Greetings, fellow cooperative members,

I am Chris Martin, Chairman of the Board of Directors here at Common Ground Healthcare Cooperative (CGHC), and I am a CGHC member, just like you. Each year I’ve been a member of this cooperative, I have felt and seen the efforts made to improve services, enhance member experience, and make members a priority. Being a CGHC member gives me peace of mind as we experience the COVID-19 pandemic and move forward into 2021. As we approach Open Enrollment, I am proud to share important news that may benefit members now and through 2021.

For the third consecutive year, CGHC is offering lower base premiums for our comprehensive health insurance for 2021—that’s for coverage including essential health benefits, preventive care, and emergency services. Our overall decrease is a composite average of -6.25%; however, depending on where you live, your plan design, and other demographic factors, your 2021 premium may increase over your 2020 rate. The amount you pay each month may also depend on the amount of advanced premium tax credit (APTC) you receive from the federal government.

So we are lowering our base premiums, and that’s on top of the premium rebates CGHC recently paid to individual members who were with us in 2019. These are not gimmicks; they are actually part of sound health insurance practices under the Affordable Care Act (ACA).

Did you know, Open Enrollment is November 1 through December 15? For most of us, this is our only opportunity to select health care coverage for 2021. Your cooperative is ready, with information, resources, enrollment assistance, and member webinars to help you select the plan design that is best for you.

To make sure your coverage is effective January 1, 2021, 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.

We hope to serve you as a CGHC member in 2021! We appreciate the opportunity to be a force for positive change in Wisconsin’s health insurance industry—placing people 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
Dear Members,

Fall has arrived and I know our members are continuing to face challenges due the uncertainty of the pandemic. We continue to monitor the status of COVID-19, provide you with information on our web site and most importantly, be here for when you need us.

Open enrollment will be upon us very soon and this means our members will have choices to make. Members may select another plan design with different benefits or may even consider selecting a different insurance company. As a non-profit cooperative that puts our members first, I am hopeful that we have earned the right to serve you into 2021. Here are just a few of the ways we have worked hard over the last year to earn your continued trust and confidence:

• We lowered the cost of health insurance in 2021 making this the third year in a row where we have lowered premiums. I recognize that the monthly premium many of our members pay is dependent upon the Advance Premium Tax Credit (APTC) you receive from the government, but we are working hard to bring down the cost of health insurance.

• We significantly increased our member satisfaction rates. We issued a satisfaction survey called the Net Promoter Score (NPS) this year where we asked you on a scale of 1-10 how likely you were to recommend us to a friend or family member and we scored a 59.21 which greatly exceeded the industry average of 24 and put us in the 100th percentile for the health insurance industry.

• For the second year in a row, we returned money to our members in the form of Medical Loss Ratio (MLR) rebate checks. If we spend less than 80 cents of your premium dollar on health care expenses, we return the money to you, our members. As a non-profit cooperative, we strongly support this provision of the Affordable Care Act and gladly return the money to our members.

• We continued to listen to our members and made several improvements to serve you better. We implemented a new premium payment system with more options for our members and we have created a series of webinars to help both our renewing members through the open enrollment process but also potential future members. Even though our office remains closed, we want to give our members the support you need throughout the renewal process. Get more information on our Open Enrollment member webinars on page 4!

I hope the choice is clear during this year’s open enrollment period and that you will continue to place a high value on being part of a member-governed non-profit cooperative that will always fight for what’s best for you, our member.

I want to personally thank every one of you for being a CGHC member this year. We look forward to assisting you through the renewal process this fall and serving you in 2021!

As always, I value your questions, ideas, and feedback. Email me at asktheceo@commongroundhealthcare.org.
Time to Renew Your Coverage

The 2021 Open Enrollment period starts November 1st and ends December 15th, 2020.
You cannot make changes after December 15th, so it is important to act promptly. CGHC will send renewal information to members outlining how your current plan will change for 2021 and estimating your new monthly payment (premium). The information below is provided to make renewal easy for members.

1. Open Enrollment is between November 1 and December 15.
   It is important that you actively re-enroll in coverage before December 15 to get an appropriate tax credit and the most cost-effective coverage.

2. Contact your agent or Healthcare.gov for help.
   Agents, navigators, and assisters 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 2021. 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.

Need help with your renewal?

Though our physical office is closed, we hope to support members through a smooth renewal experience as much as possible. Our enrollment support/sales line will have extended hours from 10am to 4pm on the first and last weekends of Open Enrollment. You can reach them at 855.494.2667. This team of experts will also be taking phone appointments with members for renewal assistance. To sign up for a phone appointment with a team member, please complete this form on our website at http://www.commongroundhealthcare.org/appointment/.

