Greetings, fellow cooperative members. And a special greeting and thank you to all who joined us for the 2019 edition of the Common Ground Healthcare Cooperative (CGHC) Annual Meeting. It was a wonderful celebration of our achievements during another great year of operation as a member-driven organization.

There is no stronger demonstration of what it means to be a cooperative than our Annual Meeting. There are several reasons for this: First, for your cooperative Board and the management team, it is an opportunity to visit with the people for whom this cooperative exists, the people who place their trust in us. Hearing directly from our members at the meeting, our CGHC team learns a little more about what is working for members and what needs improvement.

The Annual Meeting also gives us a chance to share updates and celebrate successes. **We are proud to announce that we recorded our first year-end profit in 2018.** We had to fight through many challenges to get where we are today—more financially sound and more than 64,000 members strong. This achievement is a real testament to not only the work of Cathy Mahaffey, CEO, and her team, but also to the real need in Wisconsin for access to quality healthcare solutions. **See page 3 for another BIG announcement!**

The Annual Meeting corresponds with a right and responsibility for cooperative members—electing members of the CGHC Board of Directors. The cooperative gives members a voice and a vote in how our health plan operates. Members had the opportunity to hear from their Board candidates and cast their vote. This year’s vote closed on June 7th, and the results are in: **Erin Kenneke** and **Terri Piszczor** are the newest members of our Board joined by our re-elected incumbent candidates, **Mary Rehberg** and **Clifford Pukel**. Welcome to the CGHC Board!

Keisha Krumm, Board Chair
Q&A Session with Our CEO

One of my favorite features of the CGHC Annual Meeting is the question-and-answer session with members. As CEO of CGHC, the Q&A session is important because I get to hear directly what members are thinking about and share my thoughts on important issues. And it’s fun! I really enjoy talking with our members.

The success of this year’s Q&A session got us thinking—why wait for the next Annual Meeting? Why not continue the Q&A session all year long?

This column is our chance to keep the dialogue going. Do you have a question about CGHC, the products and services we offer, or health insurance, generally? Send it in at asktheceo@commongroundhealthcare.org. In future editions of the Member Insider newsletter, I’ll answer some of your questions and share information that is helpful to you.

It’s not surprising that one of the most common questions from members is about the cost of getting or maintaining healthcare coverage. For all health insurers, this is a challenging question. For CGHC, however, the question may be a little easier to handle.

Everyone agrees that health insurance is still too expensive, and the main reason is healthcare is still too expensive. But, thanks to smart decisions by the Board of the cooperative, we have some better news to report.

CGHC is in its best financial shape to date. In fact, we reported a profit for the first time in 2018. That was quite an achievement, given the challenges this young cooperative faced in its first years. While competing health plans exited the Affordable Care Act (ACA) marketplace in several geographic areas, your CGHC Board committed to staying. The decision assured consumers in eastern Wisconsin they would have the choice of a nonprofit health plan that gives them a voice and a vote in how their health plan operates. But CGHC also needed to be fiscally responsible.

As a result of our decisions and hard work, our membership grew, and our financial condition improved. For 2019, we were able to lower your health insurance premiums.

We fought for you to get where we are today. We will continue to fight for you—in the marketplace, in the public policy arena, and in the way we run our business. It’s what we do. It is what you can expect from us.

To ask CEO Cathy Mahaffey about the history and performance of CGHC, the health insurance market, health insurance public policy, and similar questions, email asktheceo@commongroundhealthcare.org.

For all other questions, such as the status of your membership cards, benefits, or health insurance claims, contact Member Services at at 877-514-2442 or info@commongroundhealthcare.org.
CGHC Reaches Financial Milestone

2018 Profit Leads to Member Premium Rebates

We had a great financial year in 2018, and we thought it was time to share our financial milestones with you! It’s important for our cooperative to achieve financial stability, so we can assure our members we are here to stay. For us, profits mean we can reinvest back into the organization and improve your member experience. Any profits we collect make their way back to our membership through better services, operational improvements, better benefits, and lower increases to your monthly premium costs.

