerns to help protect our members and make sure health care services are provided correctly. Members play an important role by staying informed and speaking up when something doesn't seem right.

You can help by keeping track of who provided your care, what services you received, any tests or follow-up visits that were ordered, and when and where you received care. It's also important to protect your personal information. Only share your member ID card or number with your doctor, clinic, hospital, or other health care providers. Be cautious of unexpected calls or texts asking for health or personal details.

If you notice a problem, such as being billed for services you did not receive or being offered care you don't think you needed, please report it. You can contact South Country's compliance department at (507) 431-6068 or email compliance@mnscha.org. You may also report concerns anonymously through the **Report It! Hotline** by calling 1-877-778-5463 or visiting www.reportit.net (username: **SCHA**, password: **Owatonna**).

Understanding Cannabis Risks

Recreational cannabis, also called marijuana, became legal for adults in Minnesota in 2023. Today's cannabis products are much stronger than in the past. Because of this, South Country wants members to understand some of the health risks linked to cannabis use.

Across the United States, accidental cannabis-related poisonings in children and teens are increasing. Many cannabis products, such as gummies, chocolates, and baked goods, look like regular snacks or candy. Young children cannot tell the difference and may eat them by mistake. High-potency cannabis can make children very sick. Symptoms may include extreme sleepiness, confusion, vomiting, or trouble breathing. In some cases, children need emergency medical care.

Cannabis-induced hyperemesis syndrome, or CHS, is a condition that has led to more emergency room visits in recent years. CHS can happen in people who use cannabis often over time. It causes severe

stomach pain, nausea, and repeated vomiting that can lead to dehydration. Hot showers may give short-term relief, but the only way to stop CHS is to stop using cannabis.

Cannabis can also negatively affect mental health. While some people feel short-term relief, regular use may increase anxiety, panic, depression, or confusion. Teens and young adults may face higher risks because their brains are still developing. About 30% of people who use cannabis may develop dependence.

To help keep families safe, store cannabis in a locked container, out of sight and out of reach of children. Talking openly with family members about these risks can also help prevent harm. The Minnesota Department of Health has resources to help parents talk with their kids about cannabis:

<https://www.health.state.mn.us/communities/cannabis/materials.html>.

Dental Pain: Choosing the Right Place for Care

A toothache can be stressful and it's natural to want fast relief. Many people think the emergency department (ED) is the best place to go. But for dental problems like toothaches, cavities or infections, the ED often isn't the best solution.

Why the emergency department isn't ideal for dental problems

EDs are designed to treat serious injuries and medical emergencies. Most hospitals do not have dental providers on staff. This means that when someone visits the ED for a dental issue they may only receive temporary relief, such as pain medication or antibiotics. The underlying problem, like a cavity or abscess, still needs treatment from a dentist.


Without follow up dental care symptoms can return and sometimes worsen, leading to repeat ED visits, ongoing discomfort and the spread of infection.

Dental care is the best long-term solution

Seeing the dentist as soon as possible helps treat the cause of pain or infection, prevent future problems, and avoid repeat emergency room visits. That's why it's important to keep up with dental care even when your mouth feels fine. Regular dental checkups can catch issues early before they become painful or urgent.

If you or a family member has dental pain that is not caused by an injury, call your dentist first. If you don't have a dentist, contact Dental Member Services for help finding one.

Let's work together to prevent unnecessary emergency room visits and ensure you get the right care at the right place to keep you healthy now and in the future. If you need help finding a dentist or have questions about dental benefits, please do not hesitate to call our Dental Member Services at 1-866-398-9419 (TTY users call 711).



“Thank you for trusting us with your health coverage.”

Leota Lind
Chief Executive Officer

Local. Responsive. Reliable. That is more than a saying at South Country Health Alliance. It is how we work every day for the people and communities we serve across rural southern Minnesota.

This past year brought both progress and uncertainty. Across Minnesota, there has been a lot of change in Medicaid, also known as Medical Assistance. New rules and policy discussions are creating challenges for the program and for the people who rely on it. We know that even talk of change can feel stressful, especially when health care is involved.

I want you to know that South Country is paying close attention. We are working closely with our county partners, providers, and state partners to stay informed and plan ahead. Our focus remains the same: making sure our members can get the care and support they need.

Even with these challenges, we made meaningful progress this year. I'd like to share a few highlights that reflect the progress we have made together in our communities.

