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. Later in this edition of Member Insider, you will learn more about our upcoming Board of Directors nominations and election in May.

There are several resources to assist with questions and to get the information you need as a CGHC member. This quarterly 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 at 877.514.2442, who can help with any member need or question you may have.

We hosted and recorded two Health Insurance 101 sessions earlier in January, which were specially designed for new or returning members to learn more about your plan administration and benefits, health insurance basics, and the most cost-efficient ways to use your coverage! You can find the recording of this webinar at: www.commongroundhealthcare.org/members-2/webinars/

The webinar will be recorded and placed on our website for anyone who is unable to attend.

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
Dear Members,

Happy New Year! I’m certain I’m not alone in hoping 2021 will be a less challenging year. COVID-19 vaccines bring us optimism that life may be able to return to normal at some point in 2021.

In 2021, we welcome almost 10,000 new members to our cooperative! We appreciate the trust and confidence you have placed in us. I also want to thank our existing members for renewing your coverage with us. We appreciate your loyalty and look forward to serving you again this year.

I hope that one of the reasons you have chosen us as your health insurance company is because of our unique business model. We are a non-profit cooperative with a focus on putting the needs of our members first. I recognize you may think these are just words, but I can assure you that they are not.

I have worked in the health insurance industry my entire career and Common Ground Healthcare Cooperative (CGHC) is the third non-profit cooperative I have worked for. I truly believe there is no better business model in which to provide health insurance to people. We are centrally focused on the members who join our cooperative. We understand that our single most important job is serving you. You are not just a number to us, you are not just a customer, you are a member. And that should translate into a very different health insurance experience.

I routinely listen to phone calls to ensure our service is what I would expect our members to receive, and from time to time, our service does not meet expectations. In those cases, we go to great lengths to adjust and improve. We are committed to being fierce advocates for our members because we know you are purchasing health insurance without the help and support of an employer. As one member told me “Cathy, it’s hard out here. We are all on our own and we need your help.”

My promise to you is that your experience with our non-profit cooperative will be different and better and that we will be with you every step of the way as you navigate the unnecessarily complex health insurance and healthcare systems. We will listen, provide you with important information, and advocate on your behalf. If your service experience does not live up to your expectations, I invite you to personally reach out to me so I can make it right. I love talking with our members and am absolutely committed to giving you the service experience you deserve.

I hope that you continue to stay safe and that 2021 brings everyone much wellness and many brighter days ahead. Thank you for choosing CGHC for your 2021 health insurance coverage. We are grateful for the opportunity to serve you!

Email me at asktheceo@commongroundhealthcare.org with any questions or comments.
Frequently Asked Questions

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, ThedaCare, Door County Medical Center, Children's Wisconsin, and St. Joseph Hospital - Milwaukee, Virtuwell, and many other independent providers. To find an in-network provider, view our online directory at [www.CGCares.org/find-a-doctor/](http://www.CGCares.org/find-a-doctor/).

What pharmacies are in-network, and what prescriptions are covered?
CGHC works with OptumRx to manage the prescription drug list and pharmacy network. 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 [https://www.commongroundhealthcare.org/members-2/prescription-coverage/](https://www.commongroundhealthcare.org/members-2/prescription-coverage/).

What does it mean to be an EPO plan?
EPO stands for Exclusive Provider Organization. This means that members will have coverage for care received from any in-network providers, including specialists, without a referral! 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 out-of-network provider in specific situations. We have an EPO network because by contracting with a small number of health systems, we can negotiate better rates, which result in lower costs for our members!

Am I covered in an emergency?
Yes. It is best to use an in-network emergency department to 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 may only cover emergency care up to the maximum allowed amount. Members may be billed for the remainder of the cost, known as "balance billing." Ambulance rides are not in-network because ambulance companies do not contract with insurance companies. CGHC will, however, pay the in-network rate of the ambulance ride. The ambulance company then has the choice to 1. Accept our payment, 2. Bill the remaining balance to the member, or 3. Decline our payment altogether and charge the member for the full amount of the ambulance ride.