You can always get free assistance from a health insurance expert whether they are on our CGHC sales team or through a health insurance agent, navigator, or assister. Search online for health insurance agents in your area. You can also dial 2-1-1 for community assistance with a navigator or assister.
As a cooperative, we want to empower and educate members to understand what you are buying and make sure it’s right for you. Whether you’re planning to renew your plan with CGHC or know someone interested in health insurance, we are offering renewing and prospective member webinars to provide education and enrollment assistance. Open Enrollment only lasts for six weeks, which is why we are offering renewing and prospective member webinar sessions at the beginning and end of the open enrollment period. Renewing and prospective member webinars will both be recorded and available on our website!

For those who currently have CGHC health insurance, join our renewing member webinar! Here, we will discuss any changes from your 2020 plan into 2021. We will also explain the basics of how to best utilize your benefits and how to renew your coverage! Sessions will be live on:

November 10th, 2020 from 6:00 PM to 7:30 PM
AND
December 1st, 2020 from 6:00 PM to 7:30 PM

For family members or friends who are interested in CGHC, suggest they join our prospective member webinar! During these virtual sessions, we will discuss who we are as an organization, individual health insurance options, and health insurance basics! We will also explain the various CGHC plan options and how to enroll in our coverage! Sessions will be live on:

November 4th, 2020 from 6:00 PM to 7:30 PM
AND
December 2nd, 2020 from 6:00 PM to 7:30 PM

Visit our website at www.commongroundhealthcare.org/members-2/webinars for more information and to sign up!

Webinar and Renewal Sneak Peek: Changes to your CGHC coverage in 2021

$15 Insulin Copay on Tier 2 Formulary Insulin Products for All Gold and Silver Plans!
All qualifying insulin products are found in our prescription drug list or "formulary" as Tier 2 medications. These formulary insulin products are available with a reduced copay of $15 for a 30-day supply for all non-Bronze and non-Catastrophic plan members. This reduced copay benefit even applies before the plan deductible has been met!

COVID-19 Vaccine Preventive Coverage!
When COVID-19 vaccine options become available, they will be covered at $0 cost-share, similar to coverage for the seasonal flu shot, when administered by an in-network provider!

New Individual and Small Group Plan Options!
CGHC is offering more individual and small group plans for 2021!
Go to https://www.commongroundhealthcare.org/our-plans/individuals-families/ to learn more.
COVID-19 Updates and Tips

COVID-19 is still a concern as we enter the flu season this fall and winter. The COVID-19 pandemic makes this flu season more dangerous than ever because of the hospital and healthcare resources needed for two severe illnesses impacting our communities at the same time. Both should be taken seriously through the use of masks, thorough hand-washing, and social distancing, as has been messaged over the past six months. Here are some other important things to know as we enter this fall/winter influenza season.

1. CGHC will continue to cover COVID-19 testing* and treatment with no member cost-sharing.
   *COVID-19 testing will be covered at no-cost share (free) whether it is sought out due to symptoms, for peace of mind, or after possible COVID-19 exposure. However, CGHC will not cover testing if it is for surveillance testing required by another entity.

2. There are many free COVID-19 community testing sites throughout the CGHC service area, which can be found online at: https://www.dhs.wisconsin.gov/covid-19/community-testing.htm.

3. It is important to get the flu shot. While the flu shot (influenza vaccine) will not protect against COVID-19, it is the best way to protect yourself and others against influenza, which can also be dangerous and fatal. Anyone over six months old can get the flu shot, even if you are pregnant or elderly.

4. Did you know, cases in Wisconsin continue to increase? We need to work together to prevent the spread of COVID-19 through social distancing and all of the other important guidelines we have been using since March. We are all in this together!

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FAST FACTS

Get your Flu Shot!

Why it’s more important than ever:

1. **COVID-19 & Influenza "Twindemic"**
   Experts fear two pandemics this fall and winter as influenza season begins and COVID-19 persists.

2. **It protects you and others**
   Getting the flu shot protects you and those around you from getting influenza. Influenza can be fatal; many end up hospitalized each year.

3. **It is still covered with no-cost share**
   The flu shot is covered as a preventive benefit with no member cost sharing. This means, it’s free from an in-network provider!

There is currently no COVID-19 vaccine, but there is a vaccine for influenza, which can keep you and your loved ones safer this year. Get your flu shot today!
Common Ground Healthcare Cooperative
120 Bishop’s Way, Suite 150
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MEMBER INSIDER
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