Greetings, fellow cooperative members.

As we approach Open Enrollment for 2020, I am proud to share important news that may benefit members now and through next year.

For the second consecutive year, CGHC is offering lower base premiums for our comprehensive health insurance for 2020—that’s for coverage including essential health benefits, preventive care, and emergency services. The decrease is an average of 9.35 percent, keeping CGHC among the lowest cost Marketplace health plans available. The amount you pay each month, however, depends on the amount of advanced premium tax credit (APTC) you receive from the federal government.

Low premiums! And, that’s on top of the premium rebates CGHC recently paid to individual members who paid premium in 2018. These are not gimmicks; they are actually part of sound health insurance practices under the Affordable Care Act (ACA).

This year, Open Enrollment is November 1 through December 15. For most of us, this is our only opportunity to select health care coverage for 2020. Your cooperative is ready with information and resources to help you select the plan design that is best for you.

To make sure your coverage is effective January 1, 2020, go online to Healthcare.gov and browse CGHC plans. I also recommend that you go to CGCares.org/renew for answers to questions about Open Enrollment and selecting coverage. Find more helpful information on making your selection inside this newsletter.

Please consider remaining a CGHC member in 2020; it is very important that you maintain health insurance coverage. We appreciate the opportunity to serve your health insurance needs. We also appreciate the opportunity to be a force for positive change in Wisconsin’s health insurance industry—placing principles over profits, solving our members’ problems, and making health insurance an honest business. It is what you can expect from your cooperative.

Have a healthy, wonderful autumn.

Chris Martin, Board Chair
Why should you choose CGHC for 2020?

This is a great question with multiple answers, and they all start with you. That’s not surprising; everything we do at CGHC starts with you and your interests.

**Your costs.** For the second year in a row, we have worked to reduce base premiums for CGHC health plans in 2020. The actual cost you would pay may differ due to your advance premium tax credit, but we continue to work hard to bring costs down. A reduction in base premiums means CGHC will likely be among the lowest cost health insurers in the individual ACA Marketplace again in 2020.

**Your satisfaction.** If you are like most of CGHC’s members, you are happy with the coverage and service you receive from CGHC. We know this because we ask our members every year, and we track the responses. One measure we track is our Net Promoter Score (NPS), which tells us the percentage of our members who would recommend CGHC to their family members and friends. Our score has increased in each of the past four years, which is great for our cooperative. We know we can always improve, and we’re working hard to do so all the time. We will share more information about our NPS feedback in our next newsletter. Thank you for responding! Your views and concerns are important to us.

**Your assurance of protection.** Our plans cover all pre-existing conditions and they don’t skimp on coverage. More important, CGHC knows how to deliver the quality healthcare coverage our members need. Other types of products, such as many short-term plans and Christian ministry plans, don’t measure up to the standard of benefits, services, and assurance of coverage provided through CGHC.

We have been serving the ACA individual marketplace from the beginning-- the only eastern Wisconsin health plan able to make this claim. You can be assured that CGHC remains committed to providing access to quality, affordable health care services to individuals seeking coverage. Other health insurance companies have exited and returned to the market, but CGHC has stayed true to its mission and commitment to members.

**Your financial security.** We take seriously our job of being honest financial stewards of our members’ money. If you were a member in 2018 and paid premium for coverage last year, you probably had a portion of the premium returned to you in the form of a rebate check. CGHC paid out $18.8 million in premium rebates to our members, and we were the only Wisconsin plan in the individual marketplace to do so. The rebate payments comply with provisions of the Affordable Care Act (ACA), but CGHC views the requirement as consistent with the principles of the cooperative. It’s your money. It is our responsibility to make sure we spend it wisely to best serve you. In this case, the best use included returning a portion back to you.

**Your interests first.** There’s no better business model for providing health insurance than a non-profit cooperative! We operate for the mutual benefit of our members and earnings are returned to our members in the forms of lower prices and improved services. The way health insurance should work!

Renew with us and make our cooperative even stronger!
For more information, visit CGCares.org/renew.
And remember to email me at asktheceo@commongroundhealthcare.org.
Time to Renew Your Coverage

The 2020 Open Enrollment period starts November 1st and ends December 15th, 2019.

You cannot make changes after December 15th, so it is important to act promptly. Before November 1, CGHC will send renewal information to members outlining how your current plan will change for 2020 and estimating your new monthly payment (premium). The information below is provided to make renewal easy for members.

1. Take action between November 1 and December 15, 2019.

If you do not make a selection during the open enrollment period, you will automatically be reenrolled in a plan similar to the one you have currently. However, you will not receive a tax credit if you do not take action! It is essential that you renew before December 15 to get the most cost-effective coverage.

