

### 2025 people powered update

# We're UCare — your partners in health

For 41 years, we've been by your side. We're your friendly figure-outers. UCare is powered by hard-working people to fulfill our mission of improving the health of our members. Our goal has always been — and always will be — to de-complicate and go the extra mile to help you. We're honored to be here for you.

In this issue, we share 2024 highlights and show how your communities are the cornerstone of UCare. We reveal big ways our employees and the UCare Foundation give back, feature an employee who embodies our values and highlight members who are ambassadors for their health.

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# 2024 UCare by the numbers 594,092+ members



### **Celebrating 40 years of service**

#### UCare gives back in a big way

UCare marked a big milestone in 2024, celebrating in Minneapolis. 40 years as a local, nonprofit health plan that de-complicates, advocates and goes the extra The Health Services Quality Improvement and mile to improve our members' health. To mark the Operations team coordinated a successful winter occasion, UCare leaders proposed a challenge for all clothing drive. employees: complete 40 acts of service at a nonprofit Integrated Care Management and Marketing team organization of their choosing. In typical UCare members worked with the Steve Rummler Hope fashion, not only did employees answer the call, but Foundation to pack more than 400 Narcan and 200 they went above and beyond to make an impact. opioid test kits. The kits, distributed throughout the In total, employees completed more than 60 acts of community, help prevent overdoses and save lives. service in and around the communities we serve.

From packing food at local food shelves to crocheting blankets for families without homes, UCare employees volunteered countless hours in 2024. Some employees volunteered in small groups, while others made their act of service a department-wide event. Still others volunteered remotely from home. No matter where or in what capacity employees chose to serve, each made a difference.

#### Highlights from the 40 Acts of Kindness challenge

Just in time for the winter weather, Pharmacy Operations Supervisor Amber Kern crocheted more than 100 hats for children without homes in the Twin Cities.

Members of the Marketing Department spent an afternoon sorting through donations, restocking shelves and assembling 300 lamps to improve the shopping experience for Bridging clients transitioning into homes and out of poverty. Bridging is an organization that empowers people to thrive in their homes by providing quality furniture and household goods.

Working in person and virtually, Information in need. Technology and Integrated Care Management team Employees contributed to more than 20 organizations. Other organizations that benefited from UCare employees' time and talents included Community Emergency Assistance Programs (CEAP), East Side Elders, EveryMeal, Gillette Children's Hospital, HandsOn Twin Cities, Hope Lodge, HOPE Network, Keystone Community Services, Mission of Mercy, Optage Meals, South Anoka Community Assistance and Stuff the Bus.

members packed snack boxes to be distributed by Minnesota-based MATTER to local community partners in need. MATTER brings together companies and volunteers to launch projects that improve communities. The Product Management team washed and prepared fresh produce to be distributed to families through Pillsbury United Communities. The

organization provides programs and services to historically marginalized and underserved groups



Many departments and individuals volunteered at local hunger relief organizations, including Feed My Starving Children and Second Harvest Heartland. UCare's Board of Directors and Executive Leadership team packed more than 3,000 pounds of food at Second Harvest Heartland, which works with food shelves and hunger relief programs in Minnesota and western Wisconsin to distribute food to those

### Helping the communities we serve

For more than 25 years, the UCare Foundation has improved the lives of members and communities through grants that address community health needs. In 2024, grants were awarded to initiatives focused on accessibility for people with disabilities, rural dental care access, nutrition and food security. Support from the UCare Foundation enabled organizations like People Incorporated and Route 1 to expand their programming further to help underserved, marginalized or at-risk populations.

#### Connecting families to mental health services

For over 50 years, People Incorporated has provided programs and services to Minnesotans, including crisis housing, outpatient clinics, residential treatment, behavioral health services and more. As of December 2024, the nonprofit organization, with support from the UCare Foundation, helped nearly 500 individuals and families connect with mental health support, housing support, case management and other community resources in Roseville and surrounding areas.

#### Partnering mental health specialists with police

The UCare Foundation's support provided de-escalation and trauma-informed training opportunities to 58 officers and officials with the Roseville Police Department. It also supported People Incorporated's Community Police Partnership program, which embeds mental health workers in community police departments throughout the Twin Cities.

In the fall, a People Incorporated mental health support specialist worked with members of the Roseville Police Department as they served warrants for prostitution promotion. During the operation, police discovered a person who was allegedly being trafficked. Because the mental health support specialist was there, she was able to guickly connect

the person with an interpreter and provide access to a domestic violence shelter for Mandarin- and Cantonese-speaking victims of human trafficking.

