

**Regional Health Cooperative
Steering Committee Meeting
Tuesday, August 19, 2008
- MEETING NOTES -**

Present: Carol Bulman, Linda Skoglund, Pam Grove, Steve Healy, Darcie Paradies, Rosanne Bump, Linda Hines, and William Rubin.

Also Present: Doug Meyer, Environmental Landscaping (Hudson)

The seventh meeting of the steering committee commenced at 8:02 a.m. on August 19th in Baldwin, Wisconsin.

Introductions

Those in attendance introduced themselves to Rosanne Bump, the River Falls Area Chamber of Commerce executive. Bump agreed to serve on the steering committee back in May, and is now able to participate.

Small Business Health Care Benefits Survey

Rubin reviewed the tabulated results of the health care survey. The deadline to submit a reply was Friday, August 15th and a couple of surveys were returned on August 18th. About 100 establishments responded. Rubin was not too concerned about the response rate. He believes insurance brokers will be a major driver of the plan offered by Cooperative Health Choices (CHC). The steering committee was asked to treat the responses as confidential. The tabulations will be reviewed more thoroughly at a later date.

The committee expressed their appreciation to Jacki Bradham of St. Croix EDC for coordinating the clearinghouse function of the survey replies and for tabulating the results.

Corporate Sponsorships

The letter that was used in conjunction with the business survey identified corporate sponsorship opportunities. CHC and the steering committee would use the corporate donations to offset anticipated expenses (i.e. filing fees, web development, legal, and marketing, etc.).

Rubin said 10 companies indicated an interest to be contacted by a representative of the steering committee. Steve Healy said he would contact them and request their corporate support.

At present, the steering committee has received \$1,450 from 4 entities. The 10-county Momentum West organization also approved \$500 last week. St. Croix EDC is the fiscal agent for deposits and check writing.

By-Laws and Articles of Incorporation

Healy said he was in contact with the Wisconsin Federation of Cooperatives and Healthy Lifestyles (Green Bay area cooperative) and requested Articles so that the committee could use them as a template.

Healy said the Articles must be filed but filing corporate By-Laws is optional. He will continue to push his contacts to share their Articles. Rubin said his office could make the revisions to fit CHC's needs.

Linda Skoglund asked about "Termination of Membership" and the committee's understanding was clarified.

Both the proposed By-Laws and future Articles are viewed as works-in-progress. They will be reviewed by an attorney.

Legal Counsel

Skoglund communicated with Healy about local representation. She contacted Mr. Jeff Redmon of Redmon Law Chartered, and he is willing to review CHC's early documents at no cost. Redmon does a fair amount of work assisting nonprofit organizations and associations. He is a former partner and shareholder at Briggs & Morgan in St. Paul, and established his own small business practice in Hudson 5-6 years ago. Healy and Rubin know him from his work with the Science and Technology Accelerator Corporation (SciTAC) and the St. Croix Valley Angel Network. He also served as a director on St. Croix EDC's board.

Redmon is willing to review and comment on the committee's initial draft documents. Healy will contact Redmon and express his thanks for assisting.

Proposed 18-County Service Territory

Rubin said he presented CHC's background information to Momentum West board on August 13th. One of the directors observed CHC's proposed 18-county service territory. He asked about including additional counties on the northern tier and suggested that the southern tier of counties may need to be adjusted due to a coalition known as the 7 Rivers Region. In short, CHC should not split-up regions that have a history of working together.

The committee reviewed a map and discussion followed.

Because CHC is still a work in progress, the committee suggested the addition of 3 northwestern counties – Douglas, Bayfield, and Ashland.

There was also support to eliminate some of the southern counties, but this decision will not occur until there is a better understanding of which counties are aligned with the 7 Rivers Region.

Rubin said he can provide a map of the state that highlights some of the multi-county regions, like The NEW North (North East Wisconsin), Centergy (mid-state region), and the Dane County region. The committee can assess CHC's southern tier counties following receipt of the map.

RFP

Healy said he contacted Healthy Lifestyles again about obtaining their Request For Proposals (RFP) so that the steering committee can modify it for their own use. Healthy Lifestyles is willing to provide the RFP.

The committee agreed that work on an initial draft needs to begin shortly. Rubin said St. Croix EDC can use an optical scanner and will edit the RFP from Healthy Lifestyles so it will refer to CHC.

Committees

Linda Hines suggested the creation of committees to do work between meetings of the steering committee.

Pam Grove, Carol Bulman, and Linda Skoglund agreed to work on CHC's RFP to insurance carriers.

Linda Hines will work on broker training and consumer education. She will create an educational piece so that insurance brokers know what is expected. She said brokers have to be contracted with the selected insurance company. CHC will require broker registration and modest fees were discussed.

Future Website

At present, CHC's material is posted on the website of United St. Croix Valley Legislative Days.

With sponsorship money coming in, it may be advantageous to register a domain for CHC and start building a website.

Rubin said the EDC has used PressEnter, which provides discounted rates to nonprofit organizations. A cooperative is somewhat similar. The key is providing the web designer with as much material as is practical, so that the designer's time can be used effectively.

Possible website addresses were reviewed.

Underwriting

A couple of weeks ago, Rubin distributed a link to a posting on the website of Healthy Lifestyles concerning their 2006 insurance carrier negotiations. CHC could learn many things from this topic. Rubin will resend the hyperlink.

Timeline and Deadlines

Pam Grove suggested that the committee review what needs to be done by the end of the year in order to meet the 'Go Live' date of July 1, 2009.

Hines went to the board and discussed several topics –

- Membership Drive,
- RFP & Plan Design*,
- Insurance Brokers, and
- Articles of Incorporation

*Includes Wellness Networks and Health Benefits (program administration, communication, ongoing education)

The following plan was offered:

Articles of Incorporation by the end of August;

Broker Education - October at the earliest;

Plan Design - October

RFP Release in January; complete the Plan by April 1st, and Membership Drive – April - May 31st

To confirm, Carol, Linda S., and Pam will work on the RFP

Linda H. will work on Broker Education and Registration

Rosanne will work on the Membership Drive & Sponsorships, utilizing her chamber network

PowerPoint Slide

Linda S. created a slide from Bill Warner's illustration of the relationships CHC has with many entities.

Healy suggested that the Insurance Carrier illustration be modified so that dental and vision is not reflected as basic offerings.

Next Meeting

The steering committee will meet again on Wednesday, September 3rd at 8 o'clock a.m. in Baldwin.

~William Rubin