Putting Members First.
Pursuing Better Healthcare.

www.CommonGroundHealthcare.org
A Letter From Our CEO

Dear Members,

Common Ground Healthcare Cooperative (CGHC) has endured the difficult first years as a new organization, breaking through barriers to gain a foothold in the new ACA Marketplace. Through hard work, supportive provider partners and a special devotion to our members, however, we went through four years of losses to a healthy financial surplus in 2018.

Today, much of our story is the same: the hard work, the challenging market, the fighting spirit on behalf of our members. But there are also big differences.

Since 2017, our membership has more than doubled. As of this year, more than 64,000 individuals are members of CGHC. In addition to the new growth, we have retained more members than ever before. It is so satisfying that we are bringing needed health insurance options to more consumers like yourselves. It’s worth repeating that we recorded our very first profitable year in 2018. Our financial success enabled us to repay our entire start-up loan we received from the Centers of Medicare and Medicaid Services (CMS) to create this cooperative. All wonderful achievements, all the result of our constant focus on serving you, our members.

Whether you are new to CGHC or a returning member, you are special to us. You placed your trust in me and our team. It is our job—our commitment—to reward your trust in us with a determination to be your partner, your advocate, when you need access to quality healthcare.

In this Annual Report, we share with you some of the ways we are fighting for you, whether in the community, in the public policy arena or, most importantly, in the business of healthcare and health insurance. Our work is captured in the theme of our Annual Report: Advocacy, Partnership and Innovation—in other words, working for you, working with you, and working smartly to find new ways to serve you better. These concepts are also the foundation of our new strategic plan, which you will begin to see yielding results in the coming years.

As you will read in the pages of this report, we are making real progress, but recent success does not warrant standing pat. We are working on new strategies, making new investments and recommitting to serving you, our members, as only a consumer cooperative would dare to do. That may mean ruffling a few feathers from time to time, as we put you and your interests above profits and others in the healthcare industry. That is what you should expect from your cooperative.

With another year of progress completed and another year of promise well underway, my team and I look forward to many more opportunities to share new developments for Common Ground Healthcare Cooperative. Know that we remain committed to serving and assisting you--not just for today, not just for this year, but for years to come.

Sincerely,
Cathy Mahaffey, CEO
The Cooperative Difference

What’s a cooperative?

A cooperative is an association of people who work together to achieve a common goal. A cooperative’s sole purpose is to maximize benefits to its members rather than maximize benefits to shareholders.

Common Ground Healthcare Cooperative (CGHC) is governed by a Board of Directors composed of members elected by the membership. All the big decisions for the organization are made by this member Board. That makes CGHC unique in eastern Wisconsin; it is a reason our presence in the market is important—we provide a health insurance option giving consumers a voice and a vote in how their health plan operates.

What does this mean for our members?

Members of CGHC are the primary focus of the Board and management of CGHC. In fact, our philosophy places people before profit, which means several things. First, decisions by the Board and leaders of CGHC are made for the benefit of the membership. An example is a decision to enter a new county to lower more members’ costs and improve more members’ healthcare experience. Our focus on members also drives our investment in customer service and member education, which helps members access healthcare wisely and make good health insurance decisions. Good member decisions help the cooperative stay strong and make our products more affordable.

People before profit also means surplus earnings are reinvested into the cooperative or returned to members in the form of lower premiums or lower increases, new benefits, or improved services.

We take our cooperative status seriously and adhere to a set of core values listed below. These values and principles help guide our Board and staff in all we do for you, the members of CGHC.

- Put Members First
- Engage and Evolve
- Be Honest and Ethical
- Perform at a High Level
- Promote Teamwork
- Communicate and Connect

How can members participate in the cooperative?

Each year, members in good standing have the opportunity to run as candidates to represent their fellow members on the CGHC Board. After a robust candidate selection process, members can cast their vote to elect the people who will govern the cooperative for the next year. Voting to place fellow members on the Board of the cooperative is an important right and responsibility for every member of CGHC.
Members Elected By Members

Your 2018-2019 Voting Board of Directors

Keisha Krumm  
Board Chair  
Nonprofit Leader

Mary Rehberg  
Secretary/Treasurer  
Self-employed CPA

Amy Murphy  
Director  
Public Health Consultant

Dr. Clifford Pukel  
Director  
Oncologist

Brett Remington  
Director  
Small Business Owner

Mike Braun  
Director  
Retired Human Resources Professional

Chris Martin  
Director  
Small Business Owner

Non-Voting Board Members

We currently have three non-voting Directors serving on our Board including our founder, Bob Connolly, our former Board Chair, Jim Wesp and former voting Board member, John Maglio. Our current non-voting Directors were at one time CGHC members enrolled in our insurance policies and have remained on the Board because we value their experience and expertise although they do not have the power to vote. These Directors are still willing to contribute their time and talents to the Board because they believe in our mission and see the value of our cooperative. We thank them for their continued support and guidance.

To read more about your Board members visit  
CGCares.org/Governance
Our Year In Review

Lower Premiums

One of the most important decisions for the Board in 2018 was to lower individual health insurance premiums for the 2019 plan year by a composite rate of 18.9%. This demonstrates the commitment of the Board to making access to healthcare more affordable.

Strategic Planning

As the financial condition of CGHC improved, the Board and CGHC management turned their attention to the future. A formal planning process led to the adoption of a revised mission statement, “Putting Members First. Pursuing Better Healthcare,” and the creation of a 2019 strategic operating plan that keeps members at the center of everything we do.

