



Greetings my fellow cooperative members!

It’s that time of year again – and I’m not talking about autumn and pumpkin spice. It’s Open Enrollment time from November 1, 2022, through January 15, 2023. For most of us, Open Enrollment is the only opportunity we have to select healthcare coverage for 2023. That’s why taking time to review your renewal package and actively selecting the plan that’s right for you is so important.

This year’s Open Enrollment is extra special for CGHC because we are celebrating our 10-year anniversary! We’ve been here since the start of the Affordable Care Act (ACA) and were created specifically to provide healthcare solutions to Wisconsin individuals, families, and small businesses! You are the reason we exist, and our mission is: Putting Members First. Pursuing Better Healthcare. We may not always be the least expensive option or have the broadest network, but we offer exceptional service, our network offers high quality providers, and we have always been, and will continue to be, committed to you!

Here are a few reasons to renew your coverage with CGHC in 2023. We are:

Governed by Our Members – our Board of Directors is made up of individuals who buy our insurance and are elected by our entire membership. Our member-governed board has the authority to approve our annual budget and premiums and provide oversight to the cooperative to ensure we are putting members first.

A Non-Profit Cooperative – we answer to our members, not corporate shareholders. Our non-profit status allows us to keep premiums as low as possible.

The Largest Affordable Care Act (ACA) Carrier in Wisconsin – more than 60,000 members entrust CGHC to provide their ACA health insurance coverage. We are experts in serving individuals and families.

My top reason for renewing my coverage with CGHC is that here I am more than a customer; I am a member and I purchase health insurance from a company that only exists to serve its members.

CGHC continually works to earn our members’ trust by:

Advocating for members whenever and wherever possible. Our Government Affairs Advocacy focuses on making health insurance better for individuals and families.

Being financially accountable and responsible with members’ premium. In our history, we have been able to lower premiums and return over \$100 million in premium rebates to our members.

Committing to open and honest communications and being transparent about our actions and decisions. We will always tell our members the truth, and at our Annual Member Meeting we show you our financials and talk about our opportunities and challenges.

Listening to member comments and using that information to improve. Annually, we survey our members to get feedback. For example, you told us you wanted to be able to pay your premiums over the phone and this year we made that happen.

Never stop looking for ways to keep health insurance costs as low as possible. This is our number one challenge, and we work hard at this every day.

As a cooperative, we are in this together, making healthcare better for Wisconsin! When you need help, we’re here for you and we look forward to continuing to serve you in 2023.

Enjoy the season!
Amy Murphy, Board Chair

Dear Members,

Happy Autumn! I love seeing the landscape change around us and the beautiful colors this season brings. It's a wonderful time to get outside, spend time in nature, and enjoy the spectacular foliage Wisconsin has to offer.

For the staff at Common Ground Healthcare Cooperative (CGHC), fall is our busiest season because that is when Open Enrollment takes place. We strive to make the process of re-enrolling in our cooperative for the upcoming plan year as easy as possible for you. Our Payment portal provides easy online access to your renewal packet information along with prompts to guide you through the process. And, as always, we are here to help if you have questions.

It is our focus on you, our members, that makes us a different kind of health insurance carrier, and we want that to be a driving reason you renew your health insurance with CGHC.

I often talk with members who don't realize they purchased their health insurance from a Cooperative. Some don't understand what a Cooperative is. By definition, a Cooperative is an association of persons controlled by the people it serves to meet a common goal, and who share in the benefits that are produced by the collective group. A Cooperative's only purpose is to serve its members and we take that purpose very seriously at CGHC.

When our founders had the vision to start our health insurance company, they knew they wanted it structured as a Wisconsin Cooperative so that our goals align with the people we serve. At CGHC, there is nothing that stands between us and our members. You are the sole reason we exist, and every decision we make is with our members in mind. What other health insurance carrier can say that and actually prove it?

