



Hennepin Health

your community health plan

2025 Annual Report



Providing community-centered health coverage



I am pleased to share Hennepin Health's 2025 annual report, which highlights our commitment to supporting the health and well-being of Hennepin County residents. This report offers insight into our work and a transparent overview of our financial performance.

In 2025, Hennepin Health continued to offer three health insurance options – Prepaid Medical Assistance Program (PMAP), Special Needs BasicCare (SNBC), and MinnesotaCare – delivered through our accountable health model in partnership with Hennepin Healthcare, NorthPoint Health & Wellness Center, and Hennepin County's Human Services and Public Health departments.

During the past year, we advanced our mission by broadening access to services, narrowing gaps in health equity, and investing in initiatives that meet people where they are. As a trusted provider of publicly funded health insurance in Hennepin County, improving health outcomes and supporting our members' diverse needs is at the heart of everything we do.

A key milestone in 2025 was welcoming more than 1,600 new SNBC members. This growth enables us to support Hennepin County residents with complex needs and connect them with comprehensive, person-centered care.

We are deeply grateful to our dedicated staff and partners. Together, we're improving health and reducing health disparities.

We value your feedback and look forward to continued partnership in the year ahead.

Mike Herzing

A handwritten signature in black ink, appearing to read 'Mike Herzing', written over a white background.

Chief Executive Officer
Hennepin Health



Hennepin
Health
your community
health plan



Hennepin Health governance

2025 Governing board

Hennepin County Commissioner Kevin Anderson
Hennepin County Commissioner Angela Conley
Hennepin County Commissioner Irene Fernando
Hennepin County Commissioner Debbie Goettel
Hennepin County Commissioner Marion Greene
Hennepin County Commissioner Jeffrey Lunde
Hennepin County Commissioner Heather Edelson

2025 Leadership

Mike Herzing, Chief Executive Officer
Max Billings, Chief Financial Officer
Krishnan Subrahmanian, MD, Chief Medical Officer
Sean Barrett, Chief Compliance Officer
Derrick Woolridge, Business Information Officer
Mary Rowan, Director of Operations
Jessica Simon-Koch, Strategy and Government Relations Officer

About Hennepin Health

Hennepin Health is a health insurance plan that serves Hennepin County residents who are eligible for Medical Assistance and MinnesotaCare, which are Minnesota’s publicly funded health care programs. We offer three insurance options that help residents get the care and services they need:

- **Prepaid Medical Assistance Program (PMAP)**
For families, children under age 21, pregnant women, and adults under age 65 who receive Medical Assistance
- **MinnesotaCare (MNCare)**
For people under age 65 who need access to affordable health care and do not qualify for Medical Assistance
- **Special Needs BasicCare (SNBC)**
For people ages 18-64 who are certified disabled and receive Medical Assistance

We are Minnesota’s only county-owned, state-certified health maintenance organization. We contract with the Minnesota Department of Human Services (DHS) to provide health insurance to eligible Hennepin County residents.

Hennepin Health takes a holistic approach to health care that blends medical, dental, mental health, and social services. Members can receive assistance with housing and social services. They also benefit from education, outreach initiatives, and care coordination that Hennepin Health offers directly or through its partner and community organizations.

Hennepin Health does not have any ownership interest in administrative offices, clinics, physician groups, hospitals, or other service providers or facilities. None of the health care programs are financially supported by Hennepin County taxpayer dollars. Earnings are from DHS contracts.



Membership by insurance plan option as of December 31, 2025

| Plan option | Members | Percentage |
|----------------------|---------------|-------------|
| SNBC | 3,507 | 11% |
| MinnesotaCare | 3,539 | 11% |
| PMAP | 25,677 | 78% |
| Total members | 32,723 | 100% |

Membership by race/ethnicity as of December 31, 2025

| Race/ethnicity | Percentage |
|--------------------------|------------|
| African American | 35.5% |
| White | 24.4% |
| Hispanic | 11.1% |
| Multiple Race/Ethnicity | 4.9% |
| Asian & Pacific Islander | 3.8% |
| Native American | 3.5% |
| Unable to Determine | 16.7% |

