



Dear Members,

We have good news to share with you! Before the end of September this year, Common Ground Healthcare Cooperative (CGHC) will return a portion of your 2018 health insurance premium. This letter explains why we are doing this, and answers questions you might have.

A provision in the Affordable Care Act (ACA), often referred to as Obamacare, requires health insurance companies to spend at least 80% of the individual premiums we collect each year on medical and pharmacy expenses and certain quality improvement activities. The percentage is called the Medical Loss Ratio (MLR). This ACA provision aligns well with CGHC's values as a non-profit cooperative—we strive to take in only the amount of premium we need to pay claims and maintain operations.

In 2018, the amount CGHC spent on medical and pharmacy expenses and quality improvement activities totaled less than 80% of individual premium received. As a result, you will receive a check from us. This money belongs to you, so you may cash your check and use the funds as you see fit.

You will receive your 2018 premium rebate check by September 30, 2019.

You can find answers to common questions about the rebate on the back of this page. Also enclosed is a notice we are required to send you with additional information about ACA provisions. If you have additional questions, please do not hesitate to call our Rebate Hotline at 833-605-0324.

We look forward to serving you in 2020!

Sincerely,

Common Ground Healthcare Cooperative