Reinvesting in the communities we serve has always been important to us. In 2025, we awarded Community Impact Program grants to 15 organizations. These projects support health, stability, and wellbeing, not just for South Country members, but for entire communities across our service area. More information about the program and the grant recipients is available on our website.

In 2026, we were excited to welcome over 6,000 additional members to our Families and Children Program. Our overall membership is now over 26,000 members strong. This growth strengthens our ability to invest in programs and services that matter to members now and in the future.

We were also excited to offer a new benefit for AbilityCare and SeniorCare Complete members in 2026: our Over-the-Counter (OTC) Program benefit. Members in these programs receive a card with a quarterly allowance that can be used to purchase eligible over-the-counter items at participating stores. Details on this and other supplemental benefits are available in the member handbooks on our website. Members can also talk with their care coordinator or call Member Services with questions.

Thank you to our Member Advisory Committee for sharing their time and feedback this past year. Your voices help guide our work and keep us focused on what matters most. The committee is a great way to get involved, and we are currently looking for additional members to join. Please see the article in this newsletter for more information.

None of this work happens without strong partnerships. Thank you to our county partners, care coordinators, community care connectors, community partners, providers, and South Country staff. Your dedication is what makes this work possible. Together, we are making a real difference in advancing health and well-being in our rural communities - and providing health care coverage that is focused on you.

To our members, thank you for trusting us with your health coverage. While the Medicaid landscape in Minnesota continues to change, our commitment to you does not.

As we look ahead to the next few years, our priorities are clear. We are focused on protecting access to care, strengthening our local provider network, and continuing to support members as changes occur across the health care system. We are also committed to being responsible with public dollars so South Country can remain strong and stable for the long term. Everything we do is guided by one goal: making sure our members get the care and support they need, close to home.

South Country's revenue decreased by 8% to \$221 million in 2025, due to a 15% 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 primarily to the exit of Kanabec County from the Joint Powers agreement effective January 1, 2026. Health care claim costs increased 12% on a per member per month basis in 2025, driven primarily by higher medical and pharmacy costs. Investment income earned on cash balances contributed nearly \$2.4 million due to continued moderate interest rates. These items contributed to an overall net gain of \$6.1 million for the year when combined with the release of the premium deficiency reserve of \$11.4 million related to contract year 2025 established in the prior year.

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 2025, South Country was charged \$212 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 \$14.1 million set aside in claim liability reserves on our balance sheet at December 31, 2025, for future member medical benefit payments. In addition to these reserves, South Country had capital and surplus of \$45.9 million.

2025 Summary of Financial Statements

January - December 2025

Balance Sheet

Assets	\$87,703,519
Liabilities	\$39,809,131
Capital and Surplus	\$45,894,388

Statement of Revenues and Expenses

Capitation Revenues	\$221,409,163
Health Care Expenses	
Physician, Hospital and Dental Expenses	\$167,827,477
Pharmacy Expenses	\$44,172,779
Total Health Care Expenses	\$212,000,256
Net Reinsurance Expense (Recovery)	\$(5,050,609)
Other Expenses	
Claim Adjustment and Cost Containment	\$6,386,522
General Administrative Expenses	\$15,845,572
Total Other Expenses	\$22,232,094
Increase in Reserves for Health Contracts	\$(11,422,000)
Operating Income (Loss)	\$3,649,422
Investment Income	\$2,443,862
Net Income (Loss)	\$6,093,284

This capital and surplus exceed the statutory net worth requirements of the state of Minnesota in 2025. South Country's financial position as of December 31, 2025, reflects a risk-based capital (RBC) level of 556%, more than two- and one-half times the regulatory requirement of 200% RBC. South Country's 2026 budget calls for a positive net gain from operations of \$1.3 million.



Delfina App for Expecting and Postpartum Mothers

South Country offers the **Delfina app** as a free benefit for members who are pregnant or who have had a baby within the past year. Delfina is designed to support mothers throughout pregnancy and postpartum with education, tracking tools, and personalized support, all from the comfort of home.

What is Delfina?

Delfina is a pregnancy and postpartum support app that allows members to track important health information such as weight, mood, and symptoms. Based on what members enter, the app provides real-time feedback to help them understand whether what they are experiencing is common or when it may be a good idea to reach out to a health care provider.

The app also includes week-by-week articles tailored to each stage of pregnancy and the first year after birth. Topics include baby growth, nutrition, mental health, postpartum support, and answers to common pregnancy-related questions.

Personalized support services

In addition to the app experience, Delfina offers personalized services to support members during pregnancy and after a baby is born.

