Greetings, fellow cooperative members:

If you are new to Common Ground Healthcare Cooperative (CGHC), welcome! We are grateful for the opportunity to serve you. As you have placed your trust in us, we will strive to always give an honest, sincere effort to putting members’ interests first. If you are a returning member, thank you for renewing your membership and for your confidence in our team and the cooperative model. All of us here at CGHC remain committed to serving you and earning your membership every day.

It is my great honor to greet you as Chair of the CGHC Board of Directors and as a fellow member. That is one big difference of CGHC—as a cooperative, CGHC is governed by its members. We share the same interests, and often the same experiences when it comes to health insurance. That means the people making decisions about your health plan are making those decisions with your interests as a priority. You have a voice in how your health plan is governed.

As a CGHC member, you also have a vote. You can experience this firsthand by coming to the CGHC Member Appreciation Event and Annual Meeting in Green Bay, WI on May 20, 2020. There, you can talk with fellow members and meet the members of the Board and leadership team. Importantly, each year in May, you will have the chance to vote for Board members—one member, one vote, and a voice in governance. You will receive more information about the Annual Meeting, nominations, and Board elections over the next few months.

If you need help with any part of your experience as a CGHC member, there are several ways to get the information you need. This member newsletter is one. Our website at commongroundhealthcare.org is another—please take a look; it is filled with helpful resources, educational material, and tips you can use today. You will also find the information you need to contact our Member Services staff (877.514.2442), who can help with any member need or question you may have.

In this issue of Member Insider, we present information on commonly asked questions, resources, and opportunities available to you now as a member of CGHC. I am grateful for the opportunity to serve you this year, and I look forward to your participation as a CGHC member.

Chris Martin, Board Chair
As one of only a few health insurance cooperatives in the United States, CGHC is unique to any other health plan in eastern Wisconsin. We are governed by a Board of Directors who are elected by our members and operate for the mutual benefit of the members. In fact, the voting members on the Board are all CGHC members as well! You can be assured the Board of Directors is made up of people just like you, making decisions for your interests.

The Board of Directors plays a critical role in the success of our cooperative. Each major decision is brought to the Board for their vote, and we seek their feedback for improvement and perspective as members of the cooperative. Their innovative spirit, willingness to challenge the status quo, and unwavering support has led to our financial stability and member strength. Our mission is: Putting Members First. Pursuing Better Healthcare. Each individual on the Board of Directors embodies this mission every day and puts members’ needs at the forefront of decision-making.

Our Board Chair, Chris Martin, is a business owner and veteran who has a passion for serving others. Chris works alongside eight other hard working and passionate individuals who attend monthly Board meetings and are active leaders, voting for all major cooperative decisions. We also have three non-voting members who serve to provide us with valuable perspective and support.

The Board of Directors is a valued asset to our cooperative. There is an opportunity for members over 18 years old to serve on the Board. All CGHC members 18 years and older are also encouraged to vote in the Board election in May.

The nominations process is already upon us, and all members have the opportunity to nominate their self or another member who they believe would be well-suited for the CGHC Board of Directors. If you have not received it already, you will soon get a letter and nominations form attached to your invoice outlining the nominations process and how you are able to nominate either by form or online. If you choose to fill out the form, send it back in the postage paid envelope. If you choose to nominate electronically, use the link or QR code provided.

A cooperative is an independent association of persons united around common economic interests. For CGHC, our common interest is Honest Health Insurance. Well-run and -led cooperatives are resilient, with higher success rates than other business ownership models. I believe that our advocacy for fairness and transparency when it comes to securing health insurance for our members is what sets us apart.

Thank you for choosing CGHC for your 2020 health insurance coverage. We are grateful for the opportunity to serve you!

Email me at asktheceo@commongroundhealthcare.org with any questions or comments.
How do I make my premium payment?
We have several payment options including:

- online
- check
- electronic funds transfer (EFT)
- CGHC Office

Who are my in-network providers?
All CGHC members are a part of the Envision provider network. The Envision network includes: Aurora Health Care, Bellin Health System, ThedaCare, Door County Medical Centers, Children's Hospital of Wisconsin Health System, and St. Joseph Hospital - Milwaukee, and many other independent providers. To find an in-network provider, view our online directory at [CGCares.org/Find-a-Doctor/](http://CGCares.org/Find-a-Doctor/).

What pharmacies are in-network, and what prescriptions are covered?
OptumRx is the CGHC Pharmacy Benefits Manager. OptumRx features a wide pharmacy network including many big box pharmacies such as Walgreens, CVS, Walmart, Target, Costco, Sam's Club, etc. Our provider partner pharmacies and many independent pharmacies are also in-network. For information on prescription drug coverage, view our formulary online at [www.CGCares.org/formulary/](http://www.CGCares.org/formulary/).

What does it mean to be an EPO plan?
EPO stands for Exclusive Provider Organization. This means that members will only have coverage for care received from in-network providers. If you see an out-of-network provider, the services will not be covered, except for emergency situations, urgent care outside of our 20-county service area, or when you receive an approved written referral to utilize an-of-network provider because there are not any in-network providers that can treat your condition.

