

Summer 2025

PrimeLines

A complimentary publication from PrimeWest Health

Obesity Questions & Answers

Obesity in the United States is increasing. Estimates are that more than 40% of adults have obesity. It can be useful to know more about obesity and how it can be treated.

What is obesity?

Obesity is often defined by a person's Body Mass Index (BMI). This is a measure of weight relative to height. A BMI of more than 30 kg/m² is obese. Obesity is more serious than being overweight (BMI of 25 – 29.9 kg/m²). Many things may contribute to obesity. These include genetics, lack of physical activity, and unhealthy eating habits.

What problems are caused by obesity?

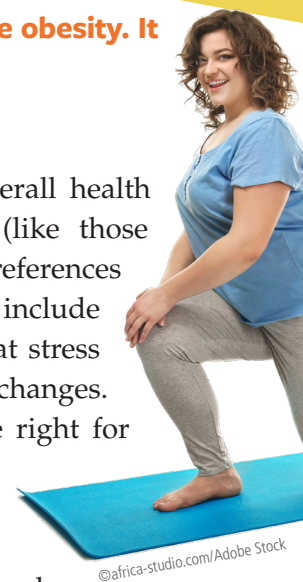
Obesity is linked to many chronic health issues. These include diabetes, high blood pressure, heart disease, stroke, sleep apnea, and certain cancers. It can cause joint pain and limit mobility. It can also cause breathlessness.

How can obesity be treated?

Treatment is based on a person's overall health and risk factors for complications (like those listed previously). Goals and preferences are also considered. Treatment can include counseling about lifestyle changes that stress diet, physical activity, and behavioral changes. Medications or even surgery may be right for some people.

What's the bottom line?

Obesity is a serious problem that can lead to many health issues. Treatment and lifestyle changes can improve a person's quality of life and current and future health. Talk to your provider if you have concerns about your weight.



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**Don't forget the
sunscreen this summer!**

It can protect your skin from
sunburn, cancer, and premature aging.



Sunscreen
50 SPF

50 ml

Postpartum Depression Screening Available During Well-Child Checkups

Postpartum depression is a type of moderate-to-severe depression that can affect people after they give birth. It can cause feelings of hopelessness, shame, or guilt; anxiety; anger; insomnia; severe mood swings; and difficulty focusing. It doesn't usually go away on its own, but it is treatable. The first step to getting treated is getting screened.

Your health care provider will screen you as part of your postpartum visit(s). You can also get screened during your child's wellness visits. If your child is a PrimeWest Health member, you can be screened for postpartum depression during **any** of their well-child visits until they are 24 months old. Your child's provider may screen you automatically. If they don't, just ask! The screening can be done during the same visit.

If you do have postpartum depression, treatment is available. With help, you **can** start feeling like yourself again.

Source: Mayo Clinic



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Gum Disease – Bad News & Good News

Gum disease is an infection that is usually caused by poor oral health practices. Gum disease can lead to sore or bleeding gums, bad breath, and pain when chewing. In its later stages, it can cause teeth to loosen and even fall out. When bacteria from infected gums enter your bloodstream, it can cause things like respiratory disease, coronary artery disease, and preterm birth.

The good news is that you can take steps to prevent gum disease.

- Brush your teeth at least 2 times a day
- Floss at least once a day
- Use an antibacterial mouthwash
- Don't smoke or use tobacco
- Visit your dentist regularly

In its early stages, gum disease can be reversed with the right treatment. So, take good care of your teeth and gums at home, get regular dental care, and tell your dentist about any concerns you have.

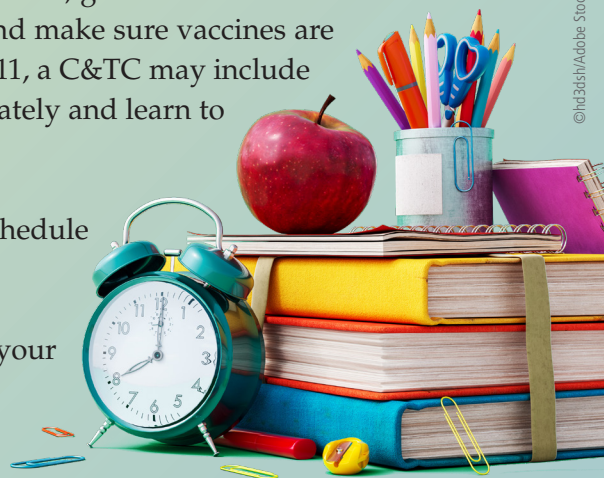
Sources: Cleveland Clinic, Mayo Clinic

Out of School? Time to Get In for a Checkup!

