



Greetings, fellow cooperative members,

On behalf of myself and the rest of Common Ground Healthcare Cooperative (CGHC), I hope you are enjoying the warmer weather. Spring offers lots of opportunities to gather. Weddings and graduation parties, sporting, and community events – bring them on!

One event that I hope you will consider attending is the CGHC Annual Member Meeting on May 17th. This year's event takes place at the Italian Community Center in Milwaukee starting at 5:30 p.m. It's a wonderful opportunity to hear about our cooperative, mix and mingle with CGHC staff and the Board of Directors, meet the 2022 Nominees, and cast your ballot in person! Did I mention the food, refreshments, and opportunity to win great door prizes?

If you cannot attend the Annual Member Meeting, please be sure to vote by mail for the 2022 Board of Directors Nominees. Our Board of Directors election process is something that makes CGHC unique. Every nominee is a member. You have a voice in the governance of our cooperative through the members that you elect. The Nominations Committee worked hard to narrow the slate to the seven people listed on the ballot. This is a contested race, meaning only six can win, so your vote does matter!

Finally, CGHC is celebrating our 10-year anniversary in 2022. Thank you for helping to make this milestone possible. Putting Members First and Pursuing Better Healthcare is the reason that CGHC exists.

I look forward to meeting many of you on May 17th.

Sincerely,

Amy Murphy, Board Chair

**RSVP for the Annual Member Meeting by Monday, May 2nd!**

If you would like to attend the Annual Member Meeting, please email your name, contact information, and the number of adult members attending to: [RSVP@commongroundhealthcare.org](mailto:RSVP@commongroundhealthcare.org) or call Member Services at 877-514-2442.

**Meet the Nominees Virtually**

Messages from the 2022 Board of Directors nominees are available on our website at: [www.cgcares.org/election](http://www.cgcares.org/election)

Member Services 877-514-2442 | Pharmacy Benefits 855-577-6545

[info@commongroundhealthcare.org](mailto:info@commongroundhealthcare.org) | [www.commongroundhealthcare.org](http://www.commongroundhealthcare.org)

# Being an empowered cooperative member

## Ask Cathy

CGHC Members,

Any of my staff will tell you that I enjoy the opportunity to talk with our members. Sometimes when I meet members at events, they seek me out to talk about their experience with our health insurance. Other times members call and want to speak to the CEO. I also receive emails from our members after they read this column and they send me valuable feedback. No matter the circumstance, I enjoy every interaction I have with our members. After all, how can our cooperative improve and better serve your needs if I'm not talking with you, our members?

That's why it's a tradition at our Annual Member Meeting that I publicly answer questions from our members. I have found this to be one of the most enjoyable times. And you can ask me anything that's on your mind.

You may not have realized the power you gained by purchasing your health insurance from our cooperative. We were created to serve you, our members. You have a voice at CGHC, and you matter. Every experience you have with CGHC should be different from other health insurance companies. We are your cooperative, providing you with world-class services and working hard to keep costs down. These are the driving forces behind our cooperative and we strive every day to improve on the value we provide to you. Here are some areas where you can help:

**Give us feedback.** Whether you are satisfied or dissatisfied with our performance, provide your feedback to me or our Board of Directors. We exist for your benefit and knowing what we should continue doing or what we should change is imperative to our future success.

**Be informed about the cooperative.** I know a lot of information comes your way, but please take the time to read our communications and learn more about what we are doing. I strongly encourage you to attend our Annual Meeting! Year after year, the members who attend tell me how glad they are that they did. The Annual Meeting helped them understand what it means to buy health insurance from a cooperative.

**Vote for your Board of Directors.** You get the opportunity to choose fellow members to represent you in governing your health insurance cooperative. They make key decisions on your behalf. By attending the Annual Meeting, you can meet the candidates before you cast your vote!

**Renew your health insurance.** We want our members to be committed to the cooperative, even in a year when premiums may be better elsewhere. We are the largest Affordable Care Act insurance carrier in Wisconsin and as your cooperative, we need your membership to keep us strong!

I look forward to meeting you at our Annual Member Meeting on May 17th! If you have any questions or comments in the meantime, please send me an email at [asktheceo@commongroundhealthcare.org](mailto:asktheceo@commongroundhealthcare.org).



**Cathy Mahaffey,**  
CEO of CGHC

# Our Goal: Deliver a World-Class Experience Every Day to Every Member

At CGHC, we continually look for ways to stand out from other health insurance carriers. Being member-governed and a non-profit cooperative automatically makes us different, but we want to do more.

Our goal is to ensure every experience you have with CGHC is so much better than other health insurance companies that you will never want to leave.

