Greetings, fellow cooperative members,

As most of you know by now, I am Chris Martin, Chairman of the Board of Directors here at Common Ground Healthcare Cooperative (CGHC). One great aspect of the CGHC Board is that I, along with 8 other voting Board members, are all members of this cooperative, just like you. The Board of Directors provides value to this organization, as we truly understand the member perspective and guide cooperative decisions with member interests in mind.

This year, the Board Election was held from May 20th through June 20th. I’m proud to announce that our incumbents, Amy Murphy, Terri Piszczor, and Will Kort were re-elected and will be on the 2020 Board of Directors. The other candidates, though not elected, were truly phenomenal nominees, and I am grateful for all of the members with the commitment to support our cooperative by joining this process. Each year, during our nominations process, we are able to see some of the dynamic, vibrant, and accomplished members of this cooperative, already doing amazing things for the community. I’d like to give a special thank you to each member who was nominated, ran in the election, and used your voice to vote in the 2020 Board Election!

Usually, the Board Election begins at the Annual Meeting, but we were unable to host an Annual Meeting this year, for the health and safety of members, staff, and the community. Later in this issue of Member Insider, you’ll get more information that you would have gotten at the meeting like a 2019 Cooperative Financial Report.

At CGHC, we value our members above anything else! As a cooperative, we want to hear your stories, experience, and feedback so that we can make sure CGHC serves all members best. In this edition of Member Insider, we provide a compilation of other member resources, updates, and opportunities for feedback.

One great opportunity to provide feedback for CGHC is the Member Advisory Committee (MAC). The MAC is a group of members who meet 6 times per year to advise and provide feedback to CGHC staff and leaders on various projects and initiatives. In the past year, the MAC has made an impact on member renewal packets and enrollment materials, the website, the new billing platform, our Member Services Department, and other communications and educational pieces. Any member is welcome to get involved. Just fill out the form on the website at CGCares.org/Member-Advisory-Committee/ or email membermail@commongroundhealthcare.org.

As always, if you need information or assistance of any kind, call CGHC Member Services at 877-514-2442 or email info@commongroundhealthcare.org. Please enjoy this issue of Member Insider!

Wishing you health and safety,

Chris Martin, Board Chair
Members,

2020 has not been what we expected. From the bottom of my heart, I hope you have found hope, health, safety, and time for relaxation this summer! I am excited to write to you with good news.

If you were a CGHC individual member in 2019, you will be receiving an MLR premium rebate! This will be our second consecutive year offering premium rebates to members. In 2019, we were met with financial prosperity and are glad for the opportunity to give those profits back to our members in the form of rebates.

MLR stands for Medical Loss Ratio. A provision of the Affordable Care Act (ACA) requires health insurance companies to spend at least 80% of the individual premiums we collect each year on medical, pharmacy, and quality improvement activities. In 2019, CGHC spent less than 80% of the individual premium received on those expenses, so we are able to return that money back to the members who paid it! In September, individual members who had our insurance in 2019 will receive a check from us. This money belongs to you. Though this is required by the ACA, CGHC was the only Wisconsin Marketplace insurer to offer rebates last year. We are proud to do this for our members, as it aligns with our values and mission, putting members first.

If you were an individual/family plan member in 2019, watch your mail during September for a letter, FAQ, and then a rebate check from CGHC!

2019 Financial Report

As you know, every year we hold a member Annual Meeting in May where we review our prior year financials with our members. Due to COVID-19, we had to cancel our Annual Meeting, but we have prepared our 2019 Annual Report, so that you may review our 2019 financial report here.

A common question I receive during our member Annual Meeting is about our financial health. During the early years of our existence, we lost money because we paid more in medical and pharmacy claims than we received in premium. We also suffered from the changes that were made along the way in the funding programs that were originally part of the ACA. Our members have expressed their appreciation of having a non-profit cooperative as their health insurance carrier, and we know you have a vested interest in our financial health.

2018 was our first profitable year, and I am pleased to report that we were also profitable in 2019, as you will read in our Annual Report. Profitability for us means our members benefit. We are able to issue premium rebates, as I previously mentioned, and we were able to provide additional coverage for COVID-19 by eliminating cost-sharing (deductibles, coinsurance, co-pays) for COVID-19 treatment, which we know is critically important during this difficult time.

Our financial strength can be credited to our loyal members, dedicated Board of Directors, and hard-working CGHC staff that continuously improve the cooperative on our pursuit for honest health insurance!

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

CGHC wants to be as accessible as possible for members, but health and safety is still our #1 priority. As we approach the fall, our office will remain closed to the public as employees continue working from home. Since March, we have been fully operational, virtually, and will continue to do so.

When we decide to open our office for member appointments, there will be safety protocols in place such as requiring masks, heightening sanitation guidelines, and maintaining six feet of social distance from others. CGHC hopes to act as a model for other organizations as we prioritize health and safety above all else. We will continue to provide member updates in the coming months.

Online Billing

Even though our office will continue to be closed, a great way to pay your premium and engage with your benefit information is through our new online billing platform. All members can access their payment, enrollment, and other plan information through our new online billing portal by creating a username and password and answering a few questions to get started! With this online tool, members can set up recurring (automatic) payments, make one-time payments, and order temporary ID cards. You can even set your communication preferences if you would prefer to get invoices and other documents through email.

