Greetings, fellow cooperative members:

On behalf of myself and Common Ground Healthcare Cooperative (CGHC), we wish you a happy and healthy spring! Though this time is different than what we expected, we are still grateful for this season of warmer weather and the opportunity to get outdoors.

First, I want to express my solidarity with you, my fellow members, who are all being impacted by the coronavirus pandemic (COVID-19) in some way. The hard work and passion from the staff and leaders at CGHC have been sources of relief because I know that CGHC will advocate for my health and safety above anything else. I feel proud to be a part of this cooperative, and I hope you feel the same.

Though there is much uncertainty during this time, CGHC is acting fast to best support members. First, CGHC has waived all member cost-sharing related to coronavirus testing, screening, and treatment. During a public health emergency, it’s comforting to know that out-of-pocket costs will not be a barrier to receiving necessary testing and treatment related to COVID-19. CGHC has also created a library of straight-forward materials to educate members on coronavirus, which can be found on the website.

Unfortunately, and as you’ve likely suspected, we have made the challenging decision to postpone/cancel the 2020 Annual Meeting which was to be held at the end of May. We have canceled this event for the health and safety of members and the community, in accordance with the Safer at Home order.

However, we are still having our Annual Board Election for the Board of Directors! This year, we have 3 seats available on our Board, with 6 individuals running. We are confident in the incumbents and new candidates that have been nominated. All cooperative members 18 years and older are encouraged to vote with the ballot you will be receiving in the mail. The election is open from May 20th to June 20th. Don’t forget to vote to choose your representation on our Board of Directors!

As always, CGHC member services staff are still readily available to take your questions or concerns by calling (877.514.2442) or emailing at info@commongroundhealthcare.org. Please enjoy this issue of Member Insider.

Wishing you health and safety,

Chris Martin, Board Chair
Dear Members,

First and foremost, my thoughts go out to our members who have been impacted by the coronavirus, either directly or indirectly, and especially to those who are sick. I extend my heartfelt wishes for a full recovery and I grieve with the families who have experienced loss.

The coronavirus is affecting our families, our businesses, our communities, and our way of life. It has never been more important for your cooperative to put our mission statement of Putting Members First into full action. The financial challenges that our members are facing are real and we are doing our part to ease those burdens. We have been fiercely advocating for our members with our state and federal legislators and have been pleased to see some of the legislation passed that will help protect our members as they fight this virus.

Our first priority has been to support our members during this time of uncertainty. I believe our members need us more than ever and as a non-profit cooperative, we are able to operate in ways traditional health insurance companies cannot. I know our members have choices when it comes to health insurance, but the more we grow our cooperative, the stronger we become, and the more we can offer our members.

As we all navigate our way through this challenging time, there are some key items to keep in mind:

- **Keep your health insurance**: Affording health insurance premiums may be difficult right now but given the possibility that any one of us could be diagnosed with the coronavirus, it’s imperative that you maintain your health insurance. Without health insurance, the cost of treatment could cost you tens of thousands of dollars.

- **Contact healthcare.gov**: If you’ve had a reduction in your income, you may qualify for additional premium tax credits to help you afford your health insurance. Call 800-318-2596 to find out if you might be entitled to more help to pay your monthly premiums.

- **Buyer beware**: Less expensive health insurance may be very attractive right now and into 2021 but quite often these lower priced plans don’t have the coverage you need, when you need it. Short-term medical plans are not comprehensive health insurance plans and Christian Ministry Plans are not health insurance plans at all.

- **Special enrollment period**: If you have a friend or family member who has lost their health insurance because they have lost their job, they can enroll in individual health insurance now, which may be less expensive than COBRA. Call our Sales Team at 1-855-494-2667 and they will assist with the enrollment process.

We take our work with our members very seriously and we recognize that our members often don’t have employers or human resource departments to help them. We are here for you every day offering you guidance, advocacy and compassion. Thank you for choosing CGHC as your health insurance company and please stay safe.