2025 Hennepin Health highlights

- **Welcomed more than 1,600 new SNBC members.** This growth enables us to support Hennepin County residents with complex needs and connect them with comprehensive, person-centered care.
- **Launched Flavors of Health,** a program to improve nutritional wellness for members who have diabetes, congestive heart failure, or are pregnant/post partum. Members receive eight weeks of free groceries delivered to their home after taking a cooking class at NorthPoint Health & Wellness Center or the Hennepin Healthcare Redleaf Center for Family Healing.
- **Expanded access to preventive care** for members overdue for colorectal cancer screening through a colorectal cancer screening campaign.
- **Hosted Wellness Days and Dental Days** to provide our members with easy access to health and well-being resources, education, and health care services.
- **Met regularly with members of our Enrollee Advisory Council (EAC).** The EAC gave Hennepin Health valuable input that shaped our work and strategic priorities.
- **Connected nearly 3,000 Hennepin Health members** to a nurse, social worker, or peer support specialist. These connections resulted in our members receiving help with housing, transportation, substance use disorder and mental health treatment, county benefits, vocational training/ assistance and more.



Flavors of Health: Nourishing well-being through connection, culture, and choice



Learning to cook healthy meals is at the heart of our Flavors of Health program.

Flavors of Health, launched in 2025, offers a supportive way for eligible Hennepin Health members to build skills and confidence around healthy eating. Created in partnership with the Redleaf Center for Family Healing and North-Point Health & Wellness Center, the program uses Medicaid’s In Lieu of Services (ILOS) policy to combine practical nutrition education with consistent access to wholesome foods.

Participants begin with teaching kitchen classes, where they learn cooking skills, explore nutritious ingredients, and connect with others navigating similar health challenges. These classes create a welcoming space for members to share stories, ask questions, and build confidence in preparing foods that support their well-being.

Following the classes, members receive eight weeks of healthy grocery deliveries through NourishedRx. This ongoing support makes it easier to put new habits into practice, reduce daily stress, and maintain momentum long after the classes end.

Members describe feeling more confident in managing their health, more connected to their community, and better equipped to make choices that fit their lives and cultures. They also report improvements in mental well-being and overall quality of life.

Flavors of Health shows how person centered, cost effective approaches can strengthen health by addressing the social factors that shape it – and by providing members with care that feels practical, dignified, and nourishing. [Watch on YouTube](#). Read more stories about Hennepin Health innovation at www.hennepinhealth.org/blog.

Financial report for fiscal year 2025

This report of the 2025 financial position and operating results of Hennepin Health is published in accordance with requirements of Minnesota Statutes, Section 62D.09, subdivision 3. It is not intended to serve as a full financial statement, but rather as a summary for members.

Statement of operations and retained earnings for the year ended December 31, 2025

| Operations (statutory) | 2025 |
|--|----------------------|
| Revenue earned | \$453,649,380 |
| Investment income and other | \$3,626,890 |
| Total revenues | \$457,276,270 |
| Medical services provided | \$401,386,044 |
| Administrative expenses and other | \$39,860,469 |
| Net (deficiency) surplus | \$16,029,757 |
| Retained earnings (statutory) | 2025 |
| Balance beginning of year | \$38,102,189 |
| Adjustments and transfers | \$(1,148,771) |
| Net (deficiency) surplus | \$16,029,757 |
| Balance end of year | \$52,983,175 |
| Balance sheet (statutory) | 12/31/2025 |
| Assets (statutory) | |
| Cash & cash equivalents | \$128,688,444 |
| Accounts receivable | \$35,346,022 |
| Total current assets | \$164,034,466 |
| Property, plant and equipment | \$890,681 |
| Total assets | \$164,925,147 |
| Liabilities and retained earnings (statutory) | 12/31/2025 |
| Accounts payable | \$62,151,621 |
| Accrued expenses | \$49,790,351 |
| Total current liabilities | \$111,941,972 |
| Retained earnings | \$52,983,175 |
| Total liabilities and retained earnings | \$164,925,147 |

Important member information

Pursuant to Minnesota Statutes, Section 62D.07, subdivision 3.

