



Hello Members,

I want to thank you for re-electing me to the Common Ground Healthcare Cooperative (CGHC) Board of Directors! I have sincerely enjoyed my time on the Board, representing all of you. This is such a special organization and I'm proud to be a part of its leadership. At our July Board meeting, I was once again appointed as Board Chair. This will allow me to guide the Board as we make our way through our proposed affiliation with CareSource, another non-profit health insurance company.

In 2021 when I retired from my job as the CEO of a Credit Union, I chose CGHC to be my health insurer. The service I experienced from CGHC was far superior to what I had received in the past. That made paying a little more for my health plan worthwhile. That same year I decided to throw my name in the hat for the Board of Directors. When I was elected, I soon learned what made CGHC so special. CGHC truly lives its mission of Putting Members First. Every discussion, every decision is made with the member in mind. What a refreshing difference when it comes to health insurance!

I'm excited about the affiliation we are pursuing with CareSource. We are embarking upon a promising new chapter for CGHC. One that will deliver great benefits and opportunities to our members. Not only will the affiliation allow us to continue our member-centered focus, but it will also strengthen the technology we use to serve you, the products we offer, and our financial position – something that has admittedly been a challenge for us. In my professional experience, when you find a like-minded organization that shares your values, the members are the ones who come out on top because a much stronger organization is the result.

While the affiliation process will take several more months, our updates will become more frequent as we get closer to January 1, 2025. I assure you that as a member of CGHC and as your Board Chair, I will continue to lead the Board in making sure your interests are our top priority when it comes to the affiliation with CareSource.

Stay well!

Tonni Larson  
CGHC Board Chair

# Message from Cathy



Cathy Mahaffey, CEO of CGHC

Dear Members,

I hope you are enjoying your summer. I always say there is no better place to be in the summer than Wisconsin.

Thanks to all who attended our 2024 Annual Member Meeting, held on April 23rd in Green Bay, we enjoyed record attendance. The Annual Meeting once again offered members an opportunity to speak with our staff. We also presented our 2023 financial results and gave away some pretty great prizes! In addition, this year we held a Special Meeting at the end of the Annual Meeting. As we announced in the Spring member newsletter, the purpose of the Special Meeting was to inform our members about our proposed affiliation with CareSource and obtain member approval to pursue this relationship.

I'm pleased to share that the members in attendance at the Special Meeting voted in favor of the affiliation with CareSource. For some time now, we have been looking for another non-profit company to partner with that will contribute to our long-term sustainability and viability. We believe that we have found the perfect partner in CareSource. Here are just a few reasons why:

- **Like-minded Organizations:** Common Ground Healthcare Cooperative (CGHC) and CareSource have a shared vision, values, and philosophy. We are both non-profit, member-centered health plans. Coming together will allow us to deliver the best service to our members while focusing on offering affordable premiums.
- **Keeps Service Local:** Once the affiliation is complete, I will continue to lead CGHC and all current CGHC employees will continue employment. Our office will also remain in Brookfield, Wisconsin.
- **Expanded Resources:** CareSource brings a wealth of resources, best-in-class operations, and expertise to the table. Our partnership will enable us to provide even better support to our members, agents/brokers, and providers. We are also excited about the possibility of offering our members more value-added services.
- **Long-term Sustainability:** CGHC is financially strong today and with CareSource's backing, we will be better able to manage through financial challenges.

After receiving member approval of the affiliation with CareSource, we took the next step in the process. We are now waiting for regulatory approval, and that process is expected to take several months. January 1, 2025, is the date we are targeting for the affiliation to take effect. We will keep our members informed along the way. At this time, nothing is required of you.

We are proud that our non-profit health plan is the largest individual and family insurance company in the state. And we take great pride in the service we provide to our members. We believe our affiliation with CareSource will only strengthen our dedication to members. You can rest assured knowing that it will help us to be here to serve you for years to come.

To read the announcement about the affiliation on our website, go to:

<https://commongroundhealthcare.org/exciting-news-about-cghcs-future/>

As always, if you have any questions or comments, please reach out to me directly at

[AskTheCEO@CommonGroundHealthcare.org](mailto:AskTheCEO@CommonGroundHealthcare.org).

# Your Monthly Invoice is More Than Just a Bill

Your Common Ground Healthcare Cooperative (CGHC) invoice contains important information you need to know.

