

# Group Health Cooperative of Eau Claire

2025 State of Wisconsin Group Health Insurance Program  
Open Enrollment Session



# Kira Simon

## Sales Manager

19 years of expertise in Insurance and  
Healthcare sales



# Our Purpose

---

**Optimize the health of our members  
through the Cooperative's pooling of  
health-related resources.**

---



# What Makes the Cooperative Different?

We exist to serve and meet the needs of our members.



## **Our unique model focuses on our members (not outside shareholders)**

- This allows our members to receive high-quality care and excellent services at the lowest possible cost while serving our members' needs and keeping community resources in the community.

## **Governed by our members**

- As a member-governed health plan, our members directly influence how the Cooperative operates.

## **Greater access and support**

- At the Cooperative, we are dedicated to helping our members better manage their overall health and well-being and ensuring they have quality care available, allowing them to focus on what matters most.

# 2025 Health Plan Options



## **Group Health Cooperative of Eau Claire has 3 health plan options for ETF members in 2025:**

- Group Health Cooperative of Eau Claire - Greater Wisconsin Network
- Group Health Cooperative of Eau Claire - River Region Network
- Group Health Cooperative of Eau Claire - Common Ground Healthcare Cooperative Network

## **Are there any major provider network changes? Yes**

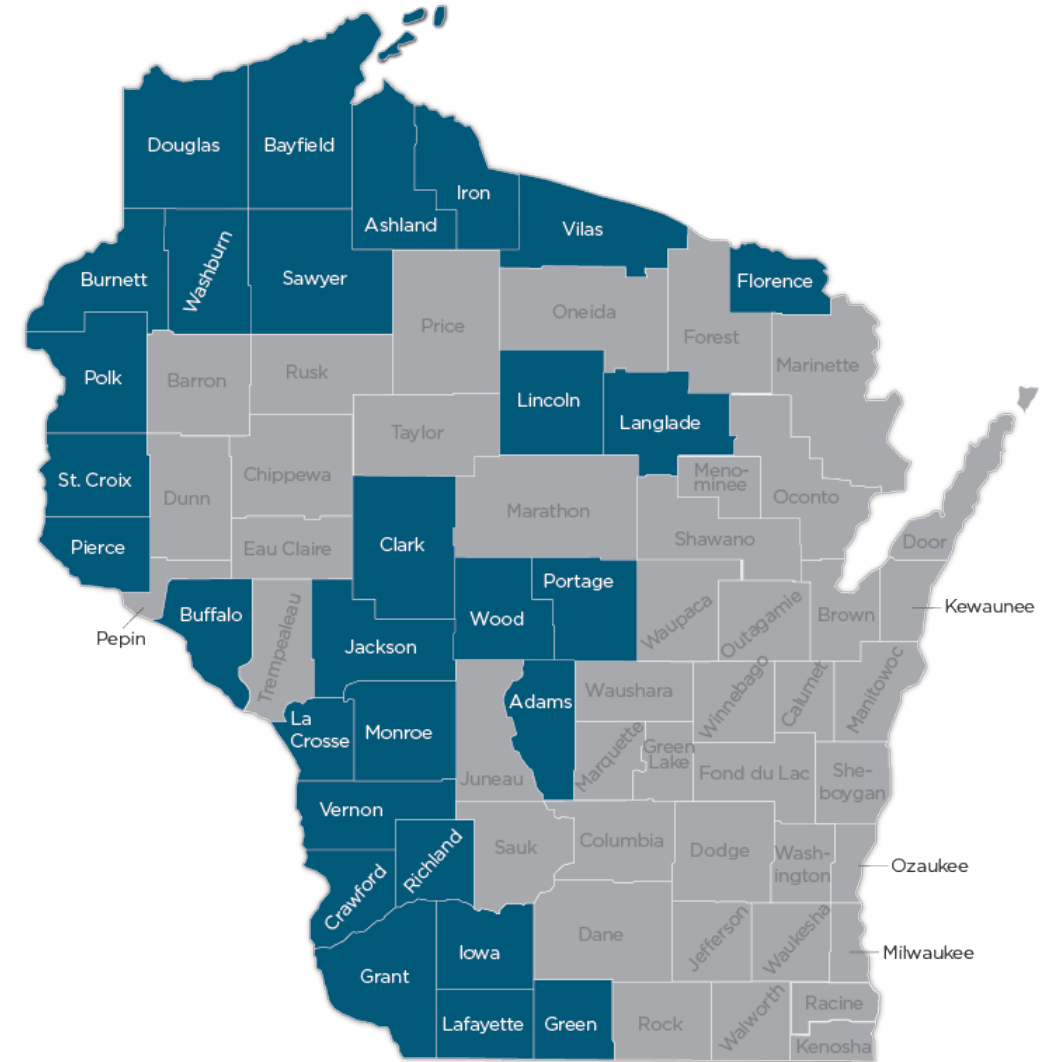
- Group Health Cooperative of Eau Claire - Greater Wisconsin Network
  - Network Update: Mayo Clinic Health System is no longer an in-network provider.

