

SPRING 2025

MEMBER *Source*

A Newsletter for Common Ground Healthcare Cooperative Members

Putting Members First, Always

We are excited to serve you, our Common Ground Healthcare Cooperative (CGHC) member. We know that there is more to health and well-being than just great health care. At CGHC, we care about you. The MemberSource newsletter will be available to you throughout the year. These newsletters have lots of great health and wellness tips. Use them to learn more about your benefits and find out what's new with your CGHC plan.



HEALTHCARE COOPERATIVE



Thank You

for Being a CGHC Member!

We care about you. We want you to learn about your benefits, services and what programs are available.



Learn about your plan.

Find the benefits and services covered under your plan at **CommonGroundHealthcare.org** Learn:

- The toll-free number to call if you have questions. How to reach us if you need TTY services.
- How to get interpreters for sign language or in the language you speak. They can help you talk with us and make sure you understand everything. You can also get materials in other formats. This is at no cost to you.
- Your pharmacy benefits. This includes:
 - Our drug formulary.
 - If there are limits on any medications. You can also learn about generic substitution, therapeutic interchange and step-therapy.
 - How to submit a request for a medication exception review. Details are outlined in your drug formulary.
- Your financial responsibility. This includes premiums, copays, deductible, coinsurance or other charges.
- How to submit a claim to get paid back if you paid for a covered service.
- Your rights and responsibilities as a member.
- About our Care Management program and how you or your caregiver may self-refer.
- How we manage care, benefits, access to services and other issues.
- How to let us know if you are unhappy with us or your providers.
- How to appeal a decision that affects your coverage, benefits or services.



Take your Health Needs Assessment (HNA).

It gives you tips and tools that help you improve your health. Take the HNA in one of these ways:

- **Phone:** Call **1-833-230-2011** (TTY: 711) Monday through Friday from 8 a.m. to 5 p.m., Central Time (CT).
- **Online:** Sign up or log in to **MyCareSource.com**.



Learn about our providers.

Visit **FindADoctor.CareSource.com** for a list of our providers. Find providers like primary care providers (PCPs), specialists, hospitals, clinics and more. Choose a provider who will meet your needs. Filter by where they are located, their gender, specialty, board certification and more. You can also review the Certificate of Coverage (COC) or visit **CommonGroundHealthcare.org** to learn:

- How to choose your PCP and schedule a visit.
- How to see a specialist, mental health provider and get emergency care.
- Where to get care if your provider is not available or it is outside of their normal office hours.
- How to get emergency care, either going to an ER or calling 911.
- How to get care if you travel outside of the plan area. Learn more about rules if you need to see a provider outside of your plan area.



Learn how we manage your plan.

We want you to get the best care. We do this:

- Through our Quality Program. It is here to make sure you get good care and service.
- By our commitment to protect your privacy. Our privacy practices and HIPAA/Member Consent explains how and when we use and share health information about you. They also go over how we use authorizations. You can choose if you want us to share personal health information that is not covered by routine consent. Ask us for a list of where your information was shared. Please review the Privacy Practices Notice carefully on our website at **CommonGroundHealthcare.org/Privacy**. To receive a printed copy of the Privacy Practices Notice, please call Member Services.

- By letting you know how and when we add new technology as a benefit.
- Through our policy that does not let those who make coverage decisions benefit financially from them.
- By having an independent external appeal process for utilization management decisions.



Find health and wellness programs.

Our zero cost programs can help you reach your best health. You may get materials about them in the mail. We may also call you about them. We may sign you up if we hear from your provider, pharmacy or other health care source. Call Member Services to opt-in or out. A few of these programs are:

- **Care Management:** We have a team who works with you, your providers, and any caregivers to meet your health needs. They help you navigate the health care system. They can also help coordinate your care.
- **MyHealth:** Adults age 18 and older get interactive tools and small step guides to help set and track your health goals.
- **myStrengthSM:** Get personalized support to better your mood, body and spirit. Visit bh.mystrength.com/CareSource to sign up.
- **Medication Therapy Management:** Learn about your medications and the right way to use them.