#### Supporting Black, Brown and Indigenous farmers

Route 1 helps Black, Brown and Indigenous people navigate a path toward profitable farming while increasing food access within communities of color. By supporting these emerging farmers, Route 1 helps create a more robust economy that ensures healthy and culturally relevant food for all.

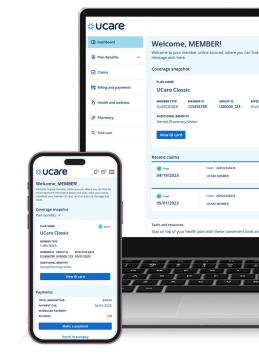


With support from the UCare Foundation, Route 1 helped nearly 100 Black, Brown and Indigenous emerging farmers in Minnesota. The farmers grew and delivered over 60,000 pounds of produce this past growing season to 6,000 families across the Twin Cities.

Additionally, Route 1 partnered with several local school districts to create awareness of agricultural programs. One such partnership involved a cohort of more than 50 high school seniors at St. Louis Park High School's Non-Traditional Academy. Through the program, students explored agriculture and the culture and justice of food.

#### About the UCare Foundation

Since 1998, the UCare Foundation has improved the lives of UCare members and their communities through grants that address urgent community health needs. The UCare Foundation focuses on initiatives that improve the health of underserved individuals — including seniors, people with disabilities, children and families across Minnesota. The UCare Foundation invests in high-impact services, education, community outreach and research addressing health equity, social drivers and access barriers.



### Your health plan just got easier

Access your plan from anywhere with our enhanced mobile-friendly online member account.

#### Convenience at your fingertips

Get your health plan to work for you with features like:

- View your claims and payment history
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- Check coverage information
- Review your Healthy Benefits+ Visa® card transactions and benefits
- Select accessibility preferences and a preferred language

#### Create your secure online member account

If you already have an online member account, you don't need to create a new username or password. If your plan covers more than one person, each person will need a separate login ID and password for privacy and convenience.

Tip: Have your full UCare member ID number available when creating your account. That number is on your member ID card.



To set up your account, scan this code or visit ucare.org/onlinememberaccount

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Health System	Your share \$0.00	View details
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**Questions?** Call the customer service number on the back of your member ID card



### Employee spotlight Pang Cha, Community Outreach Manager

"Can I get your autograph?" is the last thing Pang Cha ever expected to hear in her role as Community Outreach Manager. She has been with UCare for 20 years, held a variety of positions, and has seen and heard a lot in her time; but that question still takes her by surprise. Years ago, Pang was featured in some of the first marketing pictures and commercials UCare created with its iconic five-seater bike. "Believe it or not," says Pang, "when I am at community events, people will recognize me from commercials or point to the bike pictures and ask if that's me; and sometimes they ask for my autograph." She's happy to oblige if someone asks, but for Pang, it's always been about being a part of something bigger than herself.

After all, you can't ride a five-seater bike on your own. The bike is people powered, and a successful ride requires support from others, plus a commitment to continuously moving in the right direction. These are all things Pang says she sees UCare, and her coworkers, exemplify every day. "At UCare we all have the same

passion — serving and supporting communities and our members. UCare really embodies their mission and values. They do what they say they'll do. They don't just talk the talk; they walk the walk." It's that shared passion and commitment to lift the community that really strikes a chord with Pang.

As the daughter of immigrant parents, she knows first hand how big an impact people and organizations who are willing to help can have. After the Vietnam War, many Hmong families were forced to flee from Laos. "My family were in one of the very first groups that immigrated to the United States. We were in a very unfamiliar place. Just imagine, you don't speak English. You don't know how to get housing or anything else. If it wasn't for the sponsors and social workers helping us to get the services we needed, I would not be here today." It's an experience that deeply impacted Pang, but it wasn't until she started at UCare that she discovered giving back to the community was her calling. "I'm very grateful to UCare for helping me

discover my true passion and helping to shape my one-stop-shop for individuals in the area. They can get free health screenings, vaccines, a meal and personal and professional journey." personal hygiene kits that UCare puts together."

