



Greetings my fellow cooperative members!

Did you know that Common Ground Healthcare Cooperative (CGHC) is unique? We are the only Consumer Operated and Oriented Plan (CO-OP) operating in Wisconsin. And we are one of only three CO-OPs nationwide.

As a member-governed, non-profit cooperative, our Board of Directors is made up of CGHC members who understand and can represent your interests. Our current Board is comprised of twelve (12) individuals. Nine members have the ability to vote and three are advisory (non-voting) members. Together, they serve you and support the organization through a focus on governance and policy.

To see who the nine voting members of our Board are, visit our website:

commongroundhealthcare.org/board-of-directors

In 2022, the Board focused on improving our service to members. Throughout the year, we worked to enhance our capacity for diversity, equity, and inclusion. We're taking more time to listen and understand our members. That helps us to provide experiences that better meet members' needs. In turn, we hope to earn your loyalty and ensure sustainability for CGHC in the long term.

Your involvement is vital. We need new voices and perspectives to continue achieving our shared goals. To this end, we encourage you to consider becoming a Director on our Board. We are looking for members with the time and experience to help provide leadership for CGHC. Learn more about this opportunity in the call for nominations on page 3.

Another aspect of being a cooperative is that we hold a member meeting each year. The meeting is a great opportunity for members to learn more about CGHC – its past, present, and future. It is also an opportunity to meet the candidates for the Board and make connections with CGHC staff. We encourage every adult member to attend this year's Member Meeting, which will take place in Green Bay on May 23, 2023. Watch for more information in the months ahead.

Putting Members First. Pursuing Better Healthcare.

**That is our mission. We exist because of YOU! Thank you for choosing CGHC.
We look forward to serving you in 2023.**

Cooperative Strength

Dear Members,

Happy New Year! Thank you for placing your trust in CGHC. For our members who renewed their coverage, we look forward to continuing to serve your needs in 2023. I also want to welcome our new members. More than 10,000 of you have joined our non-profit, member-governed cooperative this year. I'm excited that you will have the opportunity to experience health insurance delivered from an organization whose mission is: Putting Members First. Pursuing Better Healthcare.

If you're not familiar with our history and why we started this non-profit health insurance cooperative, please visit our web site:

commongroundhealthcare.org/our-cooperative-history/

You can read about our founding under the Affordable Care Act (ACA) and watch our 10-year anniversary video.

January is always an extremely busy time at CGHC. We work hard to ensure all members have what they need to access quality healthcare. If you have questions about any aspect of your coverage, consider checking the member resources available on our website as a first step. Phone volumes are extremely high at the beginning of the year. Our Member Services team is committed to helping each member as quickly as possible. We appreciate your patience when calling Member Services.

As our Board Chair mentioned, January is also the time when we start seeking members to run for our Board of Directors. One of the unique features about buying your health insurance from a cooperative is that we are governed by a group of your peers. The Board of Directors has a significant impact on the direction of our cooperative and how we serve members. If you're interested in contributing your voice, please consider nominating yourself for a seat on our Board.

The employees at Common Ground Healthcare Cooperative are passionate about what they do. We know how important our work is and are grateful for the opportunity to serve you. While we aren't always perfect, we work extremely hard to make sure you have the best health insurance experience possible.

If you would like to contact me at any point this year, please do. I always appreciate speaking with our members and hearing suggestions about how we might improve.

Best wishes for a healthy and happy new year!

Cathy

Message from Cathy



Cathy Mahaffey, CEO of CGHC

Board of Directors is Looking for Nominees!

Did you know the Directors on our Board who have the ability to vote are all CGHC members? As one of a few health insurance cooperatives in the United States, CGHC is unique compared to most other health plans.

We are governed by a Board of Directors who are elected by our members. They ensure we operate for the mutual benefit of all CGHC members. Our Board plays a critical role in our success. Every major decision is brought to the Board for discussion and approval. We rely on their feedback and perspective as members of our cooperative. We use the information they provide to make improvements to our products, services, and processes.