Women's Health and Cancer Rights Act Notice

If you had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). Mastectomy-related benefits will be provided in consultation with the patient and attending physician, for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas

Benefits are elective to the patient. Copayment, deductibles, and/or coinsurance will be the same

as those applied to other similarly covered medical services, such as surgery and prostheses. For details about out-of-pocket amounts, please see your *Schedule of Benefit*. To learn more about benefits, please refer to the *Certificate of Coverage* at CommonGroundHealthcare.org/coverage-details/#certificates-of-coverage.



Newborns' and Mothers' Health Protection Act of 1996

The Newborns' and Mothers' Health Protection Act of 1996 (NMHPA) is a federal law that defines the length of time a mother and newborn child are covered for a hospital stay in connection with childbirth. Coverage for the mother and newborn child includes an inpatient stay at the time of delivery of at least:

- 48 hours following a vaginal delivery
- 96 hours following a delivery by cesarean section

Note – if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consulting with the mother, decides to discharge the mother or newborn earlier, the health plan/issuer may pay for a shorter stay.

If you deliver your baby outside the hospital and you are later admitted to the hospital in connection with childbirth (as determined by the attending provider), the period begins at the time of the hospital admission.

The federal law also states that health plans and issuers may not:

- Set the level of benefits or out-of-pocket costs so that any later portion of the hospital stay is treated less favorably to the mother or newborn than any earlier portion of the stay.
- Require a physician or other health care provider to obtain authorization for a length of stay of up to 48 hours for a vaginal birth, or 96 hours for a cesarean section.

However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification.

Questions? Please call Member Services. The number is on the back of this newsletter. We are here to help.



Start Your Day Strong

A morning routine can help you feel more in control of your day.
It can help your physical and mental health. Here's why:

1

It gives you energy. Stretch, drink water or eat a healthy breakfast. This helps wake up your body and mind so you feel ready for the day.

2

It reduces stress. When you know what to do each morning, you don't have to rush or worry about forgetting something. Taking a little time to plan helps you start your day feeling calm.

3

It builds good habits. Doing the same healthy activities every morning makes them part of your daily life. Over time, these habits can make you stronger, happier and more organized.

You don't need a long or fancy routine. Pick a few things that make you feel good and stick with them. Soon, you'll see how a morning routine can make your whole day better!



Get the Most Out of *Your Plan*

We are excited to have you as a member of CGHC! We want you to start enjoying your plan benefits right away.

It's easy!

1

Learn about your benefits.

Review your plan documents. You can quickly see what is covered, where to get care and your rights and responsibilities as a member. Visit **CommonGroundHealthcare.org/Pay** to view your plans materials.

2

Use the Find a Doctor tool.

Find a provider, specialist or see if your current providers are in our network. Visit **FindADoctor.CareSource.com** to get started.

3

Keep your current treatment plans and care.

If you are being treated for a health issue, call Member Services so we can help you continue your care and prescription drugs.

4

Fill out your Health Needs Risk Assessment.

We want you to be healthy. Using a few questions about your health and lifestyle, we can help your providers coordinate your care. You can complete the HNA today! Log into the CGHC Member Health Portal powered by CareSource® at **MyCareSource.com** and select the **Health** tab to get started.



Not sure where to go for care?

Call our 24-Hour Nurse Advice Line. They can help answer your questions and help you get the care you need. The number is on the back of this newsletter.

How to Read a Nutrition Label

Understanding a Nutrition Label
Helps You Make Better Food Choices.

Here's what the different sections mean:

Serving Size: This tells you the amount of food in one serving. If you eat more than one serving, you need to multiply the numbers on the label.

Calories: This shows how much energy you get from one serving. To learn how many calories you should eat per day, check out www.myplate.gov/myplate-plan.

Nutrients: This shows you the key nutrients that can impact your health. Too much sodium (salt), added sugars or saturated fats can be harmful to your health. Try to eat less of these. Instead, choose foods with more fiber and protein.

% Daily Value: This tells you how much of each nutrient is in one serving, based on a whole day's needs. Five percent or less is low while 20% or more is high.



*Source: U.S. Food and Drug Administration
www.fda.gov/food/nutrition-facts-label/how-understand-and-use-nutrition-facts-label*



What is Preventive Care?

