

Survey Asks Businesses for Input on Health Care Benefits

Results will assist regional health care cooperative

A steering committee seeks input from the region's small businesses to help determine if a health benefit purchasing cooperative should be formed. The committee is asking businesses to respond to a confidential survey on health benefits and costs. Businesses are also asked if the cost of health care prohibit their ability to offer it. A solution could be the formation of a cooperative. In the same way rural residents worked together to bring electricity to farms, members of a health care cooperative would purchase health benefits as a group. According to a guiding principle of a cooperative, more members lead to greater bargaining power.

The committee was formed last April following a 2-hour workshop on health care cooperatives. About 100 people attended the workshop. The workshop was hosted by State Senator Sheila Harsdorf and St. Croix Economic Development Corporation. In 2003 and 2005, Senator Harsdorf authored legislation that made health care cooperatives in Wisconsin a reality. Bill Oemichen, president and CEO of the Wisconsin Federation of Cooperatives, led the discussion at the workshop. He explained that an old idea like cooperatives could help small businesses obtain affordable health insurance. Oemichen said the Farmer's Health Care Cooperative, designed to help farmers and agri-businesses obtain health insurance, celebrated its first anniversary in March. Similar cooperatives are being established elsewhere in the state.

Steve Healy, a retired rural electric cooperative executive, serves as chair of the steering committee. The 13-person group meets twice a month and keeps attendees from the April workshop informed by distributing meeting notes.

The committee is reviewing by-laws for the cooperative, and has identified an 18-county region of western, west central, and northwest Wisconsin as a potential territory. Barron, Buffalo, Burnett, Chippewa, Clark, Dunn, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Pierce, Polk, Rusk, St. Croix, Sawyer, Trempealeau, and Washburn counties are tentatively included in the cooperative's region. The Wisconsin Commissioner of Insurance must approve the cooperative's operating region, according to state statute.

The proposed cooperative has a working name – Cooperative Health Choices of Western Wisconsin, or CHC. A 2-page fact sheet helps explain how CHC would operate. In the mission statement, CHC says promoting wellness and healthy behaviors is its highest priority.

The committee has received assistance from a Green Bay-based cooperative known as Healthy Lifestyles. This co-op is currently enrolling small businesses into its third year of coverage, effective January 1, 2009.

Survey participants can go to www.unitedscv.com/chchealth.htm to take the confidential survey. The deadline for completion is August 15, 2008.

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