**Our mission is:
Putting Members First. Pursuing Better Healthcare.**

Each person on our Board embodies the CGHC mission. Every day they put members' needs at the forefront of decision-making. Their innovative spirit, willingness to challenge the status quo, and steadfast support has led to our financial stability and cooperative strength.

Our Board Chair, Amy Murphy, has a master's degree in public health. She also has extensive experience working in and with government agencies. Amy works with eight other dedicated members, who attend monthly Board meetings. They are active leaders who vote on all major cooperative decisions. Three advisory (non-voting) Directors also provide valuable perspective and support.

We are currently accepting nominations for the Board of Directors. Any member who is at least 18 years of age and in good standing has the opportunity to serve on our Board. Eligible members can nominate themselves or another member. To read more about the nominations process and the responsibilities of being a Director, please visit our website commongroundhealthcare.org/nominations. There you will find a nominations form, which can be submitted two ways:

Email to: nominations@commongroundhealthcare.org

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

We look forward to meeting more members who are enthusiastic about our mission. Getting involved with our work at CGHC can be a very satisfying experience.

Nominations will only be accepted for a short while, so please act quickly!



Is Your Contact Information Up To Date?

At CGHC, we use multiple methods for communicating directly with our members: email, mail, telephone, and text message.



Email is fast and inexpensive. Providing an email address allows us to contact you quickly, which is crucial when we have urgent information to share. If you already have an email address on file, please verify that it is correct. Typos will cause email delivery failure.



Mail is slow and expensive, but not everything can be sent electronically. We are required by law to mail certain types of information to our members. This includes explanation of benefits, ID cards, and ballots for the annual Board of Directors elections. Please verify your mailing address to ensure you can receive important communications from CGHC. Address errors result in returned mail and returned mail means delays getting information to you – not to mention extra expense for our non-profit cooperative.



Telephone and text messages are used to share time-sensitive alerts or initiate a personal conversation. For example, if you complete a survey and indicate that you need help with something, we will call to follow up. Please verify your phone number(s) are accurate on your account.

How to update your contact information:

- Login to the Pay My Premium portal at: commongroundhealthcare.org/pay/
- Select “Update Personal Info”
- Follow the on-screen instructions to update your contact information

Online Member Resources

Available 24 hours a day/7days a week



MY HEALTH PORTAL
Portal.CommonGroundHealthcare.org



PAY MY PREMIUM PORTAL
CommonGroundHealthcare.org/Pay



PRESCRIPTION DRUGS (FORMULARY)
CommonGroundHealthcare.org/Formulary



FIND A DOCTOR
CommonGroundHealthcare.org/Find-a-doctor



COVERAGE DETAILS
CommonGroundHealthcare.org/coverage-details



FAQS AND FORMS
CommonGroundHealthcare.org/FAQ



CGHC – WHO WE ARE VIDEO
youtube.com/watch?v=Uy2rG03d_8w

Share Your Feedback – Surveys You May Receive in 2023



We want to hear about your experiences with CGHC! Throughout the year, you may be invited to participate in a number of surveys. We know there is always work to do, and your feedback helps us learn. Our goal is to provide you with the best possible member experience. When you receive a CGHC survey, please take a few minutes to answer the questions. Most surveys can be completed in less than five minutes.

Qualified Health Plan Enrollee Experience Survey

To offer health plans on the Federal Marketplace on Healthcare.gov, insurers are annually required to conduct the Qualified Health Plan Enrollee Experience Survey. SPH Analytics is the Health and Human Services (HHS) approved vendor that administers this survey on behalf of CGHC.

Participants for the survey are randomly selected. If you are selected, you will receive an email and/or US Postal Service mail from SPH Analytics in February. You then have the opportunity to complete the survey online or wait for the printed survey to arrive. Printed surveys will be sent with a postage paid envelope.