Awards & Accreditation

Top Workplace: For the third year in a row, we are proud to announce that we have received recognition from the Milwaukee Journal Sentinel as a 2019 Top Workplace! Our employees completed a third-party survey in about their workplace experience, and their satisfaction shined through. We are grateful to our team for all they do!

NCQA Accreditation: Common Ground Healthcare Cooperative was recognized by the National Committee for Quality Assurance (NCQA) with accreditation for our commitment to improving the healthcare experience for our members. To receive accreditation, NCQA evaluated our performance on providing access to care, maintaining a network of qualified providers, improving quality efforts and communicating with members.

It is hard to put into words just how valuable access to trusted clinics and healthcare providers is right here in Waupaca County. It is a real relief and critical to enhancing my well being and managing my continuity of care. This is how intention meets solutions for the rural counties we live in.

Inga, CGHC Member
Cooperative Growth

Recalling the challenging start of our cooperative just a few years ago in a competitive environment, it is hard to believe we have grown to be approximately 64,000 members strong in eastern Wisconsin. This is important to continuing members because the more we grow, the greater the cost-benefit opportunities are for our members. We believe our growth is a result of dedication to continuously serving individuals in the Affordable Care Act (ACA) Marketplace since its inception. In fact, in some of our service area counties, CGHC is the only Marketplace health insurance option. We look forward to continuing our efforts serving more and more residents of eastern Wisconsin.

Service Area Expansion

In 2018, the Board decided to pursue a contracted partnership with ThedaCare, a trusted health system in the Fox Valley region. This decision enabled us to offer health insurance plans to residents of Waupaca and Waushara counties for the 2019 plan year. We are happy to announce that our membership has grown in these regions.

We asked, CGHC listened!

We have many low-income clients in Waupaca and Waushara Counties who utilize ThedaCare doctors. For 2018, if a member qualified for a tax subsidy, and visited ThedaCare, there was not an insurance plan available to them to keep their doctors or receive help paying for their monthly premium. We had clients that just did not understand why, and it was very frustrating for us all. When we received the announcement that CGHC was moving into those two counties, it was very exciting, and we have MUCH happier clients who can resume care with their trusted doctors. Thank you for listening Common Ground Healthcare Cooperative!

Katie, Insurance Agent

“This is how intention meets solutions for the rural counties we live in.”

Inga, CGHC Member
Our Commitment to You

To serve you better and reduce the rising cost of healthcare, we have launched an organization-wide initiative taking three forms: advocacy, partnership and innovation.

Advocacy

As your advocate, we fight for you in public policy matters, in the health insurance market and in our business operations. We regularly meet with Wisconsin lawmakers on both sides of the political aisle to advocate for policy changes to protect consumers and make healthcare coverage more affordable and accessible. One example of the change is our support for Wisconsin’s reinsurance program for the ACA Marketplace. It may not be the most visible program or easy to understand, but it can make a big difference toward keeping our premiums lower for members.

In the health insurance market, we are constantly seeking to give new consumers access to what CGHC uniquely offers—access to more affordable coverage and a voice in their health plan’s governance. And across our organization, we are working to improve our service to members and give them information and tools to become better consumers of health care. FAST FACTS is a recent example of the new tools we’re creating to help you avoid problems and make smart decisions in accessing healthcare.
**Partnership**

Improving healthcare is a collaborative effort. We are fortunate to operate in communities filled with people and organizations that are dedicated to improving the quality of life for those around them. In each of the 20 counties we serve, we are working with caring organizations—such as the Milwaukee Enrollment Network, Covering Wisconsin, and Partnership Community Health Center—to assist CGHC members, as well as people who may not yet know of CGHC or the benefits of the federal health insurance Marketplace, also referred to as Healthcare.gov.

We also work closely with brokers across our service area to ensure they are well-informed about the Marketplace rules and opportunities to assist consumers looking to meet their coverage needs. Lastly, we work closely with our main provider organizations to ensure that services are well coordinated and cost-effective for members. Working with our provider partners, we are giving members access to some of the most caring and capable healthcare professionals in our state.

**Innovation**

The healthcare industry is constantly changing. An ongoing stream of new technologies, techniques and strategies create new opportunities and promise for patients and healthcare providers alike. At CGHC, we are working to create our own stream of new ideas and developments—new methods, insurance plan designs, technology, educational tools and ways of doing our work, all designed to benefit our members. An example is our new online clinic benefit through virtuwell.com, giving members access to a nurse practitioner around the clock.
In Our Community

Our cooperative was born out of community need. We consider it part of our mission to give back to the communities that have supported us. We continue to develop strong ties with local non-profit organizations and assist them in achieving their mission directly through our employees. Throughout the year, our employees have given their own time, talents, and resources to support the missions of organizations including the Guest House of Milwaukee, Hunger Task Force, and Habitat for Humanity. We rallied a team to participate in the Sista Strut walk to fight breast cancer and the Walk for Wishes fundraiser supporting the Make-A-Wish foundation. Our team also collected and donated items for holiday gifts plus warm hats and gloves for the students of Milwaukee Public Schools.

Guest House of Milwaukee  |  Hunger Task Force  |  Habitat for Humanity
Sista Strut  |  Walk for Wishes  |  Holiday Giving Tree  |  Mitten Tree Drive
Financially, 2018 was a year of growth for us. For the first time in our history, we reported a financial surplus (profit). Because we are a non-profit, surplus earnings are reinvested into the cooperative or returned to members in the form of lower premiums or lower increases, new benefits, or improved services.

*ACA Receivables includes Advanced Premium Tax Credit (APTC) Receivables, Risk Adjustment Receivable, CMS Reinsurance Receivable, and CMS Risk Corridor Receivable.