



Overview

CHC's Mission

Cooperative Health Choices (CHC) strives to create cost effective, meaningful health care solutions for small employers that improve the health of individuals, businesses, and local economies by:

- Promoting Wellness and Healthy Behaviors
- Leveraging group purchasing power by combining and pooling employer groups;
- Negotiating with health care carriers for quality offerings;
- Managing vendor relationships with fiscal responsibility to ensure positive patient outcomes; and

CHC's Expectations

- Member Focused
- Member Driven
- Stabilized Rates; Predictable Increases
- Promotion of Wellness and Healthy Behaviors

CHC's Proposed Service Territory

17-county region of western, west central, and northwest Wisconsin, including Ashland, Barron, Bayfield, Burnett, Chippewa, Clark, Douglas, Dunn, Eau Claire, Pepin, Pierce, Polk, Price, Rusk, St. Croix, Sawyer, and Washburn counties.*

**Approved by Office of the Commissioner of Insurance, State of Wisconsin*

CHC's Proposed Membership Requirements

Membership is open to any self-employed person, any for-profit or non-profit corporation, any trade or labor organization, any municipality, or any partnership that does business in, has a principal office in or resides in the proposed 17-county service territory.

CHC's Proposed Membership Fees

Membership and other fees shall be at such rates and payable according to such terms as may be set from time to time by a board of directors.

- 1 - 10 eligible local employees: \$250 (not refundable)
- 11 - 50 eligible local employees: \$500 (not refundable)
- 50 + eligible local employees: \$1,000 (not refundable)

CHC's Proposed Governance

The power to govern and make policy for CHC shall be vested in a board of directors, and they shall act in such manner as required by law.

The board may appoint and oversee the activity of an executive director.

CHC's Next Steps

- Create awareness within the 17-county region
- Develop cost projections and operating budget
- Conduct basic fund raising to offset minor start-up costs
- Prepare interim marketing material
- Engage legal counsel to establish bylaws and finalize a name
- Educate and Train Insurance Brokers
- Transition an interim board (steering committee) to an elected board of directors
- Finalize membership application and sign-up members
- Prepare a Request For Proposals (RFP) to prospective insurance carriers
- Negotiate a 3-year commitment with preferred carrier
- and Much, Much More

Stay Engaged

Health care cooperatives have drawn national attention as a model for reform.

Contact St. Croix EDC, CHC's clearinghouse, for regular updates (715) 381-4383 or bill@stcroixedc.com