Each member is assigned a **dedicated doula** who provides weekly support throughout pregnancy and postpartum. Members can connect with their doula through video visits, phone calls, or text messaging, as often as they prefer.

Delfina also offers access to:

- **Virtual registered dietitian visits;**
- **Virtual mental health therapy visits; and**
- **Virtual lactation consultant visits.**

These one-on-one visits are tailored to each member's individual needs. Meeting with a nutritionist, mental health provider, or lactation consultant at least once during pregnancy and once after birth can be helpful, even if there are no active concerns.

Classes and group support

Delfina providers, including doulas, lactation consultants, registered dietitians, and mental health therapists, offer **virtual group classes** that members can attend from home. Class topics include:

- Breastfeeding and infant feeding;
- Newborn and baby care;
- Postpartum support;
- Nutrition tips; and
- Stress management.

Delfina also offers **virtual prenatal and postpartum yoga classes**, led by a certified prenatal and postpartum yoga instructor.

Who can use Delfina?

The Delfina program is **included at no extra cost** for all South Country members who are pregnant and/or who have had a baby within the past year.

How do I sign up?

If you are pregnant or have had a baby in the last year and would like to enroll in Delfina, you can:

- Contact your county public health team;
- Reach out to your South Country wellness support team; or
- Call Member Services Monday through Friday, 8:00 a.m. to 4:30 p.m. 1-866-567-7242 and TTY 711 or through your preferred relay service. These calls are free.



You may sign up directly by visiting <https://www.delfina.com/login>, downloading the app, and entering some basic information.

Doctor On Demand

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

Provider SPOTLIGHT



In our rural communities accessing health care quickly can be challenging. One solution we offer is telehealth with Doctor On Demand. They are a newer provider South Country partnered with last fall as a convenient solution for both mental health appointments and urgent care needs from your computer, tablet or phone. This provides numerous benefits from the comfort of your home making this an excellent option for many members.

- Make your mental health appointment with a Doctor On Demand virtual care provider. The waiting times are typically only a few days. You can choose from psychiatry or mental health counselors. Behavioral health visits have no 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 a 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.

To get started with Doctor on Demand

Create an account first 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. Select “Submit”. You may then begin using Doctor On Demand.



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 no 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.

**Online
doctors
available
24/7.**

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

Taking Care of Your Mental Health

May is Mental Health Awareness Month

At South Country, we care about your whole health and that includes your mental health. We all have mental health, and it is important to recognize its impact on our daily lives.

What is mental health?

Mental health refers to our ability to understand our emotions and thoughts. Just like physical health, mental health can fluctuate and change over time. Experiencing periods of poor mental health is a normal part of being human, and it is not the same as having a diagnosed mental health condition. Mental health can be thought of as a muscle that requires regular exercise and care. When you feel mentally well, you are better able to manage stress and challenges.

Ways to strengthen your mental health

Self-care is a valuable and effective method for improving your mental health muscle. There are several ways to practice self-care, including:

Exercise: Even gentle movement, such as walking, yoga, or swimming, can help relieve stress.

- South Country will cover up to \$15 of the registration fee for most community education classes (up to five per calendar year). Many community education programs include swimming pools or other exercise classes to help you get started.
- South Country has a Be Active program and will reimburse up to \$20 of the monthly health club membership fee with a minimum of four visits per month for members enrolled in Families and Children, MinnesotaCare, SingleCare, SharedCare, and MSC+. SeniorCare Complete and AbilityCare members will be reimbursed up to \$40 off their monthly membership fee each month with no minimum amount of visits required.

Mindfulness and relaxation: Practices such as deep breathing, meditation, or journaling can help you feel calmer.

Hobbies: Engaging in activities like reading, writing, listening to books or podcasts, painting, or gardening can help your mind relax.

Sleep: Getting poor sleep can make your mental health symptoms worse. If your mind wanders at night, try a technique called grounding. Use your senses to name a few things you can hear, see, feel and/or smell. It is helpful to say these things out loud. For example, I can smell the fabric softener on my sheets.

Recognizing and naming your emotions

Learning to recognize and name your emotions is another important way to improve your mental health. When you experience an emotion, pause and think: What am I feeling right now? Be curious about the feeling before trying to move on. Remember that it is okay to feel this way; accepting your emotions can lead to a stronger sense of self. Sharing your experience with a loved one or writing it down in a journal can also be helpful.