As always, I value your questions, ideas, and feedback. Email me at asktheceo@commongroundhealthcare.org.
Coronavirus (COVID-19)

Here at CGHC, we are taking social distancing very seriously. We transitioned our employees to work at home in mid-March and are still fully operational as an essential business. We truly hope that you practice social distancing and self-quarantine if you have coronavirus symptoms. The Safer at Home order in Wisconsin should make social distancing guidelines clearer. Individuals can leave the house for the following reasons:

1. Traveling to work at an essential business;
2. Getting groceries or food, gas for their vehicle, or medical and cleaning supplies;
3. Picking up necessary prescriptions and medical supplies, or getting necessary medical or dental care in emergencies;
4. Going outdoors for a walk, hike, run, or bike ride while following social distancing guidelines;
5. Caring for a family member in another household;
6. Caring for minors, persons with disabilities, or elderly; and
7. Working or volunteering for business operations that provide food, shelter, and other necessities of life for people in need due to coronavirus.

It is most important that we continue social distancing until the Centers for Disease Control and Prevention (CDC), the government, and other public health experts say it is safe to resume normal behaviors.

Aside from social distancing, you can also focus on other behaviors to keep you and others safe.

- Do not touch your eyes, nose, or mouth.
- Wash your hands well and often.
- Stay 6 feet away from others.
- Avoid all travel or use of public transportation.

Your CGHC Coverage and Resources

We do not want costs to be a barrier to member health and safety. The Board of Directors made the decision to waive member cost-sharing for testing, screening, and treatment related to coronavirus. This means your deductibles, copays, and coinsurance will not apply for coronavirus-related testing and treatment through 2020.

Please use resources on our website to further understand your coverage:

**Covered without cost-sharing**

- Pop-up, primary care, urgent care, and emergency room testing and screening for coronavirus (laboratory, radiology)
- Coronavirus treatment through the end of 2020
- (members deductible, co pay and coinsurance do not apply)

**Covered as normal**

- Testing and treatment related to pneumonia
- Testing and treatment related to influenza
- Laboratory, radiology, and other health care testing and treatment not related to coronavirus
- Prescription Drug coverage
- (member deductible, co pays, and coinsurance do apply)
Frequently Asked Questions: Coronavirus Townhall Member Meetings

In April, we hosted Coronavirus Townhall Meetings for our members. In this article, we are answering the most common questions from the Townhall meetings. If you were not able to attend, we have recorded the webinar meeting and have it on our website! Check it out at commongroundhealthcare.org/coronavirus-2/.

Do I have coverage out-of-network or out of the state if I need coronavirus testing or treatment?
Yes. All CGHC members are covered for coronavirus testing and treatment without cost-sharing, no matter where you are. In Wisconsin, there is a new policy which bans providers from balance billing or "surprise billing." This policy is not nationwide, so you are at risk to be balance billed if you’re getting testing/treatment outside of Wisconsin.

What is antibody testing and when will it be available to us?
Antibodies are immune system cells in your body that are built after exposure to a virus. Antibody testing is used to test whether or not you have COVID-19 antibodies in your body. There is no clear timeline for antibody testing availability at this time, but it is being developed. If COVID-19 behaves like other viruses, people with antibodies will be able to fight the virus if they are exposed again.

How quickly do you get test results after getting a test?
It depends on what type of test you receive, but test results usually take 24-48 hours.

How long can you spread the disease if you are not symptomatic?
Studies show that an infected person can spread the virus without symptoms for up to 14 days.

When will there be a vaccine widely available?
We do not know for certain when a vaccine will be widely available. It is estimated that a safe, widespread vaccine will be available in 12-18 months.