Am I covered in an emergency?
Yes. It is best to use an in-network emergency department so you can avoid a potential "surprise" bill. However, during life threatening situations, it is important to go to the closest emergency department. At CGHC, emergency care received from out-of-network providers is a covered benefit; however, CGHC can only cover emergency care up to the maximum allowed amount. Members may be billed for the remainder of the cost, known as "balance billing."

What is my most cost-effective care option?
Virtuwell.com, your 24/7/365 online clinic. It takes only a few minutes to set up; do it now while you are healthy!

- For most, up to 10 Virtuwell e-visits are covered at NO COST (due to federal regulations, HSA members pay $49).
- No appointments, no hidden costs, and there's a money back guarantee!
- You can use the online clinic from anywhere you have internet access.
- Virtuwell treats more than 60 conditions and can fill prescriptions at an in-network pharmacy near you!
- A board-certified Nurse Practitioner will review your information and send a treatment plan within 30 minutes, and you can schedule a free follow-up!
Putting members first and pursuing better healthcare are at the core of what we do. In 2019, we received a lot of member feedback and are proud to have already made many improvements based on member interests. Many members spoke to those improvement outcomes in our Net Promoter Score (NPS) survey. The NPS measures: "On a scale of 1-10, how likely are you to recommend CGHC to a family member or friend?" Read some of the comments here:

"You have been a God send to this retired old woman. It's because I can afford your premiums that I can retire at all!"

"I would just like to say; I am very happy with this insurance. I HAVE recommended you to people many times!"

"We have been happy with your service. I appreciate that you are local and trying to do some grassroots efforts regarding healthcare costs. I am an independent contractor and this is important to me and my family."

"I have been with CGHC since January 2016. I have seen the ups, the downs, and adjustments that we have all made together. I am SO proud to be apart of this family!"

"Love the fact that I don't have to worry about high insurance payments or even co-pays. Life is already hard, this is one less thing I have to worry about. Also, being able to see my doctor is a plus. Wouldn't change insurance even if someone paid me to...Thank you."

Each year, health plans are required to spend money responsibly - 80% on healthcare costs and 20% on business costs. If a health plan spends less than 80% on healthcare costs, the money is returned to members in the form of a "Medical Loss Ratio" (MLR) Rebate. In 2019, over 50,000 rebates were issued to individual members who were enrolled with us in 2018, totaling over $18.5 million. We are more than happy to uphold this Affordable Care Act (ACA) requirement and put money back into our members' pockets! The response to these rebates was overwhelmingly positive, and we are proud to have made an impact on the lives of our members.

We want to hear more about your experiences with CGHC! If you haven't already, you may be receiving an invitation to complete our 2020 Qualified Health Plan Enrollee Experience Survey (QHPEES). Participants are selected at random and will receive the invitation by email or physical mail. Our goal is to provide you with the best possible experience. We know there is always work to do, and your feedback will help us along the way!

The survey is administered on behalf of CGHC by our National Committee for Quality Assurance (NCQA) certified vendor, SPH Analytics. If you are randomly selected to complete the survey, you will receive an email or physical mail copy that includes the survey invitation. Simply click the link to complete the survey online, or wait for the physical copy to arrive and return it in the postage paid envelope! All member feedback matters, and we look forward to hearing from you! Thank you in advance for your response!
SAVE THE DATE! 2020 Member Appreciation Event at the Annual Meeting

Each year, CGHC hosts an annual meeting for members where the Board of Directors and nominees, staff, and a "marketplace" of community partners meet with members, provide an update on the operational and financial status of your cooperative, get your feedback, and show our appreciation. Voting for the Board election will also be available.

When?: Wednesday, May 20th, 2020 from 5pm to 8pm
Where?: Radisson Hotel at the Oneida Casino
        2040 Airport Drive
        Green Bay, WI 54313

Our member appreciation event centered is around YOU! To extend our thanks to our membership, refreshments will be provided and prizes will be awarded to the lucky winners! Come as you are.

Meet & Greet Market | Executive Report | CEO Q&A | Member Feedback

Member Advisory Committee

Did you know we have a Member Advisory Committee? We meet quarterly to discuss important upcoming topics, review materials, and discuss strategies to better engage our members and keep you informed. This committee is made up of members, CGHC staff, and Board members. We hold meetings at our office in Brookfield and also host meetings in the northern part of the state, so everyone has a chance to participate!

Interested? Send your contact information and resume to MemberMail@CommonGroundHealthcare.org.

Health Insurance 101

The CGHC team hosts a series of "Health Insurance 101" meetings in January and February. Our goal is to support members to be the experts on their own health insurance and care. We educate our members and give tips on being wise health care consumers while encouraging the use of cost-effective care options, which benefits all members. View the list below for a future meeting near you! All CGHC members are welcome.

January 25, 2020 from 9:30 am to 11:00 am - Waupaca Public Library in Waupaca, WI (Meeting Room A)
January 28, 2020 from 6:00 pm to 7:30 pm - West Allis Public Library in West Allis, WI (Constitution Room)
February 12, 2020 6:00 pm to 7:30 pm - Oshkosh Public Library in Oshkosh, WI (Room B)
February 15, 2020 from 6:00 pm to 7:30 pm - Kress Library in De Pere, WI (Emil and Gail Fisher Side 2)

Go online to https://www.surveymonkey.com/r/7CRLMD5 to RSVP for a Health Insurance 101 meeting near you!
Welcome members!
Learn more about our cooperative.