Over the years we have overcome our share of challenges, but we couldn’t have done this without you. By choosing CGHC, you have elected to be a part of an organization dedicated to improving the healthcare experience. As we continue to grow and mature, our impact on the healthcare landscape grows stronger. We are in this together!

We are excited to announce that for members who were with us in 2018, we will be returning a portion of the premium you paid in 2018! Rebate checks will arrive in the mail in September. Eligible members will be receiving more information about this in the coming months.


2012 THE BEGINNING

Start-Up Loans

To launch the cooperative and prepare to sell insurance plans for the 2014 Open Enrollment Period, we received start-up and solvency loans from the Centers of Medicare and Medicaid (CMS).

2015 RISK CORRIDOR PAYMENT

CGHC Reimbursement

In 2015, ACA’s Risk Corridor Program did not have enough funds to reimburse health insurers for the 2014 plan year. CGHC received only $5.7 million of the $45 million owed.

2017 CSR PAYMENTS CUT

Loss of $10,542,927.

Health insurers provide lower deductibles and copays to eligible members and the federal government would reimburse insurers for these benefits, but in 2017, these payments were discontinued to all ACA health insurers.

2018 FIRST PROFIT

Profit & Loan Repayment

After losing money in our first years in business, CGHC recorded our first profitable year in 2018! We repaid our start-up loan totaling $7,635,155 in full!

2019 MEMBER REBATES

Money Back in Members’ Pockets

Members with us in 2018 will receive money back on their 2018 monthly premiums! Members will receive a rebate check in the mail this fall.
Common Ground Healthcare Cooperative (CGHC) exists for the benefit of its members. Each day, the leaders and staff of CGHC go to work focused on making their members’ lives better. The focus and attitude CGHC staff take to work each day is unique in eastern Wisconsin, and members notice.

Andrew, a CGHC member for two years, noticed the difference in the interaction with CGHC staff. “What I liked most is that the staff has the patient in mind,” he said. “When you make a phone call to them, you can understand what they are telling you. That is the important thing, as others (other health plans) don’t seem to have a clue who you are or what you want to do.”

Alexandra and Marcos are big believers in consumer cooperatives, and they appreciate CGHC’s “people first” philosophy that makes them feel more relevant.

“Customer service at Common Ground Healthcare Cooperative is a better experience,” said Alexandra. “You feel like you are talking with human beings.”
Deciding Where to Get Care

When accidents happen or when you think you’re getting sick, choosing the best option for your healthcare can feel overwhelming. We are eliminating the guesswork for you. Below is a breakdown of your healthcare options and examples of when to visit each type of healthcare provider.

Virtuwell, Your 24/7 Online Clinic
When to Use: minor ailments, sinus, cough, allergies, ear and eye infections, kid's health, rashes, bug bites, and flu. To learn more about symptoms treatable through virtuwell, visit www.virtuwell.com/our-services.

Primary Care Physician (PCP)
When to Go: annual wellness visit, minor ailments, preventive and diagnostic care.

Urgent Care
When to Go: ear or eye infection, fever, cuts that may need stitches, possible broken bones or simple fractures, severe sore throat, sprains and strains, vomiting/diarrhea.

Emergency Care
When to Go: chest pain, seizure or loss of consciousness, severe abdominal pain, sudden paralysis or slurred speech, uncontrolled bleeding.

Emergency rooms are the highest cost of care, both for the member and CGHC, and members sometimes go to the emergency room when it’s not necessary. The treatment of urinary tract infections is a great example. These can be treated at a doctor office or urgent care center for a much lower cost.

For urinary tract infections in 2018, Common Ground Healthcare Cooperative spent an average of $1,156 per emergency room visit, potentially for care that could have been provided in a lower cost setting.

Which amount would you rather pay?