Summer is a great time to get your child on track for a healthy school year by scheduling them for a Child & Teen Checkup (C&TC). At a C&TC, the provider will perform a physical exam, gather information about physical and mental health and developmental history, give education, and make sure vaccines are up to date. You will also have the chance to ask questions. Starting at age 11, a C&TC may include patient and provider one-on-one time so your teen can ask questions privately and learn to manage their health.

If your child plays sports and needs a "sports physical," go ahead and schedule a C&TC. A C&TC qualifies as a sports physical and is more in-depth.

Make a C&TC appointment this summer and have one less thing on your plate this fall when all the other "back-to-school" tasks start piling up!



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2024 PrimeWest HEALTH ANNUAL REPORT



A MESSAGE FROM OUR CHIEF EXECUTIVE OFFICER

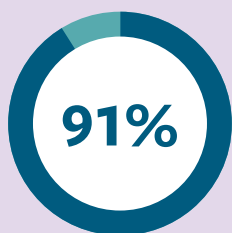
Welcome to PrimeWest Health's 2024 Annual Report!

PrimeWest Health considers it a great honor and privilege to be the Minnesota Health Care Programs health plan of choice for thousands of residents of our 24 owner counties. If you chose PrimeWest Health as your health plan, I want to personally thank you! We are a local health plan, owned and governed in part by your county. This means that you're not only a PrimeWest Health member, but also our neighbor and the sole reason why PrimeWest Health exists.

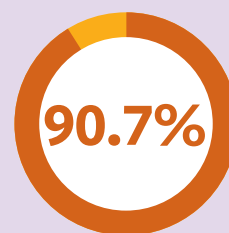
As a member, your health and well-being are the heart and soul of PrimeWest Health's mission. In 2024, we pursued our mission of helping our members achieve healthier, fuller lives with renewed vigor from a new strategic plan. The plan includes new and improved programs and benefits for our members. And its focus goes beyond supporting our members' health care. New Care Management programs and new benefits also help our members address their health-related social needs and personal health and well-being goals.

The 2024 PrimeWest Health Annual Report, like most annual reports, charts the year's highlights for the organization. But annual reports don't always tell how we achieved the successes and addressed the challenges. I want to take a moment to highlight some of these.

For example, PrimeWest Health received the following Consumer Assessment of Healthcare Providers and Systems (CAHPS®)¹ **Customer Service ratings:**



A 91% score from our PrimeWest Senior Health Complete members



A 90.7% score from our Families and Children members

We believe our Member Services Contact Center contributed greatly to those scores.



Unlike many health plans, all calls to our Member Services Contact Center are **answered in 18 seconds** on average by **experienced staff** (not a computer or recording).



How experienced? PrimeWest Health Member Services Contact Center staff have a combined **60 years of experience!**

¹CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ)



Another example is PrimeWest Health's Centers for Medicare & Medicaid Services (CMS) Star Rating. Each year, CMS evaluates Medicare Advantage health plans on a 5-star rating system. In 2024, **PrimeWest Health received 4.5 stars for PrimeWest Senior Health Complete**. We believe this is largely due to the outstanding person-centered care provided by our owner counties' case managers, our network health care and human services providers, and our PrimeWest Health care coordinators.

Finally, we always strive to improve our members' access to care and choice of providers. PrimeWest Health's Provider Services staff continually work to expand our network of health and human services providers. In 2024, PrimeWest Health **added 220 health care organizations and 1,372 health care and human services providers to our network**.



Not all successes make it into a health plan's annual report. Yet from an individual member's perspective, these are often the most important successes of all. For example, members taking part in PrimeWest Health's new Care Management programs like COACH, Focused Wellness, and Behavioral Health, reported achieving many personal goals such as the following:

- Getting their COPD under control
- Boosting their self-confidence to live a healthier life
- Better controlling their depression and earning their GED
- Better managing their heart disease through healthier eating and decreased smoking
- Securing the in-home support services necessary to transition to the community from a residential treatment facility

And these are just to name a few.

We are pleased that our members and PrimeWest Health experienced both measurable and immeasurable successes in 2024. But we are even more excited about the future for our members as we roll out our new strategic plan. The activities, programs, services, and benefits in our plan reflect our local, rural roots. And they were developed with the input of our members, local health care providers, county public health and human services directors and staff, county commissioners, community resource organization leaders, and others from the community and around the state. All, like PrimeWest Health, care deeply about the health and well-being of our members. On behalf of the PrimeWest Health Joint Powers Board of Directors and staff members, I wish you the best of health and look forward to serving you in 2025 and beyond!

Sincerely and humbly yours,

A handwritten signature in black ink, appearing to read "Jim Przybilla".