We are constantly looking for ways we can improve services and lower costs for our members. We have offered insurance to individuals and families for nine years now and we have lowered premiums four of those nine years. Our staff work tirelessly to keep costs as low as possible – which is no easy task given the escalating costs of health care and pharmaceuticals. We take our commitment to you seriously, never losing sight of what is most important to our members.

We look forward to serving you again in 2023. Please rely on us to help you renew your insurance plan during this upcoming Open Enrollment period. You can easily make your premium payment over the phone in December for your January 2023 coverage, giving you peace of mind that your health insurance will continue without interruption.

Thank you for being a member of Common Ground Healthcare Cooperative. Together, we can continue to make this Cooperative stronger and keep fighting to lower healthcare costs. As always, if you have any questions, comments, or feedback, please email me at AskTheCEO@CommonGroundHealthcare.org.

Cathy



Cathy Mahaffey, CEO of CGHC

When Does CGHC Send Out Premium Rebate Checks?

Our members have been asking if they will receive a premium rebate check again this year. Over the past few years, CGHC has returned over \$100 million to our members!

The Affordable Care Act (ACA) includes a requirement that health insurance companies use the majority of their members' premium dollars to cover the costs of medical and pharmacy claims and quality improvements. As a non-profit cooperative, we support this requirement because, after all, insurance companies should be using your money to pay for your expenses! This requirement is known as the Medical Loss Ratio (MLR). For health insurance companies that provide insurance to individuals and families, the ACA requires an annual minimum MLR of 80%. That means if CGHC spends less than 80 cents of every premium dollar on medical and pharmacy claims for a plan year, we are required to issue a rebate to enrollees.

MLR Rebates are required when...

Less than 80 cents of every premium dollar is spent on medical and pharmacy claims during a reporting period.

No MLR Rebate is required when...

80 cents or more of every premium dollar is spent on medical and pharmacy claims during a reporting period.

Each year when our Board of Directors establishes our premiums for the upcoming year, we make every attempt to ensure we are paying 80 cents of every premium dollar on your expenses. While our members have enjoyed receiving premium rebate checks, we strive to set our premiums as precisely as possible. For the next reporting period, CGHC will have spent at least 80 cents of every premium dollar on medical and pharmacy claims. As a result, CGHC will not be issuing MLR Rebate checks in 2022.



Member Satisfaction Survey Results

Thank you to everyone who took the time to respond to our Member Satisfaction survey. We use the feedback provided in the comments section of the survey to help us improve our products and services. Analysis of the comments is currently in process to identify pain points and opportunities for improvement. Watch for more information in future editions of the member newsletter.

Things to Know About Making Changes During Open Enrollment

You can make changes to your plan any time throughout the entire Open Enrollment period. However, the date that a change is finalized determines its effective date and when it will be invoiced. Important – coverage changes may impact your premium responsibility.

The CGHC 2023 Plan that is on file for you as of 12/31/2022 will be the plan that takes effect on January 1, 2023.

IF YOU RECEIVE INVOICES BY MAIL, PLEASE KEEP IN MIND YOUR PREMIUM RESPONSIBILITY FOR YOUR JANUARY 2023 COVERAGE IS BASED ON THE RENEWAL INFORMATION THAT WAS ACTIVE ON 12/1/22.

Invoices generally run during the first week of the month, prior to the month of coverage. That means if you make a change to your coverage, it could go into effect before you receive an invoice for that coverage.

The invoice for January coverage will include changes finalized by 12/15/2022. If you make a change in coverage that impacts your premium responsibility during the:

- **First half of December, a revised invoice for January coverage will be generated.**

- The revised invoice for January coverage will be available in the Payment portal before payment is due on 12/25/2022.
- If you're set up for recurring payments, the revised amount will be withdrawn on 12/25/2022.
- If you make one-time payments, you can pay the revised amount by phone or online.