## **Will members get new ID cards? Yes**

# Major Health Systems

## Group Health Cooperative of Eau Claire - *Greater Wisconsin Network (29 counties)*

- Aspirus Health
- Essentia Health
- Marshfield Clinic Health System
- Gundersen Health System
- Spooner Health
- Tamarack Health
- Northlakes Community Clinic
- Upland Hills Health
- Southwest Health



# Major Health Systems

## Group Health Cooperative of Eau Claire - *Greater Wisconsin Network (29 counties)*

- Prevea Health
- Aspirus St. Luke's
- Door County Medical Center
- HealthPartners
- M Health Fairview
- Mile Bluff Medical Center
- Allina Health
- Hennepin Healthcare

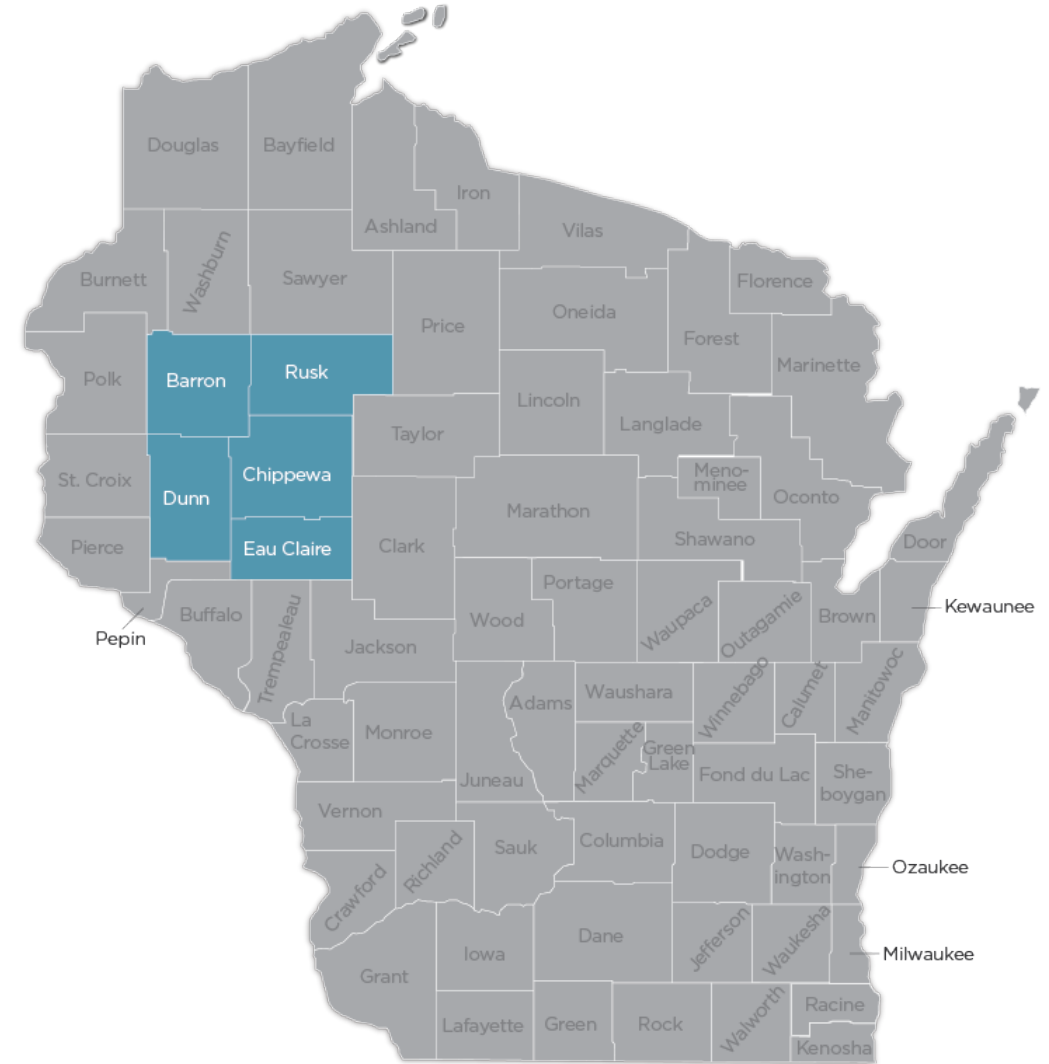




# Major Health Systems

## Group Health Cooperative of Eau Claire - *River Region Network (5 counties)*

- Marshfield Clinic Health System
- Oakleaf Clinics



# Major Health Systems

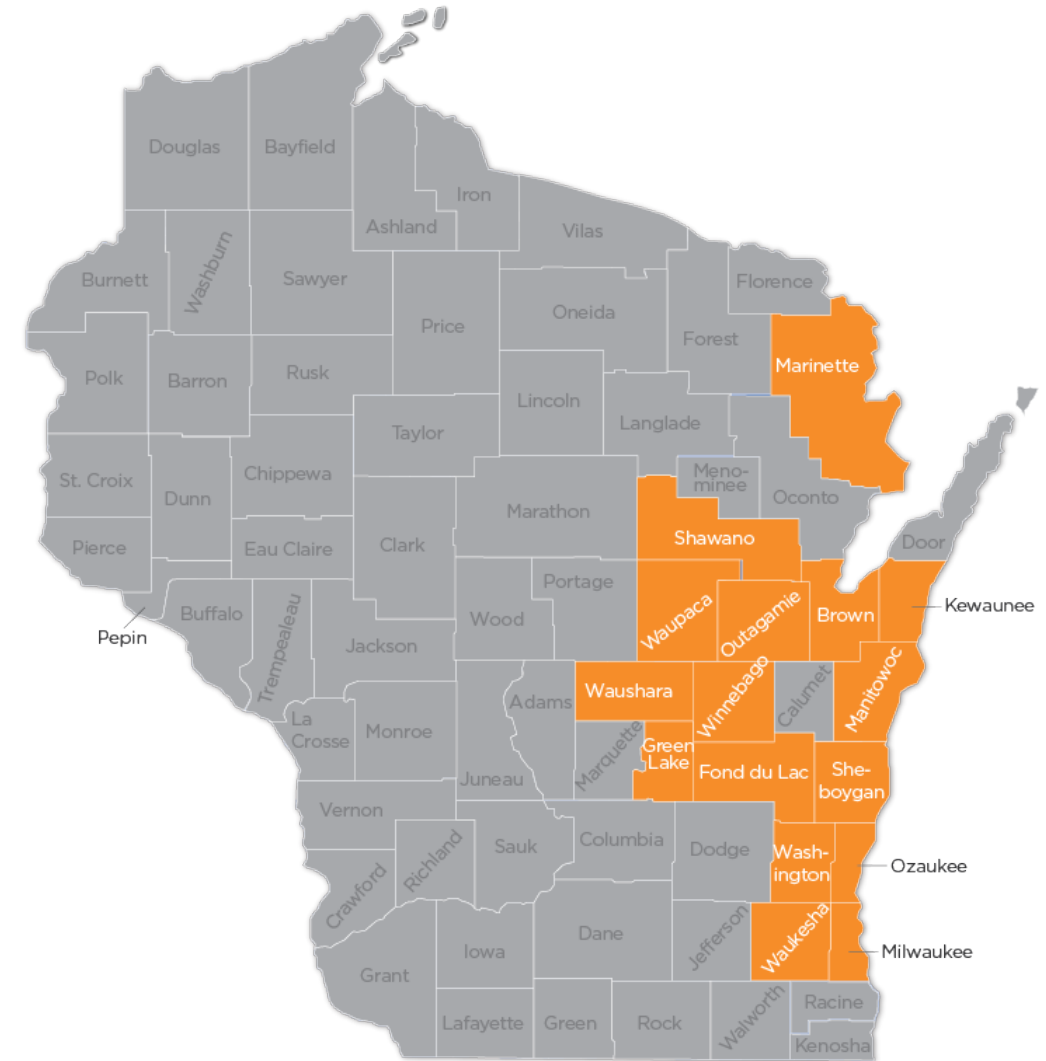


A health plan network offering through



## Group Health Cooperative of Eau Claire - Common Ground Healthcare Cooperative Network (16 counties)

- Advocate Aurora Health
- ThedaCare
- BayCare Clinic



Common Ground Healthcare Cooperative, a health plan network offering through Group Health Cooperative of Eau Claire.