Preventive care includes yearly checkups, screenings and vaccines. This care helps prevent illness, disease and other health problems. It can help your doctor find illness at an early stage when treatment is likely to work best.

The preventive care you need changes with age. Talk to your doctor about what care is right for you.

*Source: Centers for Disease Control and Prevention.
www.cdc.gov/chronic-disease/prevention/preventive-care.html*

Navigating Allergy Season: Tips for a Sneeze-Free Season

In the spring, we can look forward to warmer weather, sunshine and being outdoors. Spring can also bring allergies. Allergies occur when your body has a reaction to things like pollen, mold or dust mites. Common signs include itchy eyes, runny nose and sneezing.

Here are a few tips to keep your allergies at rest this spring:

- **Use air filters.** Changing your air filters regularly can prevent bad air quality in your home.
- **Talk to your doctor.** Your doctor can help talk through your symptoms and create an action plan to help you feel better.
- **Wear a mask during spring cleaning.** Wearing a mask can prevent you from breathing in dust particles.

Look forward to outdoor activities this spring by understanding the causes and signs of allergies. Remember, there are many ways to feel better. You are not alone!



Sources: Asthma and Allergy Foundation of America, <https://aafa.org/allergies/>

Helping You Stay on Your Feet

As we age, our body goes through changes. Our health gradually declines and the risk of falling increases. A few simple precautions can help you reduce your risk, stay healthy and improve the safety of your home.

Here's how:

- Remove clutter, throw rugs and other obstacles.
- Make sure area rugs are secured to the floor so they do not slide.
- Use a nonslip mat or shower chair while bathing.
- Use nightlights in bedrooms, bathrooms and hallways.



You can also ask your doctor these questions:

- Do any of my medications cause dizziness?
- Am I active enough? What can I do to gain and maintain strength and balance?
- How can I get a cane or walker if I need one?

YOU ASKED FOR IT!

Your Top Questions
to Member Services



How do I get my ID card?

Call Member Services if you never received your member ID card or if your information is incorrect.

Once you get your ID card, make sure to keep it with you. It is the key to using your benefits. You will need to show it to your health care providers and in-network pharmacies.

How do I know if my medicine is covered?

Find out if a drug is covered or how much it will cost at **CommonGroundHealthcare.org**. To see which drugs are covered, go to **Members**, hover over **Individual & Family Plan Members**, and click on the **Prescription Drug Information 2025 Plans** page. Then, scroll down and select **Find My Prescriptions**. From the drop-down menu, choose **2025, Wisconsin (Common Ground Healthcare Cooperative)**, and **your plan**. It is where the most current drug list can be found. You can also call Member Services.

You Are Protected from Surprise Billing

You pay your copay or coinsurance and think you are done with your provider or hospital charges. Then, you get a bill in the mail saying you owe more money or owe the balance of what your insurance did not pay.

This is surprise billing. You are protected by law when you use CGHC in-network providers or out-of-network providers for emergency needs. If you get a surprise bill, call the provider. If they don't resolve it, call Member Services at **1-877-514-2442** (TTY: 711) for help.





Spring

Into Self-Care!

The days are getting longer, and the flowers are starting to bloom. Spring is a time for fresh starts. Start fresh by making time for you! It's important to maintain a healthy mind and body. We have started a self-care checklist for you. These are just a few ways you can make sure you are taking care of yourself.

Self-care checklist:

- ☒ Drink more water.
- ☒ Listen to music.
- ☒ Declutter a space.
- ☒ Try yoga or stretching.
- ☒ Watch a sunrise or sunset.
- ☒ Call a friend.
- ☒ Eat your lunch outside.

What Can Care Management Do For You?

☒ Take our quiz. Which of the following services can our Care Managers help you with?

- ☐ Work with your health care team to coordinate your care.
- ☐ Answer questions and help you learn more about your health.
- ☐ Help you understand your symptoms and medicines.
- ☐ Help you find local resources for things that affect your health, like food and housing.
- ☐ Give you strategies you can use to live a better quality of life.
- ☐ Serve you with care, respect and compassion.



