HEALTH INSURANCE PLANS FOR INDIVIDUALS & FAMILIES

Need help with enrollment?

- Contact your insurance agent.
- Contact the CGHC Sales Team at 855.494.2667.
PUTTING MEMBERS FIRST.
PURSUING BETTER HEALTHCARE.

Common Ground Healthcare Cooperative (CGHC) is different because we put members first, we are transparent and honest, and we always strive to do what is right.

Not everyone can say that their health insurance company truly cares about their health, their experience, and using their money responsibly, but that is our sole purpose for existing.

As a nonprofit cooperative, any profit we make gets passed to you through lower premiums and better service.

Together, we will build something better for healthcare in Wisconsin.

Ways to lower your Healthcare costs

Individual and family plans cover essential health benefits recommended by the Affordable Care Act (ACA). Our goal is to cover these benefits at an affordable cost, and we typically offer some of the lowest cost plans in the Wisconsin Marketplace.

To get the best value, it is important to understand how to determine your eligibility for a tax credit and how to choose the right plan for you.

There are two ways to lower your health insurance costs:

- **Advanced Premium Tax Credits**: Based on your household income, you may qualify for a tax credit, or “subsidy”. This applies to your monthly premium to help make health insurance more affordable.

- **Cost-Sharing Reduction Plans**: If you qualify for a cost-sharing reduction plan based on your household income you could have lower copays, deductibles, and maximum out-of-pockets.

Through the American Rescue Plan Act (ARPA) more people at higher incomes may be eligible for financial assistance, so it is important that you actively re-enroll to secure an accurate tax credit.

Any tax credits you may receive are reported to us from the Federal Government. We are not able to change your tax credit amount; as the amount is determined by the government, based on your income.

For more information about Common Ground Healthcare Cooperative plans visit Commongroundhealthcare.org
Exclusive Provider Organization (EPO) plan

With our Envision EPO plans you need to use in-network providers for the services to be covered by your plan. With Envision EPO plans, you do not need a referral to see a specialist as long as they are in-network. To avoid surprise costs, always go to a network provider. Out-of-network care is only covered in special circumstances, such as emergencies and urgent care.

Our plans include all the essential health benefits as recommended by the Affordable Care Act (ACA), such as prescription medications, urgent care, hospital care, outpatient care, mental health care, and many other services.

Learn more at CGCares.org/coverage-details/

ENVISION NETWORK

We are proud to partner with:

- Advocate Aurora Health Care
- Bellin Health System
- ThedaCare
- Door County Medical Centers
- Children’s Hospital Health System
- Watertown Provider and Hospital Organization
- Virtuwell 24/7 Online Clinic

Plan members have access to:

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

Search for providers at CGCares.org/find-a-doctor/

Additional Benefits

Virtual Care

CGHC partners with Virtuwell, a 24/7 online clinic, for fast, virtual health care. With Virtuwell, a board-certified nurse practitioner can diagnose, recommend, and send prescriptions. As part of the Envision Network, Virtuwell offers online care, with no app to download, no video required and no waiting. Most CGHC members get their first 10 visits free.*

Learn more at CGCares.org/virtuwell/.

*HSA plan members are responsible for deductible and coinsurance amounts.

Insulin Discount

Members have a $15 insulin Copay on all formulary Tier 2 insulin products for Silver and Gold plans*, including HSA plans. The $15 copay includes a 30-day supply and is applied before the deductible has been met.

Learn more at CGCares.org/formulary/

* Not available on Bronze plans
About Us
Common Ground Healthcare Cooperative (CGHC) is a member governed, not-for-profit health insurance cooperative dedicated to putting members first and pursuing better healthcare. We offer health insurance policies supported by a network of quality healthcare providers.

We are proud to serve a diverse group of individuals, families, and small employer groups. We understand that everyone has different needs and with us, there is something for everyone. Whether you are self-employed, waiting for Medicare, just starting a new job or experiencing any major life changes, we can help.

To find out more about getting access to lower cost health insurance coverage, visit www.CommonGroundHealthcare.org.

WE ARE:
LOCAL,
CUSTOMER-DRIVEN,
TIMELY, AND
TREAT YOU LIKE FAMILY!

120 Bishop’s Way, Suite 150, Brookfield, WI 53005
www.commongroundhealthcare.org
877.514.2442