Member feedback tells us we are doing an excellent job, but we will be the first to admit that we have more work to do. To help us achieve our goal of delivering World-Class

Member Experience every day to every member, CGHC is working on four large-scale initiatives:



- 1. *Creating a Members-First Culture:*** To help staff and leaders understand and thrive in a culture focused on members, we need to provide a framework of processes and training to support the right attitude and actions.
- 2. *Identifying What Needs to Improve:*** Listening to member feedback helps us understand the things that confuse, frustrate, or cause problems for members. We call these items member “pain points.”
- 3. *Defining and Measuring World-Class Member Experience:*** At CGHC, we define world-class member experience as exceeding your expectations in everything that we do, so much that you become a loyal CGHC member. With this goal in mind, we researched the industry to identify the indicators of world-class service and how to measure it. Then we looked at how we currently measure up and what we need to do to achieve world-class service.
- 4. *Taking Action to Solve Member Pain Points:*** Using the feedback that members provide, we design initiatives that will help us solve member pain points and ultimately help us achieve our world-class member experience goal.

CGHC’s mission is Putting Members First, Pursuing Better Healthcare. Every employee could recite that mission by heart if you asked them to. But living our mission takes more than knowing the words. It’s all about seeing things from our members’ perspective and understanding how every decision we make and action we take will affect our members.

In the next edition of our member newsletter, we will talk about the first initiative: Creating a Members-First Culture. As an organization, we are motivated and excited to do this work. Achieving our goal of World-Class Member Experience is all about YOU, our wonderful members!

# Cost Containment: Email versus Mail

## How Does Communicating Electronically Help Reduce Costs?

As part of our promise to serve you better and reduce the rising cost of healthcare, we continually pursue organization-wide initiatives dedicated to controlling administrative costs. One expense that we are working to reduce is mailing costs.

Did you know that sending an email only costs 1 cent compared with mailing a letter, which costs about \$1.50 for a standard first-class envelope?

**Email cost**



----- **Letter Mailing Cost** -----



### Why does mailing a letter cost \$1.50 when postage is currently 58 cents?

The answer is in the volume of letters being mailed. From a staffing perspective, CGHC is a relatively small company, but we insure about 64,000 members. So, when we need to mail a large quantity of letters, we use a vendor who can do the work for us, printing and folding letters, stuffing them into envelopes, sorting the envelopes by zip code, and so on. The cost for these services is added to the postage fee, which is why mailing a letter costs about \$1.50.

What can you do to help?

- If you don't currently have an email address on file, please provide this information.
- If you provided an email address when you purchased your plan, but have not been receiving emails from CGHC, please verify the email address is accurate. A typo can cause a delivery failure.
- To add or update your email address
  - On-exchange members, please go to the federal health insurance marketplace at [www.healthcare.gov](http://www.healthcare.gov).
  - Off-exchange members, please contact Member Services at 877-514-2442.

These simple steps can help us save \$1.49 per letter! Imagine that amount times thousands of members. Together we could save a lot in mailing costs, which helps us keep our administrative costs down. We use those savings to help keep your premiums as low as possible.

# CGHC 2022 Board of Directors Election

We are thrilled to present to you the 2022 Common Ground Healthcare Cooperative Board of Directors candidates. These nominated individuals from our membership have been carefully selected based on experience and expertise. A great pool of candidates came forward this year, and we need your help electing six of them to serve on our Board. The Board Election is about you. As a member of CGHC, you have a stake in how our cooperative is governed. Your voice matters!

From May 9th to June 10th, you will have the opportunity to vote for candidates you believe will best represent you and your fellow members. Seven candidates are on this year's ballot. We ask that you carefully review each candidate's biography before casting your vote by mail or in-person at the annual meeting. Information about this year's candidates is available at [www.CGCares.org/Election](http://www.CGCares.org/Election).

**Rachael Bush, Greendale**  
Incumbent Board Member



**Kevin Gilligan, Appleton**  
Incumbent Board Member, Treasurer



**Lauren Ward, Door County**  
Incumbent Board Member



**Angela Rust, Oshkosh**



**Dean Schadrie, Manitowoc**



**David Stram, Pewaukee**



**Michael Winkler, Little Suamico**



## Your Feedback is Always Welcome

We want to hear more about your experiences with CGHC! We know there is always work to do, and your feedback helps us learn. At CGHC, we collect member feedback in multiple ways: direct member contact such as phone calls or emails to CGHC Member Services and periodic surveys. But did you know you can also provide us with feedback through our social media accounts? Want to connect with CGHC on social media? Find us on:



Facebook



Twitter



LinkedIn

You can also post feedback about CGHC on Google Business Reviews. All member feedback matters. We look forward to hearing from you!

**Do you have a suggestion** that could help us reach our goal of providing world-class member experience?  
Email us at: [MemberMail@CommonGroundHealthcare.org](mailto:MemberMail@CommonGroundHealthcare.org).



HEALTHCARE COOPERATIVE

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

**MEMBER**

**INSIDER**

SPRING 2022



**Inside**

How Your Voice Helps  
Us Become a World  
Class Cooperative!

**COMMON**

**GROUND**

HEALTHCARE COOPERATIVE