Dear valued members,

I hope this message finds you in good health and enjoying the beautiful summer Wisconsin has to offer. As the CEO of a nonprofit member-governed cooperative, I want to address an important topic with you: the rising cost of health care. Common Ground Healthcare Cooperative (CGHC) exists solely for the people we serve. And because we are a cooperative, we are truly all in this together. To help you understand what that means, I want to share examples of how members can positively impact the affordability of their health insurance.

Escalating healthcare costs have become a national concern for individuals, families, and businesses alike. At CGHC, we want your hard-earned dollars to be maximized so you receive the best care possible while minimizing your financial burdens. So far in 2023, we are seeing a spike in services and the cost of those services. This is happening with medical care and prescription drugs. Ultimately, this increase will directly impact what you pay for health insurance premiums.

We want our members to get preventive care and medically necessary services. We also want to ensure that health insurance remains as affordable as possible. With that in mind, here are a few tips that can help us work together to achieve these goals.

- **Think of preventive care as standard maintenance for your body.** We firmly believe that our healthcare system should be focused on preventing disease. Identifying issues as soon as possible is the best way to do this. Most preventive services are provided at no cost to you, which gives you even more reasons to see your doctor before a medical condition develops.

- **Check for a lower cost alternative.** Finding lower cost alternatives for medical procedures and prescription drugs is a proactive approach to managing healthcare expenses. Before having a costly procedure or taking a costly medication, talk with your doctor about options. Having an MRI when you first experience pain is costly. Try asking your doctor if another option, like physical therapy, is available. If you need to take a prescription drug, ask your doctor if a generic option is available. Generic drugs are much lower cost than brand-name drugs. They work in the same way and provide the same clinical benefit as the brand-name medicine.

- **Understand costs upfront.** We know that healthcare costs can be challenging to understand. But our health plan partners can provide you with an estimate of costs upfront to help you evaluate options. When costs, benefits, and risks are considered, members make better informed healthcare decisions. For example, the brand-name drug Vyvanse® costs $357 per month. When the generic becomes available in a few months, it will cost about $89 per month. Wow! That’s a significant out-of-pocket savings for members – and cost saving for our nonprofit cooperative.

- **Small sustainable actions can have a positive impact on your wellbeing.** Everyone’s health journey is unique, but we all need to eat right, manage stress, keep alcohol use in check, and move our body on a regular basis. Maintaining a healthy lifestyle is a life-long commitment. Talk with your primary care provider about changes you can start making today to be healthier.

At CGHC, we are dedicated to providing you with comprehensive coverage, world-class service, and affordable premiums. But we can’t do it alone. Your decisions about the healthcare you receive have a direct impact on your fellow cooperative members. And ultimately, your choices impact the premiums that all members pay. Together, we can change the focus to health, keep our costs in check, and deliver a nonprofit, member-centric health insurance plan with the most affordable premiums possible.
Annual Member Meeting

We’re excited to share that over 120 members joined CGHC leaders and staff at our annual member meeting in Green Bay on May 23rd. Our annual meeting is an event created exclusively to show appreciation for our members. Before the meeting started, members had the opportunity to learn about CGHC resources and preventive healthcare services that are covered by all CGHC plans.

During the meeting, members heard from our Board of Directors and the five candidates who ran for the four open Director seats. Members also heard about the state of the cooperative and had the opportunity to ask questions of CGHC’s Chief Executive Officer, Cathy Mahaffey. The drawing of door prize winners closed the meeting.

Congratulations to all our winners!

We hope to see YOU at next year’s member meeting. Watch for information about the 2024 Member Meeting in upcoming newsletters and other communications.

Member Satisfaction Survey Now Open

Each year, CGHC collects feedback from our members to help us improve the products and services we provide. We ask that you take two minutes to complete a short survey about your experience with our nonprofit cooperative. The survey asks, “On a scale of 0 to 10, with 0 being not likely at all, and 10 being extremely likely, how likely would you be to recommend Common Ground Healthcare Cooperative to a family member or friend?” The open comment section offers the chance for you to tell us about things you wish us to know.

If you complete this survey, you will have the chance to enter the drawing for a $200 gift card! You will be asked to provide your name and contact information on the end of the survey to enter into the grand prize drawing. The survey will be open until September 5th. To access the survey, scan the QR code or use the URL listed below: https://www.surveymonkey.com/r/DKB68RB

Industry Survey Results Show Our Commitment to You!