# Searching for a Provider

## How to search for a provider

- Visit [group-health.com/members/find-a-doctor](https://group-health.com/members/find-a-doctor)
- Select your Plan
- Enter your search criteria

Select A Plan

I'm looking for:  
 Doctor  Facility

Clinician Last Name:

Specialty:

Language:

County:

Zip Code:

Miles:

Gender:

Accepting  
 New Patients

[Close Advanced Search](#)

# Covered Benefits



**Preventive Services, Specialists, Primary Care and Telehealth are all covered under the Cooperative's benefit structure.**

- Cost share may apply, and some services may require prior authorization.

**Additional covered benefits can be found by visiting our website, [group-health.com](https://www.group-health.com).**

## Out of Network Services

- The provider network you choose has a variety and number of providers to meet your health care needs. If you receive services from a provider outside of your network, it will not be covered unless it's for urgent care or an emergency room.

**Some services may require prior approval or may not be covered based on medical necessity.**

**Benefit exclusions and limitations can be found on our website, [group-health.com](https://www.group-health.com), or by calling Member Services at (888) 203-7770.**

# Programs to Help Members



## Population Health Management Programs

- The Cooperative offers comprehensive population health management programs for members, which include complex case management and disease management. A list of programs and how to enroll can be found on the Cooperative's website at [group-health.com](https://group-health.com).

## Self-Management Tools

- Allows members to play a central role in managing their health and gives members resources to make behavior changes and improve their well-being.

## Health and Wellness Video Library

- The Cooperative offers an expansive library of informational videos pertaining to a wide variety of health and wellness questions and concerns.

## Utilization Management Program

- The Cooperative's Utilization Management team works closely with members' physicians and hospital staff to ensure that members receive necessary care before, during, and after their hospital stay.
- The dedicated team also assists and coordinates with members to ensure they get the right care at the right place and time.

## **Pre-service Review**

- A request for coverage of medical care or services which the provider must have approved within 14 calendar days prior to rendering services.

## **Urgent Concurrent Review**

- A request for coverage of medical care or services made while the member is in the process of receiving care. Must meet criteria and be completed within 24 hours of the request.

## **Post Service Review**

- A request for coverage of medical care or services that have already been received. Must be completed within 14 calendar days.

## **Filing an Appeal**

- A member may appeal any adverse benefit determination.