Seeking help when you need it

There are many ways to get help for mental health concerns. A good first step is to talk with your primary care provider. Mental health therapy is a covered benefit for South Country members. You don't need a referral or approval, and there are no limits on the number of visits.

To learn more or find a provider, call Member Services at 1-866-567-7242 and ask for the behavioral health team. Our trained, confidential staff can help connect you with the services that are right for you.



Meet Chelsea Vierstraete, 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 served your community?

I started working for Dodge County Public Health in April of 2025 as a public health nurse and have over 17 years of experience as a registered nurse. I work with both our senior health team as a certified assessor for initial MnCHOICES assessments and with our family health team as a home visiting nurse.

What does being a Connector mean to you?

Being a care connector allows me to be the bridge between clients and the resources needed to help make their lives easier and more manageable. Being able to support clients and direct them to available resources helps promote their ability to adapt and self-manage their own lives despite whatever health concerns or socioeconomic disparities they may be facing. Being a care connector is a privilege. It is as rewarding as it is giving. I'm proud to have the opportunity to hold such a trusted and respected position for South Country, and I look forward to continuing to grow in the role as care connector for Dodge County.



Tobacco Cessation

If you're thinking about quitting smoking, help is available. The EX Program is a free service for South Country members that helps you build the skills and confidence to live tobacco-free.

With the EX Program, you'll get expert tips from Mayo Clinic and a personalized quit plan that adapts to your needs. You'll also have access to live chat support, an online community, and up to 8 weeks of quit medication mailed to you at no cost.

Visit GO.EXProgram.com/scha or call 1-833-EXCOACH (1-833-392-6224).

2026 Events Calendar

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

Waseca County Fair: Thursday, July 9

Dodge County Fair: Friday, July 17

Sibley County Fair: Friday, July 31

GEM Days: Friday, August 7

Goodhue County Fair: Wednesday, August 12

Sibley Backpack Event: Wednesday, August 12

Brown County Fair: Thursday, August 13

Steele County Fair: Wednesday, August 19

Health and Wellness Rewards

You can earn gift cards by completing important preventive care services and sending in the completed voucher. To get vouchers, call Member Services at the number below. You can download and print vouchers from our website at www.mnscha.org.

2026 Wellness Rewards:

\$75 Gift Card:

- Complete at least four **prenatal care visits** during your pregnancy.
- Complete a **postpartum care** follow-up visit within 12 weeks after your baby is born.
- Take your baby to regular **infant well-care visits** before they turn 15 months old.

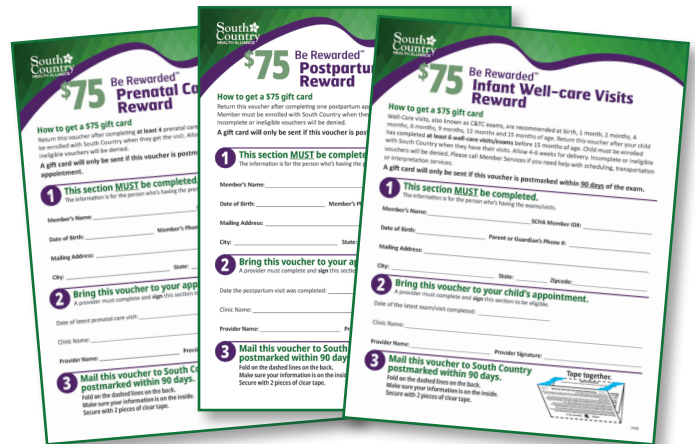
\$50 Gift Card:

- Make sure your child gets their **childhood immunizations** by age two.
- Make sure your child gets their recommended **adolescent immunizations** by age 13.

\$25 Gift Card:

- Complete a **lead test** for your child tested once between 9 and 18 months, and again between 18 and 30 months.
- Complete two regular **well-child visits** between 15 and 30 months of age.
- Complete a **chlamydia test** performed as part of routine preventive care.
- Complete a **cervical cancer screening** between ages 21 and 65.
- Complete a **mammogram** starting at age 40.
- Complete a **colorectal cancer screening** starting at age 45.
- See a dentist for regular **preventive dental care**.
- Complete a **diabetes blood glucose (HbA1c) test** to check your average blood sugar levels.

For more information about vouchers or other benefits, contact Member Services Monday through Friday, 8 a.m. to 4:30 p.m., at 1-866-567-7242 or TTY 711 (or your preferred relay service). These calls are free. You can also visit www.mnscha.org.