Each year, CGHC participates in the Qualified Health Plan Enrollee Experience Survey (QHPEES). This survey is required by the Centers for Medicare and Medicaid Services (CMS) as part of selling our insurance plans on the Exchange (Healthcare.gov). Our CMS-approved vendor, SPH Analytics/Press Ganey, sends out this same survey for over 260 other health plans like CGHC. As a result, we can compare our QHPEES scores to those 260+ other plans. This year, a total of 1,300 CGHC members were invited to complete the survey, and we received responses from 270 of you! We want to share with you some of those results:

- CGHC scored higher than the average on almost every question!
- In fact, we scored better than 75% of the 260+ health plans on 29 out of 38 questions.
- And we scored better than 90% of those health plans on 15 out of 38 questions!

We are so proud of the work we do at CGHC. We continually strive to make your experience with us, and our provider partners, the best that it can be. That’s why we are using the QHPEES results to create an improvement plan.

We truly mean it when we say our mission is to put members first. Thank you so much for your feedback and being our member!
2023 Board of Directors Election Results

Thank you to everyone who took the time to vote in the 2023 Board of Directors election. The results are in. All three incumbents, Will Kort, Amy Murphy, and Rebecca (Becky) Tuchscherer, were reelected to the CGHC Board for another 3-year term. In addition, our newly elected board member is Janet Sargent. She will serve a 2-year term filling the vacated seat previously held by Rachael Bush. Cheryl Thomas has been appointed to fill the non-voting seat vacated by Bob Connolly. We thank Bob for his dedication to our mission and the guidance he offered during the three 3-year terms that he served on the Board.

We look forward to the perspective and enthusiasm that each of these members will bring to our Board. We also appreciate the many members who were nominated and expressed a willingness to serve the cooperative with their time and talents. To learn more about our Board of Directors, visit our website: https://commongroundhealthcare.org/board-of-directors/.

Introducing Our New Board Chair – Tonni Larson

After taking an early retirement from the credit union industry where Tonni worked her entire career, Tonni became a member of CGHC in January 2021. “Retiring prior to Medicare age requires financial planning,” noted Tonni. “CGHC insurance quickly became a critical part of my plan.” While Tonni’s husband, two sons, and four grandchildren keep her busy, she felt called to serve when the Board nominations announcement arrived. “Being able to offer my extensive cooperative leadership experience to CGHC makes me feel that I’m serving my fellow members and those who will join in the future.”

Tonni became the Board Chair on June 27th. At the same time, Amy Murphy moved to the Vice Chair role. Kevin Gilligan will continue to serve as the Secretary/Treasurer. “The health insurance industry is continually changing,” said Tonni. “I’m honored to lead the Board as CGHC continues its mission: Putting Members First. Pursuing Better Healthcare.”

One Membership. Thousands of Ways to Stay Active!

The Active&Fit Direct™ program is a flexible, comprehensive fitness program offered by American Specialty Health Fitness Inc. Standard Membership is $28/month\(^1\) with no annual fees or long-term contracts. Switch gyms anytime.

- 12,200+ Gyms
- 9,700+ On-Demand Videos
- 1:1 Well-Being Coaching
- Enroll Your Spouse/Domestic Partner\(^2\)
- Plus: 5,800+ Premium Gym Options at exercise studios, outdoor experiences, and others with 20% – 70% discounts at most locations\(^3\). Enroll in the My Health Portal at: https://commongroundhealthcare.org/my-health-portal/

Save $28 with code: SUMMERSTRONG\(^4\)

1. $28 enrollment fee waived for standard gyms only 7/1/23 12:01 a.m. - 9/30/23 11:59 p.m. PT. Monthly fees are subject to applicable taxes.
2. Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouse/domestic partner must be 18 years or older.
3. Costs for premium exercise studios exceed $28/month and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

Do you know someone who is customer focused, likes challenges and resolving issues?

Encourage them to apply for our Member Services Representative (MSR) position. Our MSRs are an important part of our team. They use in-depth knowledge of company products and procedures to help members with all aspects of their health insurance journey.

CGHC offers a broad range of benefits and programs to help employees protect their health, wealth, and future. Visit our website to learn more: https://commongroundhealthcare.org/careers/.

Scan the QR code to learn more

CGHC is a 2023 Top Workplaces Winner!
Read about exciting news and opportunities for members!