If you answered “all of the above,” you are right! Call your Care Manager if you have questions. If you leave a message, please allow 24 hours for your Care Manager to return your call. If you do not know who your Care Manager is, please contact us. Just call **1-833-230-2094**.



Health Care Terms... Explained

Health care terms can be hard to understand. We are here to help. Here are a few trickier terms defined:



Medically necessary

Care needed to identify or treat an illness, condition, disease or its symptoms.

Network provider

A doctor, hospital, drugstore or other provider who can give you care and is part of your plan's network.

Preventive care

Routine care like screenings and exams. You get this care to help stop a health problem from occurring. Learn more about this type of care on page 6.

Prior authorization

Approval that may be needed before you get a service. The service must be necessary for your care. Your provider will take care of this for you.

Your Certificate of Coverage (COC) also defined terms. Find it at CommonGroundHealthcare.org/coverage-details/.

Stay Healthy and Prevent the Flu



The flu can spread from person to person through coughing or sneezing. People may also get the flu by touching something with the live flu viruses on it. Then they touch their mouth or nose. Help prevent the spread of the flu by washing your hands often for at least 15-20 seconds. The best way to prevent the flu is to get a flu vaccine each year.

Can't get to your PCP? No worries! You can easily get vaccines – like the flu shot – at a convenience care clinic, like CVS. Need help finding a convenience care clinic near you? If so, you can find one with ease using our **Find a Doctor** tool to locate a pharmacy near you. Visit FindADoctor.CareSource.com.

No Internet Access? No Problem.



Call Member Services. We can help you get what you need. The number is on the back of the newsletter.

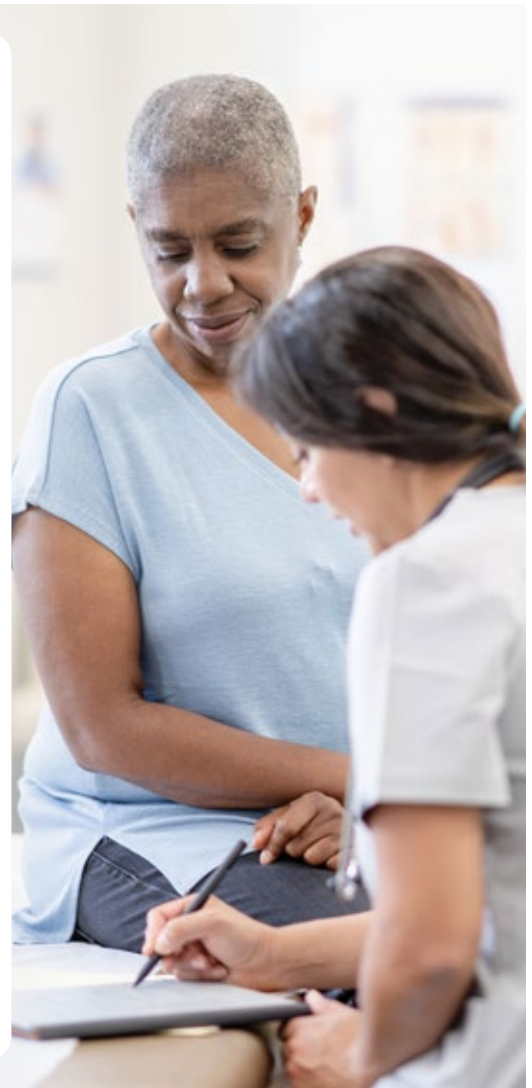
Cancer Screenings Can Save Lives

Finding cancer early can make it more treatable. It is important you get the cancer screenings you need. It could save your life. These are a few screenings you can ask your doctor about:

- **Colon cancer screening.**
You may get this one if you are between ages 45 and 75. Talk with your doctor about the best test for you.
- **Breast cancer screening.**
If you are a woman aged 40 to 74 and have an average risk of breast cancer, your provider may recommend you get a mammogram every two years. If your risk is higher, you should get a mammogram every year.
- **Prostate cancer screening.**
If you are a male between the ages of 55 to 69, talk to your doctor about getting screened.
- **Lung cancer screening.**
This one is important if you smoked or do now and are between 50 and 80 years old.

