COMMON GROUND
HEALTHCARE COOPERATIVE

For assistance, call 855.494.2667.

2021
INDIVIDUAL AND FAMILY PLANS
Common Ground Healthcare Cooperative (CGHC) was created in 2012 as a non-profit insurance cooperative to serve the people of Wisconsin and give the public a voice in their health insurance. Since inception, we have served over 165,000 individuals and have earned their trust by providing honest health insurance.

In many ways, cooperatives behave much like any other health insurance company. We meet the same laws and regulations, and we provide medical insurance and prescription drug coverage. What makes us different is that we answer to our members, not corporate shareholders, so we have absolutely no motivation to raise prices simply to make more money. Our Board of Directors is made up of individuals who buy our insurance and are elected by our membership. The Board helps to approve budgets, rates, and operations decisions.

**ENVISION NETWORK**

We are proud to partner with:

- Aurora Health Care
- Bellin Health System
- ThedaCare
- Door County Medical Centers
- Children’s Hospital Health System
- St. Joseph Hospital - Milwaukee
- Virtuwell 24/7 Online Clinic

**Featuring:**

- 2,500+ Primary Care Providers
- 5,000+ Specialists
- 20+ Hospitals
- 750+ Clinics

Learn more at CGCares.org/find-a-doctor
2021 PLANS
ENVISION EPO PLAN
BENEFIT DESIGNS

NEED HELP WITH ENROLLMENT?
1. Contact your insurance agent.
2. Contact the Marketplace at 800.318.2596 or at www.Healthcare.gov
3. Call our sales team at 855.494.2667.
**SERVICES WE COVER**

- Maternity & Newborn Care
- Emergency Services
- Prescription Drugs
- Pediatric Care
- Laboratory Services
- Hospital Care
- Behavioral Health & Substance Use Services
- Preventive & Wellness Services
- Ambulatory Patient Services
- Rehabilitative & Habilitative Services and Devices

**ADDITIONAL BENEFITS**

**NEW* INSULIN DISCOUNT**

All formulary tier 2 insulin products are available to employees with a reduced copay amount of $15 for a 30-day supply on all non-Bronze plans. This reduced copay benefit is applied before the deductible has been met.

**ACA COMPLIANCE**

CGHC covers all essential health benefits under the Affordable Care Act (ACA). Being an ACA compliant plan is very important as health concerns and benefit stability become priorities for individuals in the market.

**PREVENTIVE CARE**

All preventive care, including immunizations, physicals, and routine exams are covered at 100%.

**VIRTUAL CARE**

Virtual healthcare is available through Virtuwell.com and the Envision Network.

CGHC partners with Virtuwell, a 24/7/365 online clinic, for immediate virtual health care. With Virtuwell, a board-certified nurse practitioner can diagnose and send prescriptions to a pharmacy near you, all through your computer, laptop, or mobile device.

The Envision Network offers Quick Care/Fast Care options, specialist visits, and anything in between, all from the comfort of your own home!
UNDERSTANDING HEALTHCARE COSTS

CGHC Individual and Family plans cover 10 essential health benefits required for Affordable Care Act (ACA) compliance and more! Our goal at CGHC is to cover these benefits at an affordable cost to members, and we are typically one of the lowest cost plans in the Wisconsin marketplace each year. To guarantee cost efficiency, it is important to understand how you can get a tax credit for your health insurance premium and how to choose the right plan.

DO YOU QUALIFY FOR AN ADVANCED PREMIUM TAX CREDIT (APTC)?

Based on financial need, many people can qualify for a tax credit or "subsidy" that applies to their monthly premium to help make health insurance more affordable! If you qualify for a cost-sharing reduction plan, this means that you also could pay a lower amount for deductibles, copays, and coinsurance!

- If you think you may qualify for an APTC, it is important to enroll through the Federal Marketplace to secure an accurate tax credit.
- If you have already enrolled in health insurance on the Marketplace before, it is still important to go to Healthcare.gov or call 800.318.2596 to update financial information.

The Federal Government reports your tax credit to us, so we are not able to change the amount. The only way to keep your tax credit up to date and accurate is to report any changes in income throughout the year.

Choosing the right plan is important to manage health care costs. For example, there is a big difference between a silver level plan and a bronze level plan.

<table>
<thead>
<tr>
<th>SILVER</th>
<th>BRONZE</th>
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<tbody>
<tr>
<td>Low Premium</td>
<td>Lowest Premium</td>
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<tr>
<td>Lower Out-of-Pocket Costs</td>
<td>Higher Out-of-Pocket Costs</td>
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HIGH, POTENTIALLY UNPLANNED HEALTHCARE USAGE DURING THE YEAR.

THE CHEAPEST PREMIUM IS NOT ALWAYS THE BEST CHOICE.

For assistance with choose the right plan for you, talk to a health insurance agent or call our sales team at 855.494.2667.

Honest Health Insurance