



As your Board Chair, I would first like to thank you for selecting Common Ground Healthcare Cooperative (CGHC) as your health insurance carrier for 2024. We understand the importance of your decision and the value that health insurance provides protecting you and your family from financial hardship in the event of a medical emergency or life-threatening illness. For that reason, our mission and core values are the cornerstones of our work every single day.

As a nonprofit health insurance carrier, CGHC is uniquely different. We genuinely care about the individuals and small businesses that we serve. Our product plans and services are created with our members' health insurance needs in mind. In addition to coverage for preventive care, we work hard to bring you plan designs to fit a variety of needs. Our Member Services team is here to answer any questions you may have about your insurance plan and coverage.

Looking back on 2023, I'm happy to report that CGHC had much to be proud of. Below are a few important accomplishments and milestones from the last year.

- In February, CGHC celebrated its 11th anniversary of providing health insurance to consumers along the eastern corridor of Wisconsin. As a part of this momentous occasion, the team at CGHC came together to deliver over 150 sandwiches to the homeless in Milwaukee.
- In October, board members spent a day in Madison meeting with legislators who are responsible for writing laws that can and will affect your healthcare options, plans, and costs.
- Common Ground Healthcare Foundation (CGHF) was created in late 2022 with a focus on giving back to the community through scholarships and grants. This past November, CGHF awarded over \$400,000 in grants to organizations dedicated to enhancing the well-being of residents throughout the Wisconsin counties we serve.

As we look to the future, our team and board are dedicated to living our mission of putting members first and pursuing better healthcare while ensuring the long-term resilience of our nonprofit organization. We care about the quality of service that you receive and keeping health insurance as affordable as possible.

Last, I would like to note that your involvement in our organization is vital. We value your feedback and encourage your involvement in helping CGHC achieve our shared goals. Here are a few ways for you to get involved:

- 1. Participate in our surveys.** Your feedback is important to us. It helps us identify aspects of the member experience that need to be improved. If you receive a survey invitation, please take the time to participate. Your voice matters and we listen.
- 2. Take time each year to visit your Primary Care Provider (PCP) for a preventive care checkup.** At CGHC we want our members to focus on their health and wellness. This is critical to keeping healthcare costs manageable. Even if you feel fine, we encourage you to visit your doctor at least once each year.
- 3. Update your contact information.** Mailing costs continue to rise and up-to-date contact information (email, phone number, and mailing address) helps us communicate with you in the most cost-effective way.
- 4. Consider nominating yourself or another CGHC member to serve on our Board of Directors.**

I wish you and your family a healthy and successful 2024. Thank you again for choosing CGHC. As always, we look forward to serving you this year, and we hope to earn your trust and loyalty for years to come.

Warmest Regards,
Tonni Larson

Message From Cathy



Cathy Mahaffey, CEO of CGHC

Happy New Year!
I'd like to welcome our new members and thank our existing members for renewing their health insurance coverage with us in 2024. I am grateful for the trust and confidence you have placed in Common Ground Healthcare Cooperative (CGHC) to serve your health insurance needs.

Over the last 12 years, we have grown from a start-up health plan to the largest individual and family health insurance carrier in Wisconsin. We are proud to offer Wisconsinites a nonprofit health insurance option that lives a mission every day of *Putting Members First*. I often read the compliments our members leave for our Member Services Representatives in the post-call survey. Hearing how appreciative our members are for the compassionate care shown by our staff is extremely rewarding.

At CGHC, we work hard to keep premiums as affordable as possible. We know we can't do this alone; we need our members to join us in this effort. As we begin a new year, here are a few tips to keep in mind:

Know what your plan covers, and which doctors are in our network
Everyone agrees that health insurance surprises are not fun. This is why we encourage you to read your plan documents to understand the benefits and limitations of coverage. While the content may not be riveting, understanding where to seek care, what benefits are covered, and what your cost-sharing responsibilities will be is important. And if you ever have questions or are confused, please call our Member Services team for help.

Make sure you have a Primary Care Physician (PCP)
Did you know that establishing a relationship with a doctor who really gets to know you can improve your health? A primary care doctor will know your medical history and help you manage your day-to-day health needs. Scheduling regular visits and performing routine tests are two ways they can help you maintain wellness and treat a chronic condition. Without a PCP, you might not receive critical preventive care services that can detect an illness or condition in an early stage.

