



Community Partnership Agreement

We, the Board of Directors of Cooperative Health Choices of Western Wisconsin (CHC), have noted below key principles that are critical to the long-term success of our new and exciting community partnership. The Co-op insurance program requires that we join together to ensure the long-term success of OUR project! The CHC is absolutely committed to working proactively with the broker consultants that are members of their Chamber of Commerce and/or Economic Development Corporations, and share our principles.

Please review each key principle noted below and initial to indicate your understanding and acceptance.

Values/Partnership Principles

1. _____ The long-term success of the pool demands balanced risk. I acknowledge that preliminary risk questionnaires are required for each potential group. The preliminary risk questionnaires will be monitored to ensure individual/agency adherence to the goal of "balanced risk".
2. _____ The opportunity to represent this program is truly unique. As a result, There will be initial educational programs to attend, as well as continuous updates requiring an ongoing commitment to attend whatever educational events are deemed necessary and required by the Board of Directors of the Cooperative Health Choices of Western Wisconsin. 12 hours continuing education on Consumer Driven Health Plans (CDHP) which includes 3 hours of ethics in 2 years. Provide proof of CE credits to the CHC.
3. _____ There will be a \$250.00 Broker Fee charged by the Cooperative Health Choices of Western WI for brokers representing the plan. (Fee will be charged by broker not agency)
4. _____ The insurance company/health system will have its own requirements for contracting. The Cooperative Health Choices of Western Wisconsin does not control the insurer's requirements; however, the agent broker is expected to comply with all such requirements.
5. _____ I/we acknowledge the need to understand all participatory requirements of the plan, including for example, a minimum three year commitment, membership dues, mandatory health assessments, and participation in wellness programs. High deductible consumer driven health care plans demand a specialized understanding of employee benefits. It is expected that you will proactively educate your customer and their employees in all aspects of the plan.
6. _____ Brokers commission rates will be negotiated by the Cooperative Health Choices of Western Wisconsin and will be paid directly to the broker by the insurance companies. There will be no negotiated commission allowed between the broker, employer group and insurance company.
7. _____ The distribution of the products of the Cooperative Health Choices of Western Wisconsin will successfully occur through competent agent/broker consultants with vision who truly look for client long-term solutions. We must avoid the typical association health plans "death spiral" end result that is virtually guaranteed when short term thinking is employed. The key is innovative, competitive programs that utilize all the tools that are employed in this "power of the pool" approach.
8. _____ Brokers must submit a copy of their Errors & Omissions policy and also copies of their agency and broker licenses to Cooperative Health Choices of Western Wisconsin with this agreement.

Signature: _____ Name printed: _____ Date: _____

Agency: _____ Telephone: _____

E-mail address: _____

Return to:

Cooperative Health Choices of Western Wisconsin

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