Jim Przybilla, Chief Executive Officer
PrimeWest Health



ABOUT PRIMEWEST HEALTH

PrimeWest Health is a County-Based Purchasing (CBP) health plan headquartered in Alexandria, Minnesota. We have contracts with the Minnesota Department of Human Services (DHS) and the Federal Centers for Medicare & Medicaid Services (CMS). These contracts allow us to purchase and manage health care services for Minnesota Health Care Programs (MHCP)-eligible people who live in the counties we serve. PrimeWest Health is owned by and serves 24 rural Minnesota counties: Beltrami, Big Stone, Chippewa, Clearwater, Cottonwood, Douglas, Grant, Hubbard, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Nobles, Pipestone, Pope, Redwood, Renville, Stevens, Swift, Traverse, and Yellow Medicine. The governing body of PrimeWest Health is the Joint Powers Board (JPB). The JPB includes 2 county commissioners (1 primary and 1 alternate) from each PrimeWest Health county.

We have contracts with DHS and CMS to offer the following programs in our service area:

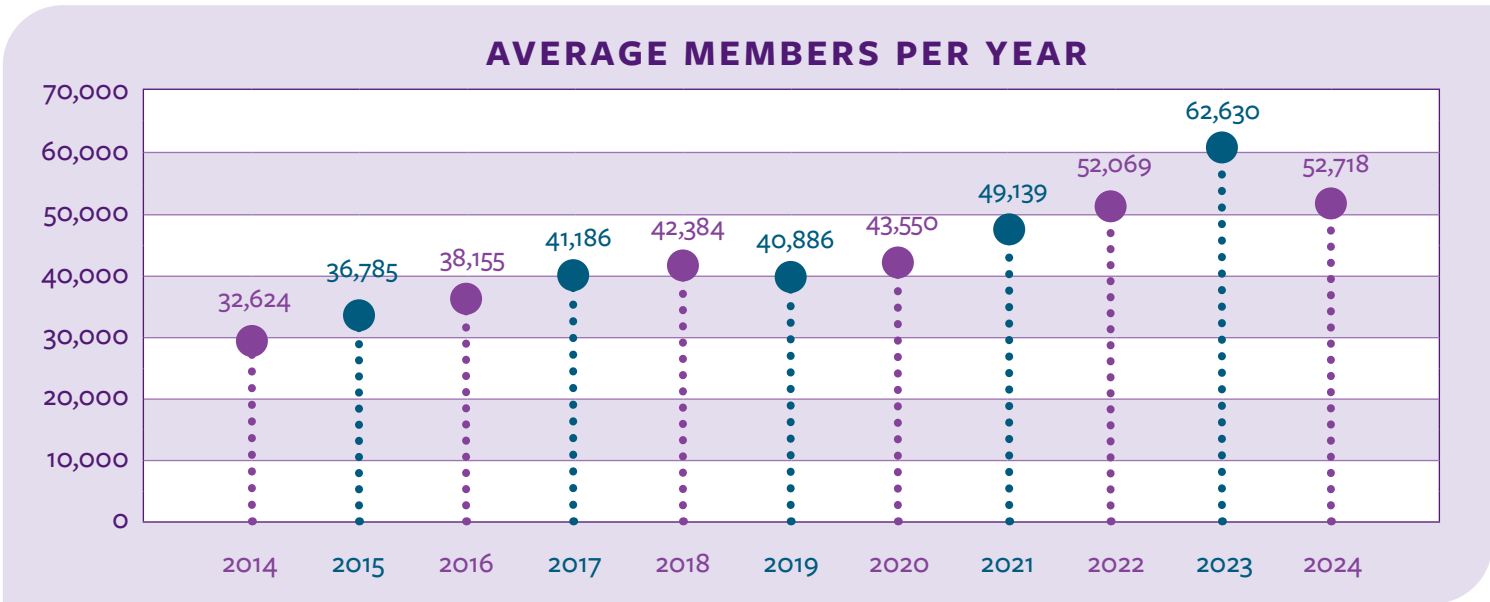
- **Families and Children** – For children under age 21, parents or relative caretakers of dependent children, adults without children, and pregnant women who have Medical Assistance
- **MinnesotaCare** – For adults without children, parents or relative caretakers of dependent

children, and children who are eligible for the State MinnesotaCare program; members pay a monthly premium to the State

- **Minnesota Senior Care Plus (MSC+)** – For people age 65 or over who have Medical Assistance and may have Medicare but not through PrimeWest Health
- **Special Needs BasicCare (SNBC)** – For people who have a certified disability, are ages 18 – 64, and have Medical Assistance but do not have Medicare through PrimeWest Health
- **PrimeWest Senior Health Complete (HMO SNP)** – For people age 65 or over who have both Medical Assistance and Medicare through PrimeWest Health (*a Minnesota Senior Health Options program*)
- **Prime Health Complete (HMO SNP)** – For people who have a certified disability, are ages 18 – 64, and have both Medical Assistance and Medicare through PrimeWest Health (*an SNBC program*)

MEMBERSHIP

PrimeWest Health’s average monthly enrollment decreased in 2024, our 21st year of operations. This is a direct result of the end of the continuous enrollment that took place during the COVID public health emergency. The chart that follows shows the average monthly enrollment each year since 2014.