FAST FACTS

COVID-19 VACCINE

- ALL CGHC members will have $0 cost-share for COVID-19 vaccines (it is free to you!)
- You do NOT have to get the vaccine from an in-network provider! You can get it anywhere it's available to you!
- The Department of Health Services (DHS) in Wisconsin decides when each group of people can get the vaccine! Learn more at: [https://www.dhs.wisconsin.gov/](https://www.dhs.wisconsin.gov/)
- We are consistently updating resources and putting new COVID-19 resources, here: [http://www.commongroundhealthcare.org/coronavirus-2/](http://www.commongroundhealthcare.org/coronavirus-2/)
At CGHC, we provide members with a few different payment options in order to meet everyone's needs. Our "Pay My Premium" Portal is a great resource for members who wish to pay online. After you create your "Pay My Premium" portal account, one option is to pay each month with the "one-time payment" option. Or, you can set up recurring auto-payments, which will automatically pull the invoiced amount from your card or bank account on the same day each month. Find our online payment portal at [www.commongroundhealthcare.org/pay](http://www.commongroundhealthcare.org/pay).

If you do not wish to pay online, you can always mail a check into our office at:

**Common Ground Healthcare Cooperative**
Box 78553
Milwaukee, WI 53278-8553

Please keep in mind that your account will only be up to date if the ENTIRE balance is paid. Sending a partial payment will result in your account moving into a grace period. To understand more about how our grace periods work, check out our blog post at [www.commongroundhealthcare.org/blog](http://www.commongroundhealthcare.org/blog).

As valued members of our cooperative, we want to provide as much transparency and clarity for our members as possible. Something that can be challenging to navigate is knowing how to access and change important plan and account details (plan administration). First, it is important to know whether your plan is "On-Exchange" or "Off-Exchange." You can find this information in your "Pay My Premium" portal. Plan administration is different for each enrollment method.

**On-Exchange**
- Enrolled through the Federal Marketplace at Healthcare.gov
- All plans with a tax credit are in this category

The Federal Marketplace administers your plan! All email, address, income, dependent, or other changes must be updated with Healthcare.gov.

**Off-Exchange**
- Enrolled directly through CGHC
- These plans are not eligible for tax credits

CGHC administers your plan! You can make email, address, dependent, or other changes in your CGHC "Pay My Premium" portal or by calling Member Services.

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**Qualified Health Plan Enrollee Experience Survey**

**Share your Feedback**

We want to hear more about your experiences with CGHC! If you haven't already, you may be receiving an invitation to complete our 2021 Qualified Health Plan Enrollee Experience Survey (QHPEES). CGHC is required to give this survey in order to be a part of the marketplace on Healthcare.gov. If you are chosen to participate, it really helps the future of our cooperative when you respond! 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 helps us learn!

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!
Board of Directors

As one of only a few health insurance cooperatives in the United States, CGHC is unique compared 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 all CGHC 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 in your best interest.

The Board of Directors plays a critical role in the success of our cooperative. Each major decision is brought to the Board for discussion and approval. We rely on their feedback and perspective as members of our cooperative and use that information to make improvements to our products, services, and processes. 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. Their innovative spirit, willingness to challenge the status quo, and unwavering support has led to our financial stability and cooperative strength.

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 on all major cooperative decisions. We also have three non-voting members who serve to provide us with valuable perspective and support.

CGHC provides an opportunity for members over 18 years old to serve on the Board. The nominations process is already upon us, and all members have the opportunity to nominate themselves or another member who they believe would be well-suited for the CGHC Board of Directors. You should have already received an email and/or letter in your invoice regarding nominations. Both will outline the entire nominations process and how you are able to nominate either electronically or by mail. If you choose to fill out the form, you can simply send it back to our office at the address listed below. If you choose to nominate electronically, find more information on our website, linked below.

Common Ground Healthcare Cooperative
120 Bishop's Way, Suite 150
Brookfield, WI 53005

We cannot wait to get more of our dedicated, unique, and capable members involved with our work here at CGHC. Nominations close on March 10th, so send in all materials as soon as possible! Find more information online at www.commongroundhealthcare.org/nominations

We encourage all CGHC members 18 years and older to vote in the Board Election, held by mail, starting in May. More voting information to come!

Member Advisory Committee

If you're not quite ready for the responsibility of joining our Board of Directors, you can try our Member Advisory Committee. We meet every other month 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 currently hold meetings virtually, so that everyone can participate safely!

Interested? Send your contact information and a paragraph explaining why you are interested to MemberMail@CommonGroundHealthcare.org.

http://www.commongroundhealthcare.org/Member-Advisory-Committee/
Welcome members! Learn more about our cooperative.