- **If you make changes in the second half of December, the adjustment to your premium responsibility for January coverage will be added to your invoice for February coverage.**

The invoice for February coverage will include changes finalized by 1/1/2023. However, you can make coverage changes until the end of the Open Enrollment period on 1/15/2023. For a change to take effect on February 1, 2023, it must be finalized by January 15, 2023.

- **During the first half of January, if you make a change that:**

- DECREASES your premium responsibility, a revised invoice for February coverage will be generated. You can view the revised invoice for February coverage in the Payment portal before payment is due on 1/25/2023.
 - If you're set up for recurring payments, the revised amount will be withdrawn on 1/25/2023.
 - If you make one-time payments, you can pay the revised amount by phone or online.
- INCREASES your premium responsibility, the adjustment to your premium responsibility for February coverage will be added to your invoice for March coverage.

When Open Enrollment ends on 1/15/2023, you will no longer be able to make changes to your plan – unless you qualify for a Special Enrollment Period (SEP).

To learn about the SEP, please visit the Frequently Asked Questions page of our website: CGCares.org/FAQ

What's the Difference Between COVID-19 and the Flu?

Now that fall is here and the kids are back in school, we have officially kicked off the cold, flu, and COVID season. As a result of one of the worst pandemics in history, we can rightfully add COVID-19 to the list of viral respiratory conditions that experience an uptick when the temperature drives people indoors.

COVID-19 and influenza (the “flu”) are both contagious respiratory illnesses, but they are caused by different viruses.

- COVID-19 is caused by infection with a type of coronavirus named SARS-CoV-2
- Flu is caused by infection with influenza A and B viruses

Based on symptoms alone, it can be difficult to tell the difference between COVID-19 and the flu. Many of the symptoms are the same and both viruses can cause illness ranging from mild to severe. Predicting who will experience mild, severe, or even life-threatening illness is difficult. This is one reason that even the healthiest person should get COVID-19 boosters and yearly flu shots as recommended by their healthcare providers.

Common symptoms for both COVID-19 and Flu

(This list doesn't include all possible symptoms)

People who are sick with COVID-19 or the flu often feel some or all of these symptoms:

- Cough
- Sore throat
- Congestion or runny nose
- Fatigue (tiredness)
- Fever or chills
- Headaches
- Muscle or body aches

COVID-19 common symptoms that are not generally associated with influenza “flu.”

- Nausea or vomiting
- Diarrhea
- New loss of taste or smell
- Shortness of breath or difficulty breathing

Did you know that flu can be dangerous? Every year people die from the flu, including otherwise healthy children and teens. People with increased risk include seniors and those with certain preexisting medical conditions like diabetes, asthma, heart problems, chronic kidney disease and cancer.

The best way to prevent flu and severe symptoms of COVID-19 is to get vaccinated



It's Not Too Late to Get Vaccinated Against COVID-19 and the Flu

- **COVID-19 Booster** – Recommended for people aged 5 years and older if it has been at least two (2) months since their last vaccine dose, whether it was their primary series dose or an original booster.
- **Flu Shot** – Routine annual influenza vaccination is recommended for all persons aged 6 months and older (except for those with certain conditions such as severe allergic reaction to a component of the vaccine).

Good news! You can get both vaccines at the same visit and for free at any CGHC network pharmacy. Since the COVID vaccine often requires storage at very cold temperatures, we recommend that you call your provider's office or pharmacy to make certain they have both the COVID-19 and flu vaccines available for your visit.

At CGHC, our goal is for all members to stay informed and healthy! For more information about finding a pharmacy, visit our website at:

commongroundhealthcare.org/formulary

and click on the “Pharmacy Network” button for a list of contracted pharmacies.



DID YOU KNOW?

You may be able to spread COVID-19 or the flu to someone else before you even know you are sick?

Respiratory viruses spread when droplets are expelled from one person to another through talking, coughing, or sneezing. Sometimes, a person might get infected by touching a surface or object that the virus has landed on and then touching their own mouth, nose, or eyes.



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