Get your preventive care
Preventive care's purpose is to keep you healthy by detecting health issues early. If you haven't seen a doctor in a while, now is the time to make your appointment for your annual checkup. Even if you feel great, seeing your doctor and getting the appropriate preventive screenings and immunizations is vitally important. So please don't delay. Preventive care services are covered at no cost to you when received from a provider in our network and submitted appropriately.

Be a good steward of your healthcare dollars
As healthcare and pharmacy costs continue to rise, you may feel helpless when it comes to managing your expenses. A few tips can help you trim out-of-pocket costs.

- Make sure you aren't rushing into important health decisions. Ask your doctor why a procedure is needed and if any alternative treatments are available that may be less invasive and costly.
- Review your medical bills to ensure they are accurate. Mistakes can happen. So whenever you see something that doesn't look right, contact your provider's billing office to discuss.
- Talk to your doctor about your lifestyle and ask for suggestions for making changes that will help you achieve a better quality of life. Improving your health may result in lower healthcare costs, especially when it comes to taking prescription drugs.
- Speaking of prescription drugs, always ask about lower cost options, including generics. Don't let the commercials on TV entice you into taking a more expensive medication.

Again, we thank you for choosing CGHC as your health insurance partner. I wish you a healthy, happy, & prosperous 2024!

Annual Notices

Health Plan Notices of Privacy Practices



Common Ground Healthcare Cooperative (CGHC) takes the protection of members' privacy seriously. We are required by law to protect the privacy of your health information and abide by the terms of the *Privacy Practices Notice*. The notice describes:

- Your rights regarding privacy
- When we can give out or disclose information to others
- How you can access this information

Please review the *Privacy Practices Notice* carefully on our website at <https://CommonGroundHealthcare.org/Privacy>. To receive a printed copy of the *Privacy Practices Notice*, please contact Member Services. Call 877.514.2442 or send an email to info@commongroundhealthcare.org.

Women's Health and Cancer Rights Act Notice



If you had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). Mastectomy-related benefits will be provided in consultation with the patient and attending physician, for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas

Benefits are elective to the patient. Copayment, deductibles, and/or coinsurance will be the same as those applied to other similarly covered medical services, such as surgery and prostheses. For details about out-of-pocket amounts, please see your *Schedule of Benefit*. For more information about benefits, please refer to the *Certificate of Coverage*, which is available at <https://commongroundhealthcare.org/coverage-details/#certificates-of-coverage>. If you have any questions or concerns, please contact Member Services.

Newborns' and Mothers' Health Protection Act of 1996



The Newborns' and Mothers' Health Protection Act of 1996 (NMHPA) is a federal law that defines the length of time a mother and newborn child are covered for a hospital stay in connection with childbirth. Coverage for the mother and newborn child includes an inpatient stay at the time of delivery of at least:

- 48 hours following a vaginal delivery
- 96 hours following a delivery by cesarean section

Note – if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consulting with the mother, decides to discharge the mother or newborn earlier, the health plan/issuer may pay for a shorter stay.

If you deliver your baby outside the hospital and you are later admitted to the hospital in connection with childbirth (as determined by the attending provider), the period begins at the time of the hospital admission.

The federal law also states that health plans and issuers may not:

- Set the level of benefits or out-of-pocket costs so that any later portion of the hospital stay is treated less favorably to the mother or newborn than any earlier portion of the stay.
- Require a physician or other healthcare provider to obtain authorization for a length of stay of up to 48 hours for a vaginal birth, or 96 hours for a cesarean section.

However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification. For information on precertification, please contact Member Services.

Nominate Yourself or Another CGHC Member To Serve On Our Board of Directors

Participating on our Board of Directors is a great way to get involved with Common Ground Healthcare Cooperative (CGHC). As a Board member, you will represent your fellow members and help guide our cooperative. You'll have an opportunity to review and approve strategic initiatives and help us work towards better healthcare solutions in our state.

We are looking for Board members who:

- Are willing to serve for a term of up to three (3) years.
- Can commit time and energy to meet at least monthly and attend our Annual Member Meeting.
- Have insight or experience that will allow you to meaningfully contribute to the insurance and financial decisions of the cooperative.

- Want to help CGHC meet its goals of exemplary service and open communication to members.
- Will put the best interests of the cooperative and its members before any self-interest when making Board decisions.
- Can provide diverse perspectives that will add value to Board decisions made in the best interest of our membership.
- Are adult members insured by CGHC, age 18 or older, who keep their account in good standing, pass a background check as required by law, and complete a Conflict-of-Interest Questionnaire.