If you haven't set up your account, go to CGCares.org/Pay, Click Sign In and then Create Your Account. You can use these helpful resources, found on the website, to walk you through the steps.

You are still able to mail your premium payment to the CGHC office with a check or money order to:
Common Ground Healthcare Cooperative
Box 78553
Milwaukee, WI 53278
Virtual Healthcare: Your options and coverage

At Common Ground Healthcare Cooperative, we strive to make healthcare as straightforward as possible. Virtual care is a great option during this time and is growing in popularity, but it is important you understand what type of virtual healthcare you’re using and the associated costs.

Many terms are used, but they all fall under the broad umbrella, telehealth. Telehealth is the use of telephone/virtual technology for healthcare when you and your provider are not physically together. Below are some examples of different telehealth visits, how they differ, and how they are billed. Many times, members can understand how their service will be billed based on whether or not their visit was scheduled.

**UNscheduled VISIT**
- Not scheduled ahead of time or with a specific provider
- Generally, treated like a Quick Care, Fast Care, or "On Demand" Visit
- Typically less expensive than scheduled telehealth visits

**SCHEDULEd VISIT**
- Scheduled ahead of time
- Visit is with a specific provider
- Generally, treated like a Primary Care Provider (PCP) or Specialist Visit
- Typically billed like an in-person visit with your provider and will be more expensive

Again, your costs for services will generally depend on whether or not the visit was scheduled. Please check your benefits to understand the specific costs, if any, under your plan.

**VirtuWELL**
- 24/7/365 online care available through virtuwell.com
- The first 10 visits are FREE to most CGHC members (HSA plan members have a $49 copay due to federal regulations)
- Complete the online survey and get a response from a board-certified Nurse Practitioner within the hour who can diagnose and prescribe if necessary

Virtual healthcare offerings from our provider partners are completely separate from our online clinic, Virtuwell, which is offered to all members.

**OUR PROVIDER PARTNERS**

**Aurora Health Care:** Find your options online at [https://www.advocateaurorahealth.org/virtual-visits](https://www.advocateaurorahealth.org/virtual-visits)
- Unscheduled visit: Quick Care Video Visit and E-Visit
- Scheduled Visit: Video Visit with your provider

**Bellin Health:** Find your options at [https://www.bellin.org/appointments-registration/mybellinhealth/virtual-visits](https://www.bellin.org/appointments-registration/mybellinhealth/virtual-visits)
- Unscheduled visit: E-visit
- Scheduled visit: Video Visit (scheduled with your provider)

**ThedaCare:** Find your options at [https://www.thedacare.org/Medical-Team/evisits.aspx](https://www.thedacare.org/Medical-Team/evisits.aspx)
- Unscheduled Visit: E-Visit
- Scheduled Visit: Video Visit with your provider

If you have coverage questions, contact our Member Services Department at 877-514-2442.
Recommending CGHC to Family and Friends

How are we doing? CGHC wants your feedback to help improve our cooperative. Each year, we conduct a member satisfaction survey to determine our Net Promoter Score (NPS). The NPS survey is a tool that organizations in different industries can use to gain member feedback. The survey asks, “On a scale of 0 – 10, 0 being not at all likely and 10 being extremely likely, how likely would you be to recommend Common Ground Healthcare Cooperative to a family member or a friend?” Survey scoring is from -100 to +100, and is calculated based on how many promoters vs. detractors the company has (% of 9-10 scores minus the % of 0-6 scores).

When sending this survey to our membership, the purpose is to understand your experience as a member at CGHC. After the survey closes, we use this information to improve our member experience, make changes based on feedback, and understand where we are rated among others in the health insurance industry. Aside from this NPS question, we also have an open comment section for any other feedback you may have. In an effort to get as much feedback as possible, you can enter your name and some other personal information to be entered into a drawing for a $200 gift card!

The survey is open now and will close on September 8 for results. You can find the survey on our website or at: [https://www.surveymonkey.com/r/KXGT3NY](https://www.surveymonkey.com/r/KXGT3NY).

We hope to hear from you!

Special Enrollment Periods

Did you answer the NPS Survey? If you said you would recommend CGHC to a family member or friend, now could be a great time to do so and help a loved one. Helping friends and family enroll in health insurance during this unprecedented time could help to provide peace of mind and protection. Throughout 2020, many people may have lost their health insurance due to COVID-19, leaving them at risk for high medical bills should they get COVID-19 while uninsured. With CGHC insurance, your loved ones will be covered for all COVID-19 testing and treatment without cost-sharing.

If your friend or family member lost their health insurance over the past 60 days due to a qualifying life event, they could be eligible to enroll in CGHC insurance and protect their health throughout the rest of 2020.

Qualifying life events include but are not limited to:

- Lost other Health Insurance
- Moved to a New Area
- Gained Citizenship
- Errors Enrolling
- Got Divorced
- Had or Adopted a Baby
- Aged off Parent’s Plan
- Got Married

For enrollment questions or assistance, call the CGHC Sales team at 855-494-2667.
Inside
Read about exciting news and opportunities for members!