Other benefits you may be eligible for:

- **Delfina Program** is for members that are pregnant or up to one year postpartum.
- The **Be Buckled** program provides one car seat per child/member, per lifetime.
- **Early childhood family education** classes.
- **Pregnancy and childbirth education** classes.
- We cover the cost of a **prescribed breast pump** for pregnant women and new mothers.
- We cover up to \$15 of the registration fee for most **community education** classes.
- Our **Be Active** program provides discounts toward health club membership fees.



Take our Survey!

If you have participated in our rewards program we'd love to get your feedback.

Go to the link (<https://southcountry.jotform.com/251623814220043>) or scan the QR code.

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

Preventive Care That Matters

In 2026, South Country is working on projects to help members stay healthy, catch problems early, and get the care they need.

Here is a quick look at what we are focusing on.

- We motivate members ages 21 to 64 (or any age when recommended by their provider) to stay on top of routine cervical cancer screenings with reminder outreach and rewards program information.
- We help members stay up to date on breast and colorectal cancer screenings with rewards-focused reminders because finding cancer early can make treatment more effective.
- We encourage members to complete an annual chlamydia screening if recommended by provider, with clear step-by-step information and rewards details, so treatment can start early if needed and long-term health stays protected.
- We reach out with reminders and support to help members manage diabetes and depression so they can feel better day to day and reduce health risks over time.
- We help pregnant members and infants get a healthy start with prenatal care, well-baby visits, and added support. Our pregnancy incentives make it easier to stay on track. Get details and resources at <https://www.mnscha.org/members/embracing-life-online/>.

To learn more about these projects visit <https://www.mnscha.org/about-us-a/our-committment-to-quality/>.

To find out what you may be eligible for, visit <https://www.mnscha.org/members/wellness-programs/>.

Remind in Time

Friendly reminders and support – timed to your pregnancy

Remind in Time is a free program that makes it easier to use your pregnancy-related benefits and connect with helpful community resources, without having to sort through lots of information on your own.

Pregnancy comes with a lot to plan for. If sorting through benefit information available online or received in the mail has felt overwhelming or hard to find time for, Remind in Time can help make things a little easier. We'll help you stay on track with friendly, personalized reminders about the benefits you want. We'll provide your reminders the way you prefer (mail, phone, text, or email) and time them to match where you are in your pregnancy. You will also be provided with direct contact information for a wellness support team nurse or social worker for extra support that might be needed throughout your pregnancy journey.

Getting started is easy. Scan the QR code and take a quick questionnaire so our wellness support team can create your custom reminder plan based on what matters most to you. If you would rather talk with someone, email wellness-support@mnscha.org or call Member Services at 1-866-567-7242, and a member of our wellness support team will reach out to complete the questionnaire with you and set up your plan.

Remind in Time is available FREE for pregnant South Country members enrolled in Families and Children or MinnesotaCare.



Member Advisory Committee (MAC)

An interview with a current MAC member



How long have you been a part of the Member Advisory Committee?

I believe I have been on this committee for over two years.

What made you decide to join the Member Advisory Committee?

A part of my recovery involves sharing what helps me stay sober and in a good place and this was a unique opportunity to do that. I truly enjoy being part of this committee and I feel bad that I have missed one or two meetings so far this year.

What is something you enjoy about being a part of the Member Advisory Committee?

I enjoy networking and getting to know the executives and employees of South Country. I also enjoy being part of something that really is making a difference.

Why do you feel the Member Advisory Committee is important?

I feel like I owed it to South Country for all the help they provided me and my family. I wanted to help others in my situation and show them what South Country can do for them.

Why should people join the Member Advisory Committee?

If people want to join a committee where their voice will be heard and they will see changes happen because of their input, this is the committee for them!

Want to 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 held in-person or virtually. For more information, you can visit www.mnscha.org/members/memberadvisorycommittee or contact our community engagement team by emailing communityengagement@mnscha.org.



The notice of privacy practices is provided annually to inform you of your rights as a South Country member.



Notice of privacy practices

Your Information. Your Rights. Our Responsibilities.

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Your Rights

See page 14 for more about these rights and how to exercise them.

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

Your Choices

See page 15 for more about these rights and how to exercise them.

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

Our Uses and Disclosures

See pages 15 & 16 for more about how we use and share your information.

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

Your Rights

When it comes to your health information, you have certain rights.

This section explains your rights and some of our responsibilities to help you.