Covered services: Services covered by Hennepin Health are covered only if they are provided by participating Hennepin Health providers or authorized by Hennepin Health. Exceptions to this rule include emergency and post-stabilization services as well as services listed as open access services in the member handbook. Your member handbook fully defines what services are covered, any cost-sharing and the procedures you must follow to obtain coverage.



Providers: Enrolling in Hennepin Health does not guarantee services by a specific provider on the list of participating providers. When a provider is no longer participating with Hennepin Health, you must choose another Hennepin Health provider.

Referrals: Certain services are covered only upon referral. See your member handbook for referral requirements. All referrals to providers not participating with Hennepin Health and certain types of health care providers must be authorized by Hennepin Health.

Emergency services: Emergency services received from providers who are not participating with Hennepin Health are covered (except if received outside the United States) if proper procedures are followed. Your member handbook explains

the procedures and benefits associated with receiving emergency care from providers not participating with Hennepin Health.

Exclusions: Certain services or medical supplies are not covered. Your member handbook provides a detailed explanation of all exclusions.

Cancellation: Your coverage may be cancelled if you are not eligible for Medical Assistance or MinnesotaCare or if you enroll in a different health plan as outlined in your member handbook.

Newborn coverage: If your health plan provides for dependent coverage, a newborn infant is covered from birth, but only if services are provided by participating Hennepin Health providers or are authorized by Hennepin Health. Certain services are covered upon referral.

Prescription drugs and medical equipment: Enrolling in Hennepin Health does not guarantee that a particular prescription drug or piece of medical equipment will be available, even if the drug or equipment is available at the start of the contract year.



Member Bill of Rights

Pursuant to Minnesota Statutes,
Section 62D.07, subdivision 3

Members have the right to:

- Available and accessible services as defined in your member handbook, including emergency services 24 hours a day and seven days a week.
- Be informed of health problems and receive enough information regarding treatment alternatives and risks to make an informed choice.
- Refuse treatment and have their medical and financial records maintained and kept private by Hennepin Health and its health care providers in accordance with existing law.
- File a complaint with Hennepin Health and the Minnesota Department of Health and start a legal proceeding when experiencing a problem with Hennepin Health or its health care providers.



Hennepin
Health

your community
health plan

Contact us

8 a.m. to 4:30 p.m., Monday-Friday
612-596-1036 (800-647-0550)
Member Services: Press 1
Provider Services: Press 2
TTY: 711 (800-627-3529)

HealthConnection (24/7 nurse help line)
888-859-0202

TTY/hearing impaired
711 or 800-627-3529

Pursuant to Minnesota Statutes, Section 62D.07, subdivision 3

Hennepin Health

300 South Sixth Street, MC 604
Minneapolis, MN 55487-0604

hennepinhealth.org | facebook.com/hennepinhealth | linkedin.com/company/hennepin-health

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 ካለዎንም ክፍያ እና ካለአላስፈላጊ መዘግየት ማግኘት ይችላሉ። በተጨማሪም መረጃን በቀላሉ ለማግኘት በሚያስችል ቅርጸት ለማቅረብ ተገቢ የሆኑ የመስማት ድጋፍ እና አገልግሎቶች ከክፍያ ነጻ በሆነ እና ግዜውን በጠበቀ መልኩ ማግኘት ይችላሉ። 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 အချိန်မီ ရရှိနိုင်စေရန် စီမံပေးထားပါသည်။ ကျေးဇူးပြုပြီး အထက်ဖော်ပြပါ ဖုန်းနံပါတ်သို့ ခေါ်ဆိုပါ သို့မဟုတ် သင်၏ ထောက်ပံ့သူဖြင့် ပြောဆိုဆွေးနွေးပါ။ မြန်မာဘာသာစကား Burmese

យកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ (ខ្មែរ) សេវាកម្មជំនួយភាសាភាគីភាគីផ្ទៃមាត់ដល់ជនរងគ្រោះដោយមិនគិតថ្លៃ និងដោយគ្មានការពន្យារពេលមិនចាំបាច់ឡើយ។ លើសពីនេះ ជំនួយ និងសេវាកម្មដែលសមស្របក្នុងការផ្តល់ព័ត៌មានក្នុងទម្រង់ដែលអាចចូលប្រើ បានគឺអាចរកបានដោយគិតថ្លៃ 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)