In her current role, Pang supports UCare's mission through strategic partnerships. She helps amplify For many, experiences like this can be emotional. At a what other community organizations are doing by recent event, "The community organizers came over helping coordinate funding and sponsorships, as and said, 'Thank you. You show up every time and that really makes a big difference." For Pang, these events well as hosting community events. Being able to make a difference drives her. "When I get to engage are a reminder that "UCare truly is a community with the community, I can remind people there health plan. Not just because of their unwavering are organizations like us that are willing to help." commitment to serving their members, but because And it's not just UCare members who benefit. UCare of the amount of time, effort and financial resources participates in more than 200 events a year, including that they put into giving back to the community." the Minnesota State Fair, Twin Cities Pride, Juneteenth Helping to manage so many events keeps Pang's hands full, so she stopped riding the UCare bike a few years

Minnesota and events focused on educating people about their health insurance options. ago. "It was a really fun, cool experience," she says, but But it's the Operation Community Connect (OCC) after three years of commercials, it was time to pass events that Pang says have some of the biggest impact. the handlebars to someone else. "There are so many These events are hosted by Minnesota counties and employees serving and supporting our communities sponsored by UCare. They connect low-income and members, and it's important the community see individuals and people without homes to local the doers. People who look like them and talk like food resources and help them find jobs and them." UCare is people powered, and it's the power of housing. "People can also get free haircuts, legal the people that brings a community together. services, clothing, books and more. It's really a

# Get engaged Join the conversation about your health plan

Join a UCare enrollee advisory committee to get more involved with your health plan! Enrollee advisory committees are made up of current UCare members who meet several times a year to discuss their health plan experience, provide feedback on upcoming initiatives and share insights. Members or their caregivers can participate in these meetings online, in person or by phone. You can also submit comments in advance to be shared during the meeting.



#### Find out more

Visit **ucare.org/getengaged** or scan the code to to learn more and sign up for a committee.

### More than a UCare member

Nancy Hennen embraced a new chapter in her life two years ago — retirement. After working for 44 years as a Certified Veterinary Technician and Practice Manager in a veterinary clinic, she decided it was time to take a step back and spend more time with her family. Although she was initially unsure if she'd enjoy retirement, Nancy is reveling in it, having recently celebrated her 45-year wedding anniversary in December.

With her decision to retire, she also had to choose a new health plan. She needed a plan that would best support her needs since she was no longer covered through her employer. Thanks to her husband's extensive research on health care and plan options, she chose UCare as her preferred health plan.

Shortly after she joined UCare as a Medicare Advantage plan member, Nancy discovered the power of being an active participant in her health plan. While attending a member informational meeting at the UCare Minneapolis office, she learned about the UCare Ambassadors program. UCare Ambassadors are current members who can join staff at health fairs and community events to share their UCare experiences with others and connect to the counties we serve. With more time on her hands and her can-do attitude, Nancy jumped at the opportunity to join the program. As one of our strongest supporters, Nancy serves as a vital link between our Medicare Advantage plans and the community, advocating on UCare's behalf and embodying our commitment to support members and give back through volunteer efforts.

Nancy loves giving back through UCare. Last fall, she helped distribute backpacks to excited students and families in St. Paul, making sure they were ready for the new school year. "That was so cool to see the little kids' faces light up when they showed up with their parents to pick their backpacks," she said. "That was the most rewarding feeling."

She also found great joy in making hygiene kits for those in need this past winter. Volunteers packed and delivered 1,500 kits to homeless shelters, transitional housing facilities and emergency crisis centers across 16 counties. Each kit included essential items like toothbrushes, socks, first aid supplies and more.



Nancy was even featured in a UCare video for the event, which captured her hard work and compassion for her community along with many others.

As an ambassador for UCare, Nancy also understands the importance of maintaining her health and well-being. By staying informed, monitoring her health needs and scheduling her appointments for preventive care, she has taken charge of her health and encourages others to do the same. "I think we need to stay on top of our annual exams by checking in with our doctors and following up with medications," Nancy said. "We have to be our own advocates with health care and UCare makes that pretty easy to do."

Nancy's dedication to community service and proactive engagement as a UCare member has significantly impacted her community. Her ability to empower others to prioritize their health and get more involved makes her a true ambassador for UCare.

### Finding strength, support and peace of mind with UCare

Shawn, an Individual & Family Plan member since upside down. What started as mild discomfort 2020, built a meaningful life in Woodbury, balancing escalated rapidly. Within weeks, he was hospitalized, work, family and the joys of watching her three losing 35 pounds and facing the frightening possibility sons grow into accomplished young adults. With of colon removal. a background in aviation, she contributed to During this time, UCare became more than just a 3M's corporate aviation department and travel health plan — it became a lifeline. From facilitating management organization before stepping back second opinions to ensuring access to top specialists to focus on family. Her husband, Mark, also had a at Children's Minnesota and MNGI Digestive Health, long career at 3M, and together, they've supported UCare made every step easier. The coverage allowed their sons as they build their futures. Shawn and Mark to focus on their son's recovery, When Mark retired from 3M in 2019, they embraced rather than worrying about medical red tape. After months of intensive treatment, Leighton defied the a new chapter — launching a service business focused on supporting older people in late-life relocations. odds and stabilized without surgery, reclaiming his life.