Get a copy of your health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. If the information is maintained electronically, you can request it in electronic format. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say “no” to your request, but we’ll tell you why in writing within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

- You can ask us **not** to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request, and we may say “no” if it would affect your care.

Get a list of those with whom we’ve shared information

- You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

- You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information in the “Contact Us” section.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.
- We will not retaliate against you for filing a complaint.

Substance use disorder treatment records

- We cannot use or disclose information about treatment for substance use disorder from programs subject to 42 CFR Part 2, or testimony relaying the content of such records, for any civil, criminal, administrative, or legislative proceedings against you without your consent or a court order after notice and an opportunity to be heard is provided to you or the holder of the record. A court order authorizing use or disclosure must be accompanied by a subpoena or other legal requirement compelling disclosure before we would use or disclose records subject to 42 CFR Part 2.

Your Choices

For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation
- If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases, we require your written permission to share your information:

- Marketing purpose
- Sale of your information
- Most uses and disclosures of psychotherapy notes

Our Uses and Disclosures

How do we typically use or share your health information?

We typically use or share your health information in the following ways.

Help manage the health care treatment you receive

- We can use your health information and share it with professionals who are treating you.

Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

Run our organization

- We can use and disclose your information to run our organization and contact you when necessary.

Example: We use health information about you to develop better services for you.

Pay for your health services

- We can use and disclose your health information as we pay for your health services.

Example: We share information about you with your dental plan to coordinate payment for your dental work.

How else can we use or share your health information? We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

Help with public health and safety issues

- We can share health information about you for certain situations such as:
 - Preventing disease
 - Helping with product recalls
 - Reporting adverse reactions to medications
 - Reporting suspected abuse, neglect, or domestic violence
 - Preventing or reducing a serious threat to anyone's health or safety

Do research

- We can use or share your information for health research.

Comply with the law

- We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

continued on next page

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Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Address workers' compensation, law enforcement, and other government requests

- We can use or share health information about you:
 - For workers' compensation claims
 - For law enforcement purposes or with a law enforcement official
 - With health oversight agencies for activities authorized by law
 - For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

- We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.

- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time by telling us in writing, and once your information has been shared, it may be shared again by the recipient and may no longer be protected by this notice.
- For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request and will be posted on our website by the effective date of the new notice. If there is a material change to the notice, we will also provide a copy of the new notice or information about the new notice and how to obtain the new notice, in our next annual mailing to members.

Contact Us

You may write to us or call at any time to ask questions about your privacy rights.

You may contact us at:
HIPAA Privacy Officer
South Country Health Alliance
6380 West Frontage Road
Medford, MN 55049

Telephone: 1-866-567-7242
TTY: 1-800-627-3529 or 711

If you feel that South Country Health Alliance has violated your privacy rights, you can also contact:

Minnesota Dept of Human Services
Privacy Official
P.O. Box 64998
St. Paul, MN 55164-0998
Phone: (651) 431-4930 (voice)
TTY/TDD: 1-800-627-3529
Fax: (651) 431-7441

Office of Civil Rights
Medical Privacy, Complaints Division
U.S. Dept of Health & Human Services
233 N. Michigan Ave. Suite 240
Chicago, IL 60601
Phone: (312) 886-2359 (voice)
TTY/TDD: (312) 353-5693
Fax: (312) 886-1807

NO ENGLISH



1-866-567-7242

TRS: 711

ATTENTION: If you speak English, free language assistance services are available to you free of charge and without unnecessary delay. Additionally, appropriate auxiliary aids and services to provide information in accessible formats are available free of charge and in a timely manner. Please call the number above or speak to your provider. English

ማሳሰቢያ:- አማርኛ ተናጋሪ ከሆኑ ፣ ነጻ የቋንቋ ድጋፍ አገልግሎቶች ካለምንም ክፍያ እና ካለአላስፈላጊ መዘግየት ማግኘት ይቻላል። በተጨማሪም መረጃን በቀላሉ ለማግኘት በሚያስችል ቅርጸት ለማቅረብ ተገቢ የሆኑ የመሰማት ድጋፍ እና አገልግሎቶች ከክፍያ ነጻ በሆነ እና ግዜውን በጠበቀ መልኩ ማግኘት ይቻላል። እባክዎ ከላይ ባለው ቁጥር ይደውሉ ወይም አቅራቢዎን ያነጋግሩ። Amharic

