



Question and Answers from the May 14th Webinar

Q: What role will the University of MN hospitals, Duluth hospitals and Mayo Clinic play in CHC's insurance coverage, given CHC's close proximity to the WI-MN border?

A: *CHC agrees that resources at the Wisconsin-Minnesota border are important and will take the overall network coverage into consideration.*

Q: What are the consequences to a group's failure to complete and return the forms by June 5?

A: *They will not be included in the pool and they will not be Members of the CHC Co-op. However, they may be included for coverage in future pools.*

Q: If an employer provides the paperwork now, are they fully committed to going forward with the co-op? If an employer does not get the paperwork in by June 5th, will they be allowed to join the co-op for coverage on Oct 1st?

A: *There is no commitment to join CHC at this time. CHC is asking that prospective Members complete the documents for consideration. Once pricing is available, a non-refundable Membership Fee will be collected. If Members are not in the initial pool, there is an opportunity to be included in future pools for coverage.*

Q: In addition to the HSA-type plan, will there be any other plan designs available?

A: *No. CHC will have an HSA Qualified Plan only.*

Q: What is the process to select the health insurance provider? Humana was mentioned several times during the webcast.

A: *CHC will distribute a Request For Proposals (RFP) to major insurance carriers. They will be evaluated by a review committee and the carrier providing the best coverage for the value will be selected. As a footnote, Healthy Lifestyles (Green Bay) used the RFP process and selected Humana.*

Q: Is this a self-insured or fully insured product?

A: *CHC will offer a fully insured product.*

Q: While our employees are 'summer', seasonal employees, our coverage for them is annual. Will this cause any difficulties given the assessments, rewards and incentive programs?

A: *Based on the response from the webcast participants, the eligibility for coverage will be changed to twenty (20) hours per week or one thousand (1,000) hours per year, at the discretion of the employer (i.e. the CHC Member).*

Q: Will the Wisconsin Uniform application be acceptable? It will allow for more employees quicker if they don't have to fill out additional paperwork.

A: *No. Please use CHC's Health Questionnaire. CHC is considered a 'large employer' and does not need to use the Wisconsin Uniform application.*

Q: Should a person, who will be in the next 24 months or less, qualify for Medicare, join CHC?

A: *It's a personal choice. There may be overlap for one (1) year (Medicare v. CHC coverage) but a person cannot contribute to a Health Savings Account (HSA) while on Medicare.*

Q: Up until three years ago, my husband and I were self-employed and had extremely high health insurance premiums. Now I am covered by a credit union. How would my premiums be calculated? How would I be able to get a premium reduction?

A: Coverage with CHC is based on eligibility. Eligible Members include for-profit corporations, non-profit corporations, the self-employed, business partnerships, rural utility cooperatives, trade and labor organizations, and local units of government. Unless the credit union becomes a member of CHC, you are not eligible to join. A second option depends on whether your spouse is self-employed. He/she may elect to complete the health questionnaire and obtain coverage that way.

Q: With the proposed national health care being discussed, will this overlap with CHC or will one be used and not the other?

A: The proposed national health insurance plan is a side-by-side plan, which will be offered in addition to other coverage that already may be in place.

Q: My husband and I are self-employed with excellent health, but we pay \$1,000 per month for our insurance. We have talked about cancelling. We are having a hard time paying the current premium. Will CHC be able to help us?

A: CHC was established to help lower or stabilize premiums. Please consider returning the Health Questionnaire and related documents in hopes that CHC's coverage will be lower than what you are currently paying.

Q: If I apply with a \$250 deposit and find that the premiums through CHC is not affordable, will I get a refund?

A: The Membership fee is not due at this time. Please consider returning the Health Questionnaire and related documents.

Q: When you sign-up, is the contract or Membership for one year at a time?

A: The Membership to CHC is based on a 1-time fee. Per state law, the cooperative and insurance carrier must provide coverage for three (3) years.

Q: When will insurance be available?

A: CHC proposes to have coverage in place by October 1, 2009.

Q: Mr. Connour, please quantify the benefits your members have enjoyed.

A: Please see archived webcast for more information.

Q: In the Healthy Lifestyles program, does your High Deductible Health Plan run consistent with the rules for HSA-type insurance?

A: Please contact Randy Connour at Healthy Lifestyles Cooperative. CHC proposes to offer a high deductible health plan together with an HSA Qualified Plan.