

Health Cooperative Asks Businesses to Take Next Steps

Health Questionnaires, Acknowledgments, Business Associate Contracts Due June 5th

Following a May 14th webcast that attracted almost 150 on-line viewers, Cooperative Health Choices of Western Wisconsin (CHC) is asking interested parties to complete a series of documents that will lead to health insurance coverage later this year. The material is posted at www.unitedscv.com/chhealth.htm and includes a confidential health questionnaire to be completed by employees/associates of companies seeking health insurance coverage through CHC. Completed documents need to be returned by mailed by June 5, 2009.

CHC was formed in late 2008 following initial work by a steering committee that evaluated the merits of a health benefits purchasing cooperative in western, west central, and northwest Wisconsin. Articles of Incorporation, by-laws, an interim board of directors, and order from the state's Office of the Commissioner of Insurance (OCI) are all in place.

As a cooperative, CHC will offer health insurance coverage to its members. Eligible members include large and small for-profit businesses, non-profit organizations, the self-employed, business partnerships, rural utility cooperatives, trade and labor organizations, and local units of government (towns, villages, cities, and school districts) in its 17-county service territory. The territory includes Ashland, Barron, Bayfield, Burnett, Chippewa, Clark, Douglas, Dunn, Eau Claire, Pepin, Pierce, Polk, Price, Rusk, St. Croix, Sawyer, and Washburn counties.

After the June 5th deadline, CHC will distribute a Request For Proposals (RFP) to major health insurance carriers. The carriers will develop a pricing structure based on the prospective covered lives associated with the confidential health questionnaires. The pricing will be shared with the organizations who returned the documents by June 5th. CHC anticipates coverage on October 1, 2009. By Wisconsin Law, the cooperative and insurance carrier must offer coverage for 3 years. A second round of coverage for additional members of the co-op is anticipated in October 2010.

The May 14th webcast is archived and can be viewed on-line at www.unitedscv.com/chhealth.htm. Well over 100 additional people have viewed it since May 14th.

For more information on CHC, contact St. Croix EDC at (75) 381-4383.