- The address listed on your invoice is the address we have on file for you.** If you ever need to make a change, please login to the Pay My Premium portal to update your contact information. If you use an agent/broker, they can also make this change for you.
- The Total Amount Due needs to be paid in full by the Payment Due date.** Paying part of the amount due will not be enough to keep your account in good standing.
- The Coverage Period reflects the new month that is being invoiced.** You may not be able to fill prescriptions or receive health care services during the coverage period until payment is made.
- A Prior Balance will display if any part of the premium for the current coverage period was not paid.** If a prior balance shows, your policy is in a grace period.
- The Important Messages section will also tell you when you have entered a grace period.** The message will show the date your coverage will end if the total amount due is not paid in full before the grace period ends.
- If an Advance Premium Tax Credit (APTC) is listed, your rights during the grace period will be different from someone who does not receive an APTC.** The Centers for Medicare and Medicaid Services (CMS) determines the APTC based on household income information. If you have any questions about your APTC, please contact the Healthcare Marketplace (Exchange) at 1.800.318.2596. If you have an APTC, it also means that you purchased an “On Exchange” health plan.
- If Recurring Payments are active for your account, “Yes” will display.** To receive electronic invoices with recurring payments, please login to the Pay My Premium portal to update your communication preferences. If recurring payments active displays “No,” you can set them up in the Pay My Premium portal. It’s a great way to help ensure your account is paid in full and timely. But it’s not a guarantee. Banking transactions can fail. If that happens, you will receive an email and the banking information that was set up for recurring payments will be cleared out by the system. A one-time payment needs to be made before recurring payments can once again be set up.
- The PO Box listed on the invoice goes to a lockbox at our bank.** Please use this address if you ever need to make a physical payment (e.g., check or money order). Please don’t use this address for any claims or correspondence.

**COMMON GROUND HEALTHCARE COOPERATIVE**  
 COMMON GROUND HEALTHCARE COOPERATIVE  
 PO Box 78553  
 Brookfield, WI 53278-8553

Return Service Requested

Coverage Period: 2/01/2024 - 2/29/2024  
 Please Pay By: 1/25/2024  
 Total Amount Due: \$1,255.30

1 FIRSTNAME LASTNAME  
 Street Address  
 City, WI Zip

2

ACCOUNT DETAILS		
Invoice Date 1/02/2024	Invoice Number XXXXXXXX	3 Coverage Period 2/01/2024 - 2/29/2024
Member Number XXXXXXXXXX	Member Name Firstname Lastname	Payment Due By 1/25/2024

INVOICE		IMPORTANT MESSAGES	
4 Current		5 <b>YOU ARE AT RISK OF LOSING YOUR 2024 HEALTH COVERAGE.</b>  Your coverage will end on Dec 31, 2023 if your account is not brought current.  You are currently in your grace period. Please see the reverse side of this invoice for details about your coverage and benefits that could be affected.	
Prior Balance	5827.65		
Payment Received + Thank you	50.00		
*Premium payments made within 7 days may not be reflected on your statement			
Past Due Amount	5827.05		
6 Current Monthly Premium	5827.05		
Advance Premium Tax Credit Subsidy (APTC)	\$200.00		
Adjustments	\$9.00		
<b>AMOUNT DUE:</b>	<b>\$1,255.30</b>		
7 Recurring Payment Active	No		

IMPORTANT: Please keep the upper portion for your records and detach the coupon below to be mailed back with your form of payment.

Please note member number on your check. Detach and return this portion with your payment.

Member Name	Firstname Lastname	8 Make checks payable to Common Ground Healthcare Cooperative and mail to: Common Ground Healthcare Cooperative Box 78553 Milwaukee, WI 53278-8553
Member Number	XXXXXXXXXX	
Invoice Number	XXXXXXXX	
Invoice Date	1/02/2024	
Coverage Period	2/01/2024 - 2/29/2024	
AMOUNT DUE	\$1,255.30	
AMOUNT PAID		\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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If you ever have questions about your invoice, please contact Member Services at 1.877.514.2442. We’re here to help.

# What Members Are Saying About Us

Our dream is to provide service that is so good that 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. That's why after every call to Member Services we offer the opportunity to provide us with feedback. Below are actual comments that members have shared in the post-call survey this year.