تنبيه: نقدم لمتحدثي اللغة العربية خدمات مساعدة لغوية مجانية وفورية، بالإضافة إلى وسائل وخدمات مساعدة مناسبة، وبصيغة معلومات سهلة بدون تكلفة وبشكل سريع. يرجى التواصل على الرقم الموضح أعلاه أو مراجعة مقدم الخدمة المباشرة. Arabic

သတိပြုရန် - အကယ်၍ သင်သည် မြန်မာဘာသာစကား ပြောဆိုသူဖြစ်လျှင် အခမဲ့ ဘာသာစကားဆိုင်ရာ ပံ့ပိုးထောက်ပံ့ပေးမှု ဝန်ဆောင်မှုများအား မလိုအပ်သည့် နှောင့်နှေးကြန့်ကြာမှုများ မရှိစေဘဲ သင် အခမဲ့ ရရှိနိုင်မည် ဖြစ်သည်။ ထို့ပြင် အချက်အလက်များအား အလွယ်တကူ ဝင်ရောက်ရယူနိုင်စေသော ဖောမတ်ပုံစံများဖြင့် ထောက်ပံ့ပေးထားသည့် သက်ဆိုင်ရာ ဖြည့်စွက် ထောက်ပံ့မှုများနှင့် ဝန်ဆောင်မှုများကိုလည်း အခမဲ့ အချိန်မ ရရှိနိုင်စေရန် စီမံပေးထားပါသည်။ ကျေးဇူးပြုပြီး အထက်ဖော်ပြပါ ဖုန်းနံပါတ်သို့ ခေါ်ဆိုပါ သို့မဟုတ် သင်၏ ထောက်ပံ့သူဖြင့် ပြောဆိုဆွေးနွေးပါ။ မြန်မာဘာသာစကား Burmese

យកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ (ខ្មែរ) សេវាកម្មជំនួយភាសាភក្ដីភក្ដីមានផ្តល់ជូនអ្នកដោយមិនគិតថ្លៃ និងដោយគ្មានការពន្យារពេលមិនចាំបាច់ឡើយ។ លើសពីនេះ ជំនួយ និងសេវាកម្មដែលសមស្របក្នុងការផ្តល់ព័ត៌មានក្នុង ទម្រង់ដែលអាចចូលប្រើបានគឺអាចរកបានដោយភក្ដីភក្ដី និងទាន់ពេលវេលា។ សូមហៅទូរស័ព្ទទៅលេខខាងលើ ឬនិយាយជាមួយអ្នកផ្តល់សេវារបស់អ្នក។ ភាសាខ្មែរ (ខ្មែរ) Cambodian (Khmer)

注意: 如果您說簡體中文, 您可以免費獲得語言協助服務, 且不會有不必要的延誤。此外, 還能免費及時獲取以無障礙格式提供資訊的適當輔助工具和服務。請撥打上面的電話號碼, 或與您的服務提供商溝通。 Cantonese (Traditional Chinese)

ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition, sans frais et sans délai. En outre, des aides et services auxiliaires appropriés pouvant fournir des informations dans des formats accessibles sont disponibles gratuitement et rapidement. Veuillez appeler le numéro ci-dessus ou contacter votre fournisseur. French

CEEB TOOM: Yog koj hais lus Hmoob, muaj kev pab txhais lus dawb rau koj siv. Koj tsis tas them nqi thiab yuav tsis qeeb. Kuj muaj cuab yeej thiab kev pab los pab koj nyeem cov ntaub ntawv kom yooj yim nkag siab. Koj hu tau rau tus xov tooj saum toj no lossis nrog koj tus kws kho mob tham. Hmong

NO ENGLISH



1-866-567-7242

TRS: 711

ဟ်သုဉ်ဟ်သး- နမ့ၢ်ကတိၤကညီကိၣ်အဃိ, နမၤန့ၢ် ကိၣ်တၢ်ဆိၣ်ထွဲမၤစၢၤ လၢတလၢ်ဘျုးလၢ်စ့ၤ ဒီးတအိၣ်ဒီး တၢ်မၤယံာ်မၤနီၢ်သးဘၣ်န့ၣ်လီၤ. အါန့ၢ်အန့ၣ်, တၢ်အိၣ်စ့ၢ်ကီးဒီး တၢ်မၤစၢၤတၢ်န့ၢ်ဟူဒီး တၢ်မၤစၢၤတၢ်မၤတဖၣ် လၢကဟ့ၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤ လၢပုၤအါဂၤန့ၢ်ပၢ်အီၤသ့ လၢတအိၣ်ဒီးအဘျးအလဲ ဒီးချုးဆၢချုးကတီၢ်န့ၣ်လီၤ. ဝံသးစ့ၤ ကီးနီၣ်ဂံၢ်လၢထး မ့တမ့ၢ် တဲသကိးတၢ်ဒီး ပုၤလၢအဟ့ၣ်န့ၢ်တၢ်မၤစၢၤ တက့ၢ်. ကညီကိၣ် Karen