In July 2003, PrimeWest Health began serving our original 10 counties. In March 2008, we added 3 more counties. In January 2023, we expanded to an additional 11 counties. We now serve 24 counties.

SUMMARY OF FINANCIAL STATEMENTS, JANUARY — DECEMBER 2024

This is an overview of PrimeWest Health's financial position and performance for calendar year 2024. It is published in accordance with the requirements of MN Stat. sec. 62D.09, subd. 3. This is not a full financial statement. It is a summary provided for our members' information.

PrimeWest Health's primary expenses are for hospital, physician, pharmacy, dental, and other health care and social services used by PrimeWest Health members. Our primary revenues are premiums paid by DHS (State) and CMS (Federal) on behalf of our members.

A net loss of 3.4% of total revenue was realized in 2024, compared to a net gain of 4.8% in 2023. The unfavorable results in 2024 are due to negative trends for risk-adjusted revenue from State programs and medical expense trends greater than projected. The average net gain for 2015 – 2024 was 1.9%. From 2023 to 2024, PrimeWest Health revenues decreased 6.1%, primarily as a result of decreased enrollment. Enrollment decreased 15.6%. Total health care expenses increased 0.5% and average health care expenses per member per month increased 19.1%. The change in reserves for health contracts is due to projected 2025 expenses being greater than 2025 revenue. As of December 31, 2024, PrimeWest Health is in compliance with statutory net worth requirements under MN Stat. Chap. 62D and MN Stat. secs. 60A.60 – 696.



Balance Sheet as of December 31, 2024

Assets	\$ 171,432,195
Liabilities	\$ 48,747,368
Statutorily Required Net Worth	\$ 122,684,827

2024 Statement of Revenues and Expenses

Revenues	\$ 458,379,318
Expenses	
Hospital and Skilled Nursing Facility Services	\$ 165,463,060
Physician and Allied Health Services	\$ 171,858,641
Pharmacy	\$ 75,524,543
Dental Services	\$ 15,923,284
Claims Adjustment and Cost Containment	\$ 23,233,049
Non-Claim Expenses	\$ 16,502,106
Total Expenses	\$ 468,504,683
Change in Reserves for Health Contracts	\$ 5,242,290
Net Gain (Loss)	\$ (15,367,655)

Talk to A NURSE



Hurt or sick and not sure what to do? Try our 24-hour nurse line! Just call **1-866-201-4601 (TTY 711)**. You'll get advice about whether you can take care of yourself at home, if you need to make an appointment with your health care provider, or even if you need to go to the emergency room.* Calls to the nurse line are free.

In an emergency that needs treatment right away, call **911 or go to the nearest emergency room.*



Pregnant?

Here Are **5** Things to Do and Know!

- 1 Tell your county or MinnesotaCare worker.** They will update your eligibility to show you are pregnant. This means you won't have copays or premiums while you're pregnant, and for up to 12 months after pregnancy.
- 2 Make a prenatal appointment.** Do this as soon as you know you are pregnant to lower the risk of complications. Your first appointment should be within the first 8 – 12 weeks of pregnancy.
- 3 Get a car seat from your local Public Health agency.** Tell them you are a PrimeWest Health member and they will set you up with a car seat and make sure it is installed correctly.
- 4 Ask questions about your health and your child's health.** Call Member Services at the number below and ask for Sheila or Jennifer K.
- 5 Learn about your benefits.** The links on the web page at www.primewest.org/pregnancy describe many of these benefits. For more information, call Member Services at **1-866-431-0801** and ask for Sheila or Jennifer K. TTY users call **1-800-627-3529** or **711**. These calls are free.



FRAUD ALERT!

It is important to be aware of identity theft scams. One type of scam involves someone who calls pretending to be from your health plan. They ask for personal or health information, which they can then use to bill false medical claims.

Do not give personal or health information to anyone who calls asking for it, especially if you don't know the caller. PrimeWest Health will never call to ask for this information—we already have it! If you do get a call like this or are billed for items or services you did not get or ask for, we'll look into it for you! Call Member Services at **1-866-431-0801** or the Compliance Hotline at **1-866-763-2952**. TTY users call **1-800-627-3529** or **711**. These calls are free.



www.primewest.org



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Alexandria, MN 56308

Health and wellness or prevention information

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NOTE: The information in this magazine is not professional medical advice. It is not a substitute for diagnosis or treatment. Do not ignore your health care provider's advice or wait to ask for it because of something you read here. Links to other websites are provided as a resource only. PrimeWest Health does not endorse, recommend, or pay for products or services offered by such sites.

1-866-431-0801 (toll free); 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.

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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.

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

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງ ໂທໂປໂຫຍາຍເລກຂ້າງເທິງນີ້.

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.

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