Your doctor can tell you which screenings make sense for you and when you should get them.

Source: Centers for Disease Control and Prevention (CDC), www.cdc.gov/cancer/prevention/screening.html



Member Health Portal Powered by CareSource

Have you used the NEW Member Health Portal? Whether you have used it online or are just now finding out about it, we have a new experience waiting for you.

It's a new world of health and well-being set up just for you! Log in to your secure account, view your plan, see your claim and Explanation of Benefits (EOBs) and so much more. The Member Health Portal is even easier to use! Plus, you can get tips and resources tailored to you.

Set up your account today! Visit **MyCareSource.com**.



Your Voice Matters & We Want to Hear It!

What you think about your CGHC health plan and the services we provide matters. Your feedback helps ensure you get the highest quality of care.

We partner with Press Ganey each spring to ask you about your health care experiences. Members are chosen at random to take the survey. Your information is anonymous. It may come to you by email, mail or phone call.

If you receive the survey, we hope you will take it. If you have already taken the survey, thank you!

How Can Your Pharmacist Improve Your Health?

Pharmacists are part of your health care team. They can teach you a lot about your prescriptions and if they impact each other. They can give shots to help prevent illness and keep you healthy. They can check your blood pressure and blood sugar. Pharmacists can also give you tips to help you remember to take your medicine. They can provide support for tobacco cessation. Ask your pharmacist how they can help improve your health. Do you have questions about your medications? Talk to a CareSource pharmacist. You do not need an appointment! Call **1-833-230-2073** to speak with a pharmacist today.



3 Tips for Choosing a New Provider

Your primary care provider (PCP) can help you meet your health goals. That's why it's important to have someone you can trust. But how do you choose one? Use the tips below when choosing a provider for you or your family:

- 1 Check to see if the doctor is a part of the CGHC network:** Having a doctor in-network means you can have the best price and coverage for your care.
- 2 Find the best fit and type of doctor:** Based on your health care needs, there are different types of doctors:
 - Family practice doctors: Take care of people of all ages. They can help anyone in your family.
 - Internal medicine doctors: Offer care for adults only.
 - Pediatricians: Offers care for children, 18 years of age and younger.
 - Obstetricians and Gynecologists (OB/GYNs): Offer care for women only. Women can choose to get all their care in one place.
 - Physician's assistant or nurse practitioner: Offer primary care services and prescriptions. Services generally cost less than a certified M.D.
- 3 Location:** Consider if the office is near your home or work. This will make appointments more convenient.

Sources: National Institute of Health, www.nlm.nih.gov/medlineplus/ency/article/001939.htm

A Heart Healthy Lifestyle

Staying heart healthy benefits your overall health and quality of life. Lifestyle changes can help prevent and treat heart disease. Here are some tips. Stay at a healthy weight. Eat fruits and vegetables. Eat whole grains instead of processed foods. Use fat-free or low-fat dairy products where you can. Trade high-fat meats like bacon and red meat for lean and low-fat meats and proteins like fish, chicken, turkey, beans or tofu.

Limit alcohol intake. Don't smoke and avoid secondhand smoke. Call 1-800-QUIT-NOW (1-800-784-8669) if you need help quitting. Prioritize getting enough sleep each night. Most adults need seven or more hours of sleep each night. Get regular physical activity. Try walking for 10 minutes, three times a day, five days a week. Reduce stress in your life. See some ideas on page 10.



Talk to your doctor about the best types of heart healthy activities for you.

Source: U.S. Department of Health and Human Services, <https://odphp.health.gov/myhealthfinder/health-conditions/heart-health/keep-your-heart-healthy>

You're Invited!

Please join us for our April Members First Event. These events are designed to share news and updates of our affiliation with CareSource, provide valuable insights into optimizing your benefits, help you get the most out of the member portals and provide you an opportunity to engage with CGHC staff.