Member Satisfaction Survey

Our dream at CGHC is to provide such great service that all members will recommend us to their friends and loved ones. To know how we're doing, we send a survey each year in July to get feedback from our members. Your input will help us measure the progress we're making toward serving you better. Watch for information about this survey in the Member Newsletter and via email. We may also include a reminder with your invoice!

Provider Experience Survey

You may also receive an invitation to provide feedback about the providers in our network. We value your health and wellbeing and want to ensure that the providers we contract with are meeting your needs. For this reason, we have created a short survey focused on your experience with a specific type of healthcare provider. This focused approach helps us understand your experience using these providers and whether the services you receive from them are working for you.

Health Assessment Survey

At CGHC, we value our members and want to help you be as healthy as possible. One way we do this is by asking a few questions about members' health and needs for assistance or support. Based on your answers, we may contact you to make you aware of CGHC programs or community resources that can help you with your healthcare needs.

Your feedback always matters at CGHC. We look forward to hearing from you! Thank you in advance for participating in these important surveys.



HEALTHCARE COOPERATIVE

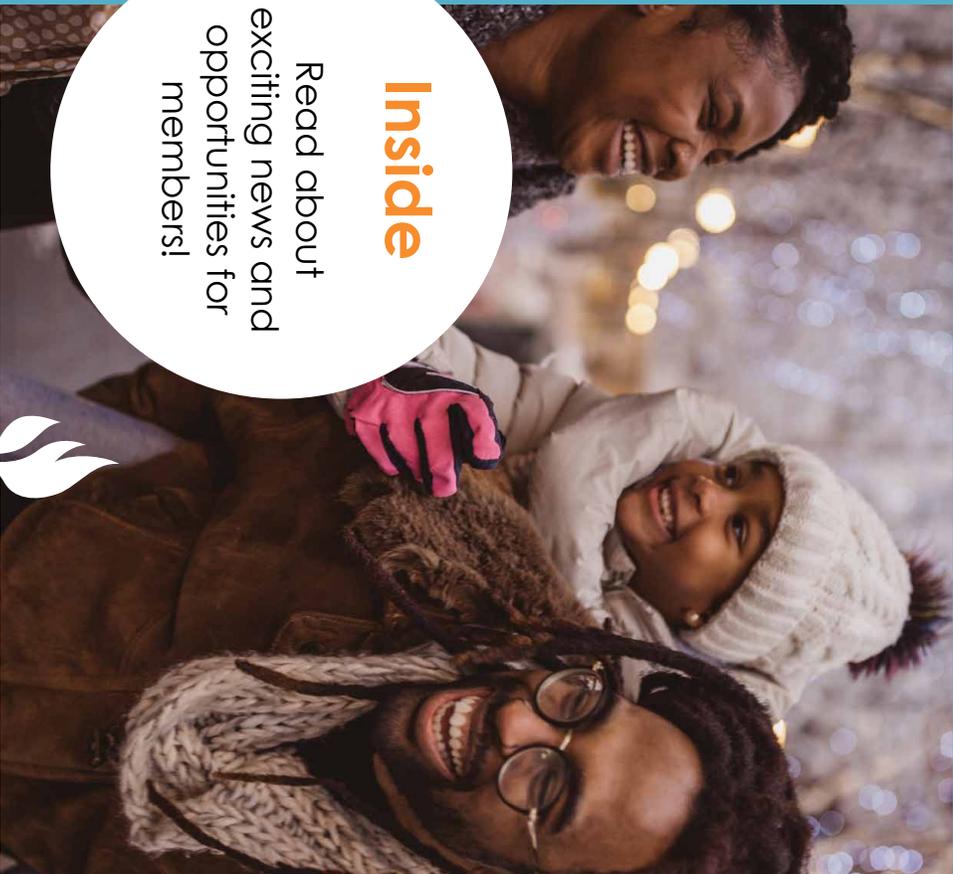
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MEMBER

INSIDER

WINTER 2023



Read about exciting news and opportunities for members!

Inside

COMMON

GROUND

HEALTHCARE COOPERATIVE