PAUNAWA: Kung nagsasalita ka ng Filipino, ang mga libreng serbisyo ng tulong sa wika ay magagamit sa iyo nang walang bayad at walang hindi kinakailangang pagkaantala. may mga angkop na pantulong na kagamitan at serbisyo upang maibigay ang impormasyon sa naaangkop na anyo, nang libre at sa tamang oras. Mangyaring tawagan ang numero sa itaas o makipag-usap sa iyong provider. Filipino

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

CĒEB 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

ໝາຍເຫດ: ຖ້າທ່ານເວົ້າພາສາລາວ, ທ່ານຈະໄດ້ຮັບບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ເສຍຄ່າ ແລະ ບໍ່ມີການຊັກຊ້າ ທີ່ບໍ່ຈຳເປັນ. ນອກຈາກນັ້ນ, ເຄື່ອງມືຊ່ວຍເຫຼືອແລະ ບໍລິການເສີມທົດໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ເຂົ້າເຖິງໄດ້ ໂດຍບໍ່ເສຍຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ກະລຸນາໃຫ້ທາງເບີໂທລະສັບຂ້າງເທິງ ຫຼື ສົນທະນາກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ. Lao

注意：如果您说简体中文，您可以免费获得语言协助服务，且不会有不必要的延误。此外，还能免费及时获取以无障碍格式提供信息的适当辅助工具和服务。请拨打上面的电话号码，或与您的服务提供商沟通。
mandarin (simplified chinese)

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 qunnaamaa. Oromo

ВНИМАНИЕ: Если вы разговариваете на русском языке, воспользуйтесь услугами языковой поддержки бесплатно без лишнего 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

FIROGAARAH: Haddii aadaku hadasho Soomaali, waxaa ka dib laashah kuugu adiyaa ahadeegyada aawinada luuqadeeda aanaa ahaynada ahitaanaana munaasib ahayn. Antaas waxaa adheer, waxaa adheer ka aadeegyada iyo kaabitaanka naafada ee haboonka macluumaadka oo ugu dhibxiyo adababada deegsan ka roo dib laashah laguna dhibxiyo waqqigeeda. Fadlan vac lambarka kore ama adada deeg bixiyahaaga. 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

LU'U'Á: Nêu bân nôi tiếng Việt, bân 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 sẽ cung cấp thông tin về định dạng dễ tiếp cận và các ấn phẩm có hình ảnh và clip thời. Vui lòng gọi số điện thoại phía trên hoặc cara adia orian han vien y te a u a ban. Vietnamese

LB (07-2025)

Civil Rights Notice

Discrimination is against the law. Hennepin Health does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

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

Hennepin Health
300 South Sixth Street MC 604
Minneapolis MN 55487-0604

or in person at:
Hennepin Health
525 Portland Avenue South, 8th Floor
Minneapolis

Toll-free: 1-800-647-0550 (voice)
 TTY: 1-800-627-3529 (MN Relay)
 Fax: 612-632-8815
 Email: hennepinhealth@hennepin.us

Auxiliary Aids and Services: Hennepin Health provides auxiliary aids and services, like qualified 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: Hennepin Health Member Services at hennepinhealth@hennepin.us, or call Hennepin Health Member Services at 612-596-1036 (toll-free 1-800-647-0550) or your preferred relay service.

Language Assistance Services: Hennepin Health 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:** Hennepin Health Member Services at hennepinhealth@hennepin.us, or call Hennepin Health Member Services at 612-596-1036 (toll-free 1-800-647-0550) or your preferred relay service.

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Hennepin Health. 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:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the OCR directly to file a complaint:

Office of 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 believe you have been discriminated against because of any of the following:

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

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)
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)

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

DHS will notify you in writing of the investigation's outcome. You have a 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 administration 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

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For elders age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to go to your primary care provider prior to the referral.



300 South Sixth Street, MC 604
Minneapolis, MN 55487-0604
hennepinhealth.org | facebook.com/hennepinhealth

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