Date:
Thursday, April 17, 2025

To register for the event, visit:
**CommonGroundHealthcare.org/
members-first-meetings/**

Future events will be held in the following locations:

June: Oshkosh*

August: Green Bay*

September: Milwaukee/Waukesha*

October: Oshkosh*

**Specific dates and times for future meetings will be communicated closer to the event date.*

NOTICE OF NON-DISCRIMINATION AND AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES

Common Ground Healthcare Cooperative (CGHC) complies with applicable Federal civil rights laws and does not discriminate. This means we do not exclude people or treat them differently on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy or related conditions; sexual characteristics, orientation, or stereotypes; gender identity) or any combination thereof.

CGHC provides reasonable modifications for people with disabilities so they may communicate effectively. This includes appropriate auxiliary aids and services, including qualified interpreters and information in alternate formats such as braille or large print. These services are provided free of charge and in a timely manner when such modifications, aids, and services are necessary to ensure accessibility and an equal opportunity to participate.

CGHC provides language assistance services, including electronic and written translated documents and oral interpretation, free of charge and in a timely manner, when such services are a reasonable step to provide meaningful access to an individual with limited English proficiency.

If you need any of the services listed above, please contact our Section 1557 Coordinator. If you believe that CGHC has failed to provide these services or discriminated in another way (as described above), you can file a grievance with our Section 1557 Coordinator. A grievance can be filed in person or by mail, fax, or email. If you need help filing a grievance, our Section 1557 Coordinator can help you.

You can also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

This can be done electronically through the Office of Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone. Complaint forms are available at www.hhs.gov/ocr/office/file/index.html

CGHC Section 1557 Coordinator

Phone Number: 1-844-539-1732 (TTY: 711)

Fax Number: 1-844-417-6254

Email: CivilRightsCoordinator@CareSource.com

Mail: P.O. Box 1947, Dayton, Ohio 45401

U.S. Department of Health and Human Services

200 Independence Avenue SW

Room 509F, HHH Building

Washington, DC 20201

1-800-368-1019 (TDD: 1-800-537-7697)

Spanish ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-514-2442 (TTY: 711)	French ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-514-2442 (TTY: 711)	Chinese 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-514-2442 (TTY: 711)	German ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-514-2442 (TTY: 711).	Laotian ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອ ພາສາລາວ ຈະຖືກ ໃຫ້ແກ່ທ່ານ ບໍ່ມີຄ່າ. ໂທສະບັບ ນີ້ໂດຍບໍ່ມີຄ່າ. ໂທສ 1-877-514-2442 (TTY: 711)
Hmong LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-514-2442 (TTY: 711)	Vietnamese CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-514-2442 (TTY: 711)	Arabic فوق غلا دد عملنا تخدمك نيف، غلا ركنك تخدمك نيف. لا تطلب. (TTY: 711) مغرب لصنا تخدمك نيف. (TTY: 711)	Hindi ध्यान दें: यदि आप बिना किसी शुल्क के भी मदद सेवाएं प्राप्त कर सकते हैं। महानगर सेवाएं उपलब्ध हैं। 1.877.514.2442. पर कॉल करें। (TTY/TDD: 711)	Polish UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-514-2442 (TTY: 711).
Pennsylvania Dutch Wann du [Deitsch] schwetscht, kannscht du mitaus Koschte ebber gricke, ass dinr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-514-2442 (TTY: 711)	Russian ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-514-2442 (телефайн: 711)	Tagalog PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-514-2442 (TTY: 711).	Thai ข้อควรระวัง: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือได้ฟรี โทร 1-877-514-2442 (TTY: 711)	Albanian KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-877-514-2442 (TTY: 711)



HEALTHCARE COOPERATIVE

P.O. Box 8738
Dayton, OH 45401-8738

CommonGroundHealthcare.org

HOW TO REACH US

Member Services Dept:
1-877-514-2442 (TTY: 711)

24-Hour Nurse Advice Line:
1-833-687-7394

Join Us



Facebook.com/CommonGroundHealthcare



X.com/CGHealthcare



Instagram.com/CommonGroundHealth

Important Plan Information

***Tell Us
What You
Think!***



We want to know your thoughts about your quarterly newsletter.

Tell us what you like, what you dislike, and ideas for improving your newsletters! Take the survey at the link below. It only takes a few minutes.

CareSource.com/NewsletterSurvey

We want to make your coverage the best you've ever had! We thank you for trusting us with your health coverage needs.