안내: 한국어를 사용하시는 분께는 언어 지원 서비스를 무료로, 지체 없이 제공해 드립니다. 또한, 정보 접근성을 위한 적절한 보조 기구 및 서비스가 무료로, 시의적절하게 제공됩니다. 위에 있는 번호로 전화하시거나 담당자에게 말씀해 주십시오. Korean

ທຸກຢາຍເຫດ: ຖ້າທ່ານເວົ້າພາສາລາວ, ທ່ານຈະໄດ້ຮັບບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ເສຍຄ່າ ແລະ ບໍ່ມີການຊັກຊ້າ ທີ່ບໍ່ຈຳເປັນ. ນອກຈາກນັ້ນ, ເຄື່ອງມືຊ່ວຍເຫຼືອແລະ ບໍລິການເສີມທົ່ວໄປສາມາດເພີ່ມໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ເຂົາເຈົ້າໄດ້ ໂດຍບໍ່ເສຍຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ກະລຸນາໂທຫາເບີໂທລະສັບຂ້າງເທິງ ຫຼື ສົນທະນາກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ. Lao

HUBADHAA: Yoo Afaan Oromoo dubbattu ta’e, tajaajila gargaarsa turjumaana afaanii biliisaan akkasumas turtii barbaachisaa hin taane hambisu danda’u isiniif dhihaatee jira. Dabalataanis, odeeffannoo haala salphaan argamuu danda’an dhiyeessuuf gargaarsa fi tajaajiloota deeggarsaa qama midhamtootaaf mijatoo ta’an, kaffaltii tokko malee fi yeroo isaa eeggatee kennamu dhihaatee jira. Odeeffanno dabalataaf lakkoofsa armaan oliitti fayyadamuun namoota gargaarsa kana isiniif kennan qunnamaa. Oromo

ВНИМАНИЕ: Если вы разговариваете на русском языке, воспользуйтесь услугами языковой поддержки бесплатно и без лишних проводов. Также бесплатно и незамедлительно предоставляются соответствующие вспомогательные средства и услуги по обеспечению информацией в доступных форматах. Позвоните по указанному выше номеру или обратитесь к своему поставщику услуг. Russian

FIIRO GAAR AH: Haddii aad ku hadasho Soomaali, waxaa si bilaash ah kuugu diyaar ah adeegyada caawinada luuqadeed oo aan lahayn daahitaan aan munaasib ahayn. Intaas waxaa dheer, waxaa la heli karaa adeegyada iyo kaabitaanka naafada ee haboon si macluumaadka loogu bixiyo qaabab la adeegsan karo oo bilaash ah laguna bixinayo waqqigeeda. Fadlan wac lambarka kore ama la hadal adeegbixiyahaaga. Somali

ATENCIÓN: si habla español, tiene a su disposición los servicios gratuitos de traducción sin costo alguno y sin demoras innecesarias. Además, se encuentran disponibles de forma gratuita y oportuna ayuda y servicios auxiliares adecuados con el fin de brindarle información en formatos accesibles. Llame al número indicado anteriormente o hable con su proveedor. Spanish

LƯU Ý: Nếu bạn nói tiếng Việt, bạn có thể được hỗ trợ ngôn ngữ miễn phí mà không phải chờ đợi lâu. Ngoài ra, các thiết bị hỗ trợ và dịch vụ phù hợp để cung cấp thông tin ở định dạng dễ tiếp cận cũng có sẵn miễn phí và kịp thời. Vui lòng gọi số điện thoại phía trên hoặc trao đổi với nhân viên y tế của bạn. Vietnamese

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	Chelsea Vierstraete	507-635-6150
Goodhue County	Dana Syverson	651-385-6118
Sibley County	Liz Nicholas	507-237-4040
Steele County	Kathy Hines	507-431-5766
Wabasha County	Jenny Schurhammer	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



6380 West Frontage Road
Medford, MN 55049

Health, Wellness, or
Prevention Information

Follow South Country Health Alliance on  Facebook and  Instagram for:

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

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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.