



CHC is a regional health benefits purchasing cooperative for small businesses, organizations, and the self-employed in Ashland, Barron, Bayfield, Burnett, Chippewa, Clark, Douglas, Dunn, Eau Claire, Pepin, Pierce, Polk, Price, Rusk, St. Croix, Sawyer, and Washburn counties.

Regional Health Insurance Cooperative Sets Webcast *Prospective Members Can Learn More on May 14*

Cooperative Health Choices of Western Wisconsin (CHC) was formed in late 2008 as a solution to the rising cost of health insurance faced by small businesses. “Many businesses are at the mercy of double-digit rate increases or are priced out of the market and are unable to provide health insurance as a benefit,” said Steve Healy, president of CHC. Healy and several others formed a steering committee in mid-2008 to evaluate the formation of a health benefit purchasing cooperative. Healy said Wisconsin law was expanded in 2005 to allow for health cooperatives. State Senator Sheila Harsdorf of River Falls, Wisconsin championed the legislation.

CHC will rely on the basic principles of a cooperative—voluntary and open membership, member participation, and democratic member control—to provide affordable health insurance to its members. Just like rural electric and telephone utilities from a couple generations ago, cooperatives continue to be formed as a way to provide previously unavailable products or services, reduce the high cost of goods and services, and increase bargaining power.

CHC will offer insurance through an agreement with an insurance company within a 17-county region in western, west central, and northwest Wisconsin. The region includes Ashland, Barron, Bayfield, Burnett, Chippewa, Clark, Douglas, Dunn, Eau Claire, Pepin, Pierce, Polk, Price, St. Croix, Sawyer, and Washburn counties. The territory was approved by an order from the Office of the Wisconsin Commissioner of Insurance last February. Selection of an insurance company will occur following the distribution of a request for proposals.

Membership in CHC includes large and small for-profit corporations, non-profit corporations, self-employed persons, local units of government, trade and labor organizations, rural utility cooperatives, and business partnerships located in the 17-county region. Healy said towns, villages, and cities struggle with containing insurance costs. The same is true for school districts. These local units of government could join CHC and realize stable rates.

A webcast has been set for Thursday, May 14, 2009 from 11:30 a.m. to 1:00 p.m. as a way for prospective members of the cooperative to learn more about CHC’s plans. Prospective members of CHC can go to www.stcroixedc.com or www.unitedscv.com/chchealth.htm to participate in the webcast. The webcast allows attendees to send questions to presenters through their web browser. Participants must have a web browser and media viewer. The webcast will be archived for those unable to attend.

For more information, contact Steve Healy at (715) 781-9081.

Cooperative Health Choices of Western Wisconsin

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