

HEALTH INSURANCE THAT CARES ABOUT **PEOPLE. NOT PROFIT.**

INDIVIDUAL HEALTH PLANS | FAMILY HEALTH PLANS | SMALL BUSINESS HEALTH PLANS



HEALTHCARE COOPERATIVE

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HEALTHCARE COOPERATIVE

OUR HISTORY

Common Ground Healthcare Cooperative got its start in 2014 after being founded by community leaders who contributed time, expertise, and financial support to create a new and better way to deliver quality care. Today, CGHC is the carrier of choice for thousands of small businesses, nonprofits, individuals and families throughout eastern Wisconsin, all working together to change health insurance for the better.

OUR MISSION

It's about people, not profit. Common Ground Healthcare Cooperative (CGHC) believes its members deserve honesty, compassion and exemplary service from their health insurer. We are committed to changing the health insurance experience through open dialogue, powerful advocacy and the delivery of trusted and understandable information.

WHAT IS A HEALTH INSURANCE COOPERATIVE?

Common Ground Health Cooperative (CGHC) is a "who," not a "what." We are thousands of Wisconsin residents, workers and families buying health care together, supported by a staff focused on our becoming the highest rated health plan in our region.

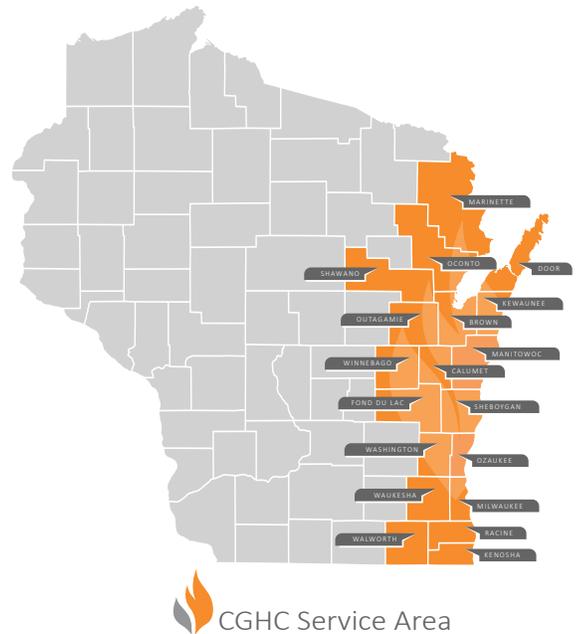
CGHC is nonprofit and governed by a Board made up of members buying insurance. Any earnings are returned to our members in the form of lower prices or better services. Our focus is advocacy, and we use our expertise to help people understand their rights and their coverage.

Our mission puts members first in every decision we make or can influence. Since members run the show and there are no outside shareholders or profit motive, there's really no alternative. The larger we grow, the faster we can make progress to change healthcare. We hope you join the movement!

FAST FACTS

- Non-profit, member-owned health insurer
- Board of Directors made up of members elected by members
- Serving 19 Wisconsin counties
- Providing health insurance to more than 25,000 individuals, family members, small businesses, non-profits and community organizations
- Focused solely on individual and small employer health insurance
- Partnered with Aurora Healthcare, Bellin Health System and the Trilogy network to provide high quality care and access
- Sold on and off the Marketplace
- 75 employees
- Headquartered in Brookfield, WI

CGHC proudly serves the 19 counties that make up eastern Wisconsin



 CGHC Service Area

**BROWN
CALUMET
DOOR
FOND DU LAC
KENOSHA
KEWAUNEE
MANITOWOC
MARINETTE
MILWAUKEE
OCONTO
OUTAGAMIE
OZAUKEE
RACINE
SHAWANO
SHEBOYGAN
WALWORTH
WASHINGTON
WAUKESHA
WINNEBAGO**

PEOPLE. NOT PROFIT.

OUR MEDIA POLICY

As a member-governed, non-profit cooperative, Common Ground Healthcare Cooperative is on a mission to change consumers' health insurance experience through open dialogue, powerful advocacy and the delivery of trusted and understandable information. For that reason, Common Ground Healthcare Cooperative is motivated to be as transparent as possible with the media, which we view as allies in our efforts to simplify the complexities inherent in health care and insurance.

There are two exceptions where we will not disclose information to the media:

- 1) We will not disclose information that we believe is not in the best interests of our members or their cooperative. This would include information that puts CGHC at a competitive disadvantage to other carriers.
- 2) Because we place the highest value on our members' privacy, we will not engage in any discussions with the media regarding our members protected health information, and will provide documentation only if required to do so under HIPAA privacy rules. Our members may disclose information to the media about their own health situation, but we will not in any circumstance comment in response.

OUR COMMITMENT TO OUR MEMBERS

Our commitment to our members is that we will make decisions that are fair and 100% in line with our Certificate of Coverage. Then we will explain our decisions to the fullest extent possible so that members understand why the decision was made. If the member disagrees, they may appeal the decision to an internal review committee and then to an independent external review organization. They may also file a complaint to the Office of the Commissioner of Insurance (OCI). Common Ground Healthcare Cooperative is a strong believer in these levels of recourse for health insurance consumers and will gladly change our decision if additional information provided through any of these processes merits a change. This is the how we can ensure that all our members are treated fairly and equitably under their health plan.

Common Ground Healthcare Cooperative

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