*I just wanted to say how much I love my Common Ground [insurance]. I'm retired and not eligible for Medicare yet, so I needed insurance. And this is the best insurance I think I've ever had over what my employers all offered, and they even paid 100% of my premium. So I just want to say thank you. I'm very happy with what I got.*

*I had the pleasure of speaking with [representative name]. She was quite lovely, professional, proficient, efficient, answering my questions and explaining the situation and how I can resolve it quickly. She is a great steward of the organization and an example of why even if I had to pay a little more I will continue to choose Common Ground as my [insurance] provider.*

*The representative I just spoke with was very articulate, listened to my concerns, and helped me with answers very efficiently, so I really appreciate it. We love Common Ground. It's the best insurance that we've ever had.*

*Love Common Ground. Their customer service is beyond belief in this day of really marginal customer service. They've always been able to answer my questions correctly and in a timely manner. So appreciate them.*

## 2024 Board of Directors Election Results



Tonni Larson



Dean Schadrie



David Stram



Cheryl Thomas

Thank you to every member who took the time to vote in the 2024 Board of Directors election. The results have been received and all four incumbent candidates were reelected to the CGHC Board. We look forward to the perspective and enthusiasm that each of these members will continue to 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/>.

# Industry Update – Cyberattack on Change Healthcare

You may have heard about the criminal cyberattack on Change Healthcare (CHC) that was in the news earlier this year. CHC is a subsidiary of UnitedHealth, which is one of the largest health payment processing companies in the world. CHC handles 15 billion medical claims each year. That accounts for nearly 40 percent of all health care claims.

On February 21st, CHC became aware of deployment of ransomware in its computer system. Once discovered, CHC quickly took steps to stop the activity. They disconnected and turned off systems to prevent further impact, began an investigation, and contacted law enforcement. CHC's security team worked around the clock with several top security experts to address the matter and understand what happened. They have not identified evidence this incident spread beyond CHC.

**Prior to 2024, we had used CHC for certain administrative services but no longer use their services. We recently received notice from CHC that, to date, CHC has not identified any of our members whose Common Ground Healthcare Cooperative (CGHC) data was impacted. However it is possible, given the breadth of the issue, that your data could have been compromised through your relationship with other entities in the health care environment because CHC works with numerous organizations in the health care industry.**

**Toll-free center:** 1-866-262-5342

Available Monday through Friday from 8 a.m. to 8 p.m. Central Time (CT).

**Website:** [www.changeybersupport.com](http://www.changeybersupport.com)

(Note – URL will go to <https://www.unitedhealthgroup.com/ns/health-data-breach.html>)

Please be assured that the privacy and security of your PHI are top concerns at CGHC.

Here are some important things to know:

1. **A forensics investigation into the cyberattack is underway.** It is in the late stages of the review of impacted data that contains protected health information (PHI).
2. **CHC will also send data breach notices directly by mail to anyone impacted.**
3. **Our CGHC systems and servers were not impacted.** Our ability to process claims and make payments to providers has been normal.
4. **You can read the CHC notice about the cyberattack on their website.** Go to <https://www.changehealthcare.com/hipaa-substitute-notice>. The notice can help you understand what happened. It also provides steps that can be taken to help protect your privacy if you are concerned that your personal health information (PHI) may have been impacted.
5. **CHC resources are available to help.** If you have any questions or concerns about the cyberattack on CHC, please reach out to CHC. Their call center offers resources to people who are concerned that they may have been affected by the attack. This includes enrolling in two years of complimentary credit monitoring and identity theft protection services.

## We've MOVED!

**On June 3, 2024, Common Ground Healthcare Cooperative moved to a new location:**

300 N Executive Dr., Suite 300  
Brookfield, WI 53005

Use the link below to see a map of our new location  
<https://bit.ly/3Jn3d97>

If you have questions, please call us at 1.877.514.2442.

Or scan this QR code





HEALTHCARE COOPERATIVE

Common Ground Healthcare Cooperative  
PO Box 1630  
Brookfield, WI 53008-1630

PRSR MKTG  
U.S. POSTAGE PAID  
MILWAUKEE, WI  
PERMIT NO. 4053

**MEMBER**

**INSIDER**

Summer 2024



**Inside**

Read about  
exciting news and  
opportunities for  
members!

**COMMON**

**GROUND**



HEALTHCARE COOPERATIVE