"It was a very rewarding experience to help seniors and their families navigate the next stage of life," reflected Shawn.

Today, Leighton is thriving. He's regained his strength, leads as a Youth Ambassador for the Crohn's & Colitis Self-employed and still a few years away from Foundation, and is preparing for his next adventure Medicare age, Shawn and Mark found themselves at Indiana University's Kelley School of Business. His navigating unfamiliar territory: securing health resilience has been inspiring, and for Shawn and insurance without employer coverage. With their Mark, the experience reinforced the importance of youngest son, Leighton, still at home, they needed a having reliable, comprehensive health coverage. plan that fit their family's needs. Recommendations led them to a broker, who introduced them to UCare. Now, as they prepare for Leighton's graduation, family "UCare had a lot of great plan options," said Shawn. travels and new milestones, they do so with peace "The broad network of trusted providers offers the of mind — knowing UCare has their back. For early flexibility to find the best care. That really appealed retirees, navigating the gap before Medicare can be to us." Little did they know how crucial that decision daunting, but UCare has been the trusted partner would become. they needed.

#### A life-altering diagnosis and UCare's unwavering support

"It was important to us to take the time to understand our health coverage options," Shawn said of her experience. "A great health plan isn't just about cost In August 2023, Leighton, then a high school junior, — it's about security, support and the freedom to was diagnosed with ulcerative colitis, a severe focus on what truly matters." autoimmune disease that turned the family's world

## **Share your ?**C UCare story

Fill out our easy online testimonial form to let us know how UCare has made an impact on you.

At UCare, our members are at the heart of our health plans. Your experience matters to us, whether you have a big story to tell or a short testimonial to share. Do you have an interesting story about how you found us? Has your plan supported you through a challenging time or a change in life? Let us know.



#### We want to hear from you

With our new online form, it's easier than ever to share how UCare has made a difference in your life. To fill out our member story form, visit ucare.org/story or scan the code.

#### Moving forward with confidence

### **UCare leadership**

#### **Executive Leadership**

Hilary Marden-Resnik President and Chief Executive Officer

Tenbit Emiru, M.D., Ph.D., MBA Executive Vice President and Chief Medical Officer

**Darin McDonald** Executive Vice President and Chief Information Officer

Beth Monsrud Executive Vice President and Chief Financial Officer

Daniel Santos, Esg. Executive Vice President and Chief Legal Officer

#### Pat Schmitt

Executive Vice President and Chief Administrative Officer

Jay Sivasailam Executive Vice President and Chief Growth Officer

Marie Zimmerman Executive Vice President and Chief Strategy Officer

#### Board of Directors

James Van Vooren, M.D., Chair Patricia (Pita) Adam, M.D. Jeff Bangsberg Charity Bennett Dorothy Bridges Tom DePhillips P. Jay Kiedrowski James Koppel Teresa McCarthy, M.D. Anthony Mendoza Mariam Mohamed Allison O'Toole William Roberts, M.D. Martina Sagayam Michael Wootten, M.D.

#### Consumer leadership on our board

UCare reserves seats on our Board of Directors for members. Here are members serving in this role. No elections were held for the UCare consumer board in 2024.

leff Bangsberg was elected to the board in 2020. His lengthy career as a policy expert and advocate for the disability community includes facilitating UCare's Disability Advisory Council. He has also served as board chair for the Metropolitan Center for Independent Living and board member for the Metropolitan Area Agency on Aging. Jeff currently serves on the Compliance Committee and chairs UCare's Disability Advisory Council.

**Charity Bennett** was elected to the board in 2016. She is a UCare Connect member and advocate for brain injury and disabilities issues. Charity serves on the board's Governance & Equity Committee and is a member of UCare's Disability Advisory Council.

**P. Jay Kiedrowski** served as UCare's at-large director for 10 years and became a consumer director in 2019. In 2022 he retired as a senior fellow from the University of Minnesota's Humphrey School of Public Affairs. He currently chairs UCare's Finance, Audit & Business Development Committee and serves on the Foundation Committee.

James Koppel was elected to the board in 2023. He serves on the Finance, Audit & Business Development Committee, chairs the Medicare Member Advisory Committee and is a current UCare Medicare member. Jim spent his career helping Minnesota children and families who faced challenges and inequities and continues to address health disparities for the board.