# Pharmaceutical Management

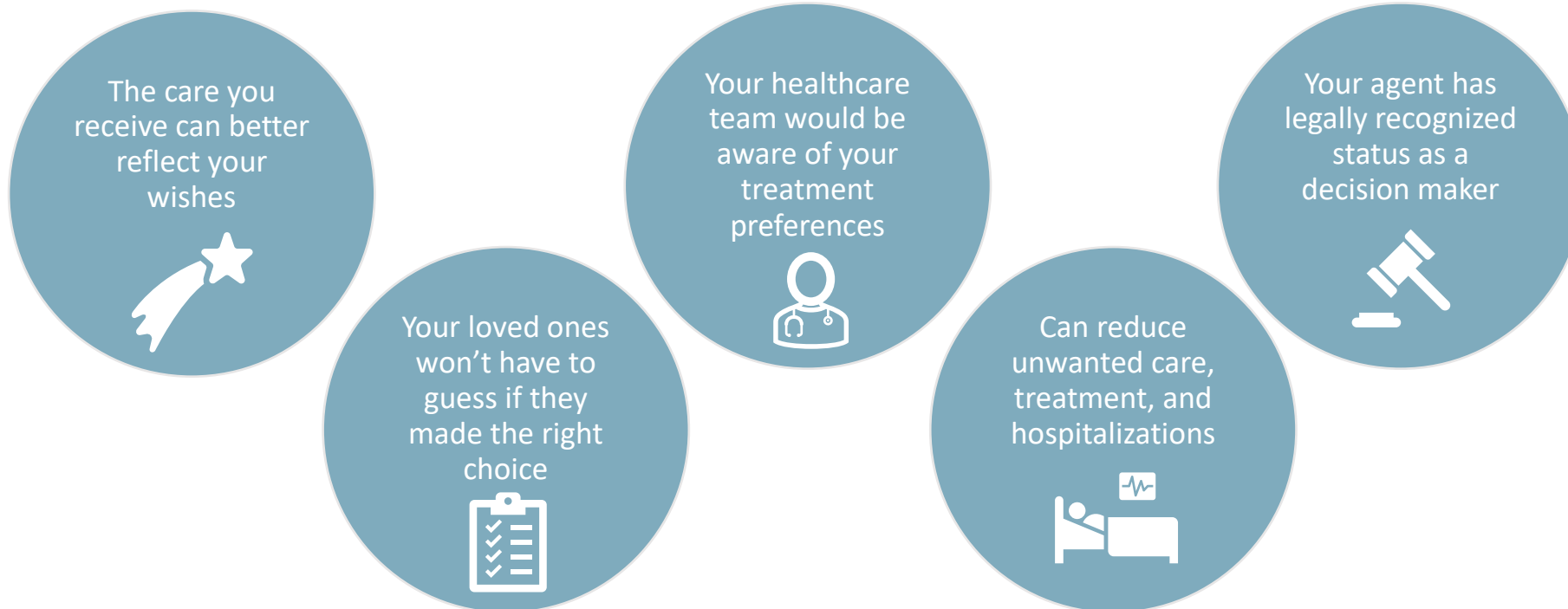


Visit <https://benefitplans.navitus.com/etf> to learn more or for questions about your pharmacy benefits.

## What is Advance Care Planning?

- Process of communication and planning for future health care needs. Ongoing conversation that is not a single event or a single conversation.

## Why should You care about Advanced Care Planning?



# Advance Care Planning



## Resources

- Explore resources to assist you in completing an Advance Care Plan and gain tips at [www.etf.wi.gov/video/advance-care-planning](http://www.etf.wi.gov/video/advance-care-planning), [group-health.com](http://group-health.com), or [www.dhs.wisconsin.gov/forms/advdirectives](http://www.dhs.wisconsin.gov/forms/advdirectives).

# Notice of Privacy Practices



## **Our Privacy Responsibilities include:**

- Protecting the privacy of any protected health information created or received about you.
- Notifying you if there is a breach of your protected health information.
- Using and sharing protected health information only as outlined in our Notice of Privacy Practices and by state and federal laws.

**To view the full Notice of Privacy Practices, visit [group-health.com](https://www.group-health.com).**

# Webpage Tour



[group-health.com/members](https://group-health.com/members)

The screenshot shows the "Member Resources" page on the group-health.com website. The page features a dark blue header with the Cooperative of Eau Claire logo on the left and navigation links for "Members", "Providers", "Employers", and "Cooperative Advantage" on the right. A search bar and a phone number (+1 888-203-7770) are also present. Below the header is a dark blue navigation bar with links for "About", "Blog", "Careers", "Community", and "Contact". The main content area is titled "Member Resources" and contains a grid of six resource cards, each with an icon and a button with a right-pointing arrow:

- Find a Doctor**: Icon of a hospital building.
- Request ID Card**: Icon of an ID card.
- Cost-Saving Care Options**: Icon of a hand holding a coin with a dollar sign.
- BadgerCare Plus and Medicaid SSI**: Icon of a first aid kit.
- State of Wisconsin/ETF - Greater Wisconsin**: Icon of the state of Wisconsin.
- State of Wisconsin/ETF - River Region**: Icon of the state of Wisconsin.
- State of Wisconsin/ETF - Common Ground Healthcare Cooperative**: Icon of the state of Wisconsin.
- Employer/Commercial**: Icon of a clipboard with a plus sign.

# Questions?

The information contained in this presentation is not a complete description of benefits and/or services. Any benefits, prices, and/or rates listed in this presentation are only examples, do not constitute a quote, and do not serve as an offer or guarantee of coverage. The information in this presentation is proprietary and only for information of the intended recipient(s). This presentation may not be used, published, or redistributed without the prior written consent of Group Health Cooperative of Eau Claire.