2. Contact your agent or Healthcare.gov for help.

Agents, navigators, and assistors are health insurance experts who are available to help you for FREE. If you already have an agent, call them to make an appointment during open enrollment. If you do not use an agent, contact the Federal Marketplace to renew by visiting Healthcare.gov or calling 800.318.2596.

3. Determine premium tax credit eligibility.

Are you eligible for a tax credit to make health insurance more affordable? The only way to find out is by renewing your coverage through the Federal Marketplace at Healthcare.gov. Update your financial and personal information to see if you will get a tax credit, then find the most cost-effective plan for you.

4. Select your CGHC plan.

CGHC plans are among the lowest cost plans available for 2020. We work hard to keep costs down for our members and prioritize people over profits. Browse our plans and select the option best for you.

5. Make a Payment.

You will receive your ID card and your coverage will begin AFTER you make the first payment.

Looking Forward to 2020

We are adding St. Joseph Hospital - Milwaukee to our provider network, giving our members more in-network provider options at select locations in Milwaukee county.

Other Ascension facilities and providers will not be in-network. Only services associated with the St. Joseph Hospital - Milwaukee and select clinics will be in-network. Beginning January 1, 2020, you will be able to view the St. Joseph Hospital - Milwaukee provider directory at CGCares.org/find-a-doctor. Only service locations listed in the provider directory will be in-network.
Utilizing your Benefits
Your coverage includes preventative care

CGHC offers certain preventative services at no cost to members. No cost means that copayments, coinsurance, and deductibles do not apply to the specific services that meet our definition of preventative care.

Taking advantage of your preventative care benefits can help you keep your costs down. Screenings can help you catch conditions early and monitor your overall wellness. CGHC covers a specific set of preventative care services for adults and children, and the main services are named below. A comprehensive list of services that are of no cost to you can be found at: www.CommonGroundHealthcare.org/Members/PreventativeCare.

No-Cost Share Preventative Health Services for Adults:

- Preventative office visit
- Alcohol Misuse Screening & Counseling
- Cholesterol Screening (age 20 and older)
- Colorectal Cancer Screening (age 50 and older)
- Depression Screening
- Diabetes Type 2 Screening
- Vaccinations/Immunizations
  - Human Papilloma Virus
  - Influenza (flu shot)
  - Pneumonia
  - Tetanus

Myth:
I can get the flu from getting the flu shot; therefore, I should not get it.

Fact:
This is not true. In fact, the flu shot fights against the flu by putting an inactive flu strain in the body to develop antibodies. If exposed to the disease, your body will have the tools to fight against the virus! In fact, the Centers for Disease Control and Prevention (CDC) reports that getting the flu shot is the #1 way to prevent influenza for anyone 6 months of age or older!

Protect yourself and loved ones
Get the flu shot

The flu shot is one of your no-cost preventative health benefits. Use this FREE benefit to protect yourself and those around you during flu season (October to May).

Everyone should get the flu shot, especially:

- People with long term health concerns
- Pregnant women
- All children as young as 6 months
Staying Insured - What you Should Know

The Affordable Care Act (ACA), also known as ObamaCare, benefits many CGHC members. Most of our members receive premium tax credits, which lower the cost of comprehensive coverage as part of the ACA. ACA qualifying insurance is the only type of coverage the tax credits can be used for; they ensure that people will have coverage for basic health services.

We are not anticipating any major changes with the ACA in 2020; therefore, you can and should remain insured and be confident that your coverage and tax credits through the Federal Marketplace will be sound next year. CGHC has your best interests in mind! We know different types of products are offered, but they can't compare well to the comprehensive insurance offered by CGHC, which meets all consumer and financial protection regulations. See below.

SHORT TERM & MINISTRY HEALTH PLANS

- Not required to cover essential benefits
- Not required to cover pre-existing conditions, even undiagnosed.
- May include annual and lifetime limits on coverage, and there is no maximum limit on out-of-pocket costs to protect you.

- Healthcare ministry plans are not health insurance plans. You do not have consumer protections in the event they will not pay your medical bills.
- There are no regulations to ensure your medical bills are paid should your short term or ministry plan go out of business.

When selecting health insurance coverage for 2020, it is important you understand the benefits of the Affordable Care Act and what CGHC does to prioritize your health and protect your rights as a consumer.

ACA PLANS (including CGHC)

- Cover 10 essential health benefits
- Cover pre-existing conditions, regardless of whether you were aware.
- Cannot drop your coverage because you get sick.
- Meet many quality standards designed to protect you.
- Limit out-of-pocket costs you pay for your medically necessary covered health services.
Time to renew your coverage with CGHC!