Mariam Mohamed was elected to the board in 2022. She has been an independent consultant and program facilitator since 2010, serving clients such as the Minnesota Department of Human Services, St. David's Center for Child and Family Development, the Early Learning Council and UCare. She chairs UCare's Governance & Equity Committee and serves on the Compliance Committee.

Martina Sagayam was elected to the board in 2023. She is a member of the UCare Individual & Family Plans Member Advisory Committee and Compliance Committee and has been a UCare member since 2020. She has law degrees from the U.S. and England, and she can practice law in four countries, including her native country of Malaysia.

### 2024 Annual Report

#### UCare summarized statement of revenue and expenses

#### **Revenues**

Premiums earned

Investment income (loss)

**Total revenues** 

#### **Expenses**

Medical and hospital services Administrative expenses

**Total expenses** 

**Revenue over expenses** 

#### UCare summarized balance sheet

#### Assets

Cash and investments Receivables, net Prepaid expenses Property and equipment, net **Restricted** assets Other

**Total assets** 

#### **Current liabilities and net assets**

Claims and settlements payable Trade payable and other Accrued taxes and assesssments Accrued compensation **Unearned premiums** 

#### **Total current liabilities**

Long term liabilities Net assets

Total liabilities and net assets

\$6,360,752,565	\$6,286,718,739
\$6,266,326,837 601,655,654	\$5,660,003,984 682,288,011
\$6,867,982,491	\$6,342,291,995
\$(507,229,926)	\$(55,573,256)
2024	2023
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\$891,269,759 521,441,384	\$1,324,043,019 459,423,039
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#### \$923,039,372

23,243,792

32,044,405

2024

\$6,259,799,311

100,953,254

43,883,670 597,680,491

\$1,564,603,533

#### 2023

\$6,160,303,304 126,415,435

21,726,837 14,164,691

#### \$783,622,991

73,844,874 1,104,910,417

#### \$1,962,378,282

*Years ended Dec. 31, 2024 and 2023* 

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

သတိ။ ဤစာရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ် ဆိုပါ။

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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 ໂທຣໄປທີ່ໝາຍເລກຂ້າງເທິງນີ້.

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.

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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. LB2 (10-20)

### **Civil Rights Notice**

**Discrimination is against the law. UCare** does not discriminate on the basis of any of the following:

- age
- race color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- marital status

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You can file a complaint and ask for help filing a complaint in person or by mail, phone, fax, or email at:

UCare Attn: Appeals and Grievances PO Box 52 Minneapolis, MN 55440-0052 Toll Free: 1-800-203-7225 TTY: 1-800-688-2534 Fax: 612-884-2021 Email: cag@ucare.org

Auxiliary Aids and Services: UCare provides auxiliary aids and services, like gualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. Contact UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

Language Assistance Services: UCare provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. Contact UCare at 612-676-3200 (voice) or 1-800-203-7225 (voice), 612-676-6810 (TTY), or 1-800-688-2534 (TTY).

### **Civil Rights Complaints**

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by UCare. You may also contact any of the following agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services Office for Civil Rights (OCR) You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- disability (including
  - physical or mental
  - impairment)
- sex (including sex
  - stereotypes and
  - genderidentity)

- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

- race •
- color •
- national origin
- disability • sex

age

 religion (in some cases)

Contact the OCR directly to file a complaint:

Office for Civil Rights U.S. Department of Health and Human Services Midwest Region 233 N. Michigan Avenue, Suite 240 Chicago, IL 60601 Customer Response Center: Toll-free: 800-368-1019 TDD Toll-free: 800-537-7697 Email: ocrmail@hhs.gov

#### Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you have been discriminated against because of any of the following:

- race •
- color •

•

- creed
  - sex

- public assistance
- disability

religion •

national origin

• sexual orientation • marital status

authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint: Civil Rights Coordinator Minnesota Department of Human Services Equal Opportunity and Access Division P.O. Box 64997 St. Paul, MN 55164-0997 651-431-3040 (voice) or use your preferred relay service

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights 540 Fairview Avenue North, Suite 201 St. Paul, MN 55104 651-539-1100 (voice) 800-657-3704 (toll-free) 711 or 800-627-3529 (MN Relay) 651-296-9042 (fax) Info.MDHR@state.mn.us (email)

#### Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color •
- national origin •
- religion (in some cases) ٠
- age •
- disability (including physical or mental impairment) •
- sex (including sex stereotypes and gender identity)

- status

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. We will review it and notify you in writing about whether we have



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