Once someone has had COVID-19, are they immune to getting it again?
We do not know for certain. Since COVID-19 is a brand new ("novel") virus, we do not know what the virus will do in the future. If COVID-19 behaves like influenza, you could be infected again. If COVID-19 behaves like other viruses, you would be immune after being exposed one time. We will keep members updated as more research is available.

Is there any type of timeline for the state re-opening?
The Badger Bounce Back program has been announced by Governor Evers and outlines a 3 phase re-opening process, based off the plan by the federal government. There is one thing we know for sure: the more we follow social distancing guidelines and safe behaviors, the more likely we are to resume normalcy sooner. Before we can move into Phase 1 of reopening, Wisconsin needs to have a decreasing number of cases of 14 days straight.

Other Resources for Members

Livongo - CGHC is offering a new Coronavirus and Mental Wellness tool for all members through a new partner, Livongo. This resource is completely free to use and provides many mental and behavioral health resources. Check it out here: https://bh.mystrength.com/cghc

Optum Emotional Support Line - Optum is offering an Emotional Support Help line, open 24/7 and free to use. Call 866-342-6892 for help managing stress and anxiety.

Other resources on website

CGHC Member Resource Guide
CDC Resources
Keeping the Community Safe
Managing Stress
Reducing Stigma
Virtual Care: How to Get the Care you Need

How we access all products and services has changed rapidly over the past few years, especially now, as our world is changing in 2020. Virtual health care visits have gained popularity in a major way as we are forced to change our healthcare consumption. At first, we may be uncomfortable with this, but soon, they may become a new way of life. At CGHC, we have learned to find the added convenience in virtual health options. And more recently, we appreciate the added safety!

Here is one mom’s story as she was introduced to a virtual health visit for the first time. Her son had a persistent cough and congestion, and based on her son’s experiences, mom suspected a sinus infection that would require a prescription. In the interest of keeping her son and family safe, she inquired with their pediatrician’s office about a virtual visit. From a mobile phone/laptop or other device, her son was able to describe his symptoms and receive a prescription for his sinus infection – all from the comfort and safety of home. This mom and son reported that they would be happy to use these virtual visits on a more permanent basis because it was so quick and convenient!

YOU are our priority. During this time at home, it’s still important that our members have resources available to address ALL your health concerns. Colds, allergies, and other health matters are still a part of our lives, even during a pandemic. Virtual visits are a great way to address health concerns without putting yourself at risk.

Our health system partners have video visits available to members who need care, whether it is related to coronavirus or not. We consider these visits as we would an in-person visit with your doctor for the same types of symptoms and care. You can use any of the resources here to understand more:

- https://www.advocateaurorahealth.org/virtual-visits#e-visits
- https://www.bellin.org/appointments-registration/mybellinhealth/virtual-visits
- https://www.thedacare.org/medical-team/evisits
- https://www.chw.org/medical-care/video-visits

There are many benefits to virtual health:

- No long waits for an appointment or need to schedule it far in advanced;
- Stay in the comfort and safety of your home;
- No taking resources or time away from those who have more serious health needs; and
- You can get a prescription filled quickly at a pharmacy, nearby.

Other than virtual video visits with our health system partners, we also offer a service called Virtuwell (www.virtuwell.com) for all members. Most members get their first 10 visits for free! Due to government regulations, our members with HSA plans will pay $49 per visit. And, it’s available 24/7/365. Virtuwell connects members to board-certified Nurse Practitioners to address symptoms, give a diagnosis, and fill prescriptions when necessary.

**When to use virtual health?**

Virtual health is the perfect solution for common illnesses and health concerns. It can be helpful to treat illness or diagnose a problem when symptoms are mild, and complications are unlikely. Virtual health visits help to keep you and your family safe, especially if your health concern is not an emergency.

As always, if you face severe symptoms, such as dangerously high fever, shortness of breath, chest pain, and other acute pain or injury, seek in-person care, urgently or emergently. In a life-threatening situation or emergency, call 911.
Looking forward to spring and positivity in the midst of uncertainty.