Learn more about the nominations criteria and process on our website at <https://commongroundhealthcare.org/nominations/>.

Postage Rates Continue to Increase. Is Your Email Address Up to Date?

At CGHC, we work hard every day to control costs and keep health insurance as affordable as possible for our members. While we can't stop postal rates from increasing, with your help we can reduce mailing costs by using email more often.

Here are some examples of the things we can send via email.

- Details about preventive care services that are included with every CGHC health plan
- Member newsletters containing articles about:
 - Tips for lowering your out-of-pocket costs and maximizing your benefits
 - Alerts about legislative changes that impact our members
 - Answers to frequently asked questions
- Invitations to CGHC member only events
- Individual and family plan members can receive invoices and payment alerts via email.
 - To set this up, login to the Pay My Premium portal at <https://CommonGroundHealthcare.org/pay>.
 - Set up recurring payments using a credit or debit card

- Then set your communications preference for invoices to electronic (email).

How to verify and update your contact information:

- **Do you receive an advance premium tax credit?** If so, you are enrolled in a CGHC plan that is offered on the Healthcare Marketplace (Exchange). **Please call the Exchange at 1.800.318.2596** and ask them to update your email address. Or log into your [Healthcare.gov](https://www.healthcare.gov) account.
- **Individual and family plan members who are enrolled in a CGHC off-Exchange plan**, log into your member portal to view and update your current contact information. Go to <https://commongroundhealthcare.org/pay/>. If you need help, please contact our Member Services team at 1.877.514.2442. Any representative will be happy to assist you.
- **Employer plan members, please reach out to your plan administrator** to verify and update your email address.

While we can't send everything to you via email, it is a fast and low-cost way for our nonprofit cooperative to communicate with you. Together, we can use email to help keep health insurance as affordable as possible for all CGHC members.

Share Your Feedback – Surveys You May Receive in 2024

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.

- **Health Assessment Survey**

Why we do it: At CGHC, we want to help you be as healthy as possible. One way we do this is by asking a few questions about your 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.

Who gets this survey: New adult members.

When and how we contact you: Within a few months of a member's policy start date, we send an email with a link to the online survey.

- **Qualified Health Plan Enrollee Experience Survey**

Why we do it: All insurers that offer health plans on the Healthcare Marketplace (Exchange) are required to conduct the annual Qualified Health Plan Enrollee Experience Survey. CGHC uses Press Ganey, a vendor approved by the Department of Health and Human Services (HHS), to administer this survey on our behalf.

Who gets this survey: Any CGHC adult member with an On-Exchange health plan who was continuously enrolled in 2023 could be invited to the survey. Participants are randomly selected.

When and how: In February, Press Ganey will send an email with a link to the online survey and/or a printed survey via U.S. Postal Service. A postage paid return envelope will be provided with the printed survey.

- **Member Satisfaction Survey**

Why we do it: Our dream is to provide service that is so good all members will recommend CGHC to their friends and loved ones. Your input helps us measure the progress we're making toward serving you better.

Who gets this survey: All adult CGHC members.

When and how we contact you: Each year in July we invite all adult members to complete the online survey. Watch for a link to the online survey in the summer newsletter and via email.

- **Provider Experience Survey**

Why we do it: We value your health and wellbeing and want to ensure that the providers we contract with are meeting your needs. Your responses help us understand whether the services you received from the provider are working for you.

Who gets this survey: Any adult member who used a specific type of healthcare provider.

When and how we contact you: We select participants in September based on claims history and send an email with a link to the online survey.

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

How to Find Your 1095-A Tax Form

Did you receive an advance premium tax credit (APTC) in 2023? If so, you received financial help from the government to lower your monthly health plan costs. As a result, you will need to file the 1095-A tax form when you submit your 2023 federal income taxes.

Do you need help finding your 1095-A tax form on [www.Healthcare.gov](https://www.healthcare.gov)? Please call the Healthcare Marketplace at 1.800.318.2596. Please note – CGHC Member Services does not have access to your 1095-A form and cannot provide assistance.

Here's how to get your 1095-A tax form:

1. Login to your account on the Healthcare Marketplace (Exchange) at [www.Healthcare.gov](https://www.healthcare.gov)
2. Look for "Your Existing Applications"
3. Select your "2023 Application"
4. Select "Tax Forms" (from the menu on the left)
5. Download all 1095-A forms shown on the screen



HEALTHCARE COOPERATIVE

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GROUND

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