

WE ARE BETTER TOGETHER.SM



Patient-Centered



Quality-Driven



Innovative



Non-Profit Cooperative



Community Involved

#GHCSTRONG

2020
ANNUAL REPORT

Dear Member-Owners,

In March of 2020, before we had any way to imagine the full impact that COVID-19 was going to have on our work, personal, social and physical lives, we knew this was our time to serve, our time to step up. This was our superhero moment.

As we witnessed paper hearts appearing all over the world to show support for health care workers, we saw the same thing happening in our community. The staff in our clinics added their own decorations including the phrase #GHCSTRONG. It was their unwavering commitment to our members that sustained us through the most tumultuous health care crisis in over 100 years and inspired us to make the idea of #GHCSTRONG the cornerstone of our report about 2020.

Several ways our Cooperative stepped up to serve in 2020:

- Converted Capitol Clinic into a contained, respiratory-only clinic.
- Kept all our clinics open, every single day.
- Opened two new locations specifically for COVID-19 testing, not in our clinics.
- Mobilized insurance operations as a remote workforce.
- Had tens of thousands of virtual visits.
- Maintained our PPE supply and safety in our clinics.
- Prevented economic hardship among staff with no furloughs and no layoffs.
- And we walked the talk. In 2020, over 34,000 people in Dane County tested positive for COVID-19 but only 50 GHC staff tested positive and there was not a single transmission in our clinics.

When you are lucky enough to be part of a purpose-driven organization, two things are true. First, when times get tough, you lean into your values to help you get through. Second, you know we're all in this together. And at GHC those two things working together made us #GHCSTRONG and now more than ever, even BETTER TOGETHER.SM



Mark Huth, MD

President & Chief Executive Officer

Group Health Cooperative of South Central Wisconsin (GHC-SCW)

Leading Your Cooperative

Executive leadership and a Board made up of members, elected by members, understand that we're all in this together. The experience and expertise of the leadership team and Board of Directors helped guide GHC-SCW through the greatest health care challenge in a century to keep our Cooperative #GHCSTRONG and BETTER TOGETHER.SM

GHC-SCW Senior Leadership Team



Mark Huth, MD
President & Chief Executive Officer



Carrie O'Dell
Chief Human Resources Officer



Chris Kastman, MD
Chief Medical Officer



Kristin Lueschow, RN, MSN
Chief Nursing Officer



Bruce Quade
Chief Financial Officer



Annette Fox
Chief Information Officer



Carol Meyer, JD
Chief Compliance Officer

GHC-SCW Board of Directors



Ann Hoyt
Chair
University of Wisconsin-Madison, Retired



Henry Sanders
Vice Chair
Public Law Executive



Bill Oemichen
Treasurer
University of Wisconsin-Madison



Matt Brandrup
Rural Electric Supply Cooperative



Colleen Gullickson
Edgewood College



Rebecca Haymaker
Health Care IT Specialist



Courtney Hayward
Planned Parenthood of Wisconsin



Allison Phillips, APNP
GHC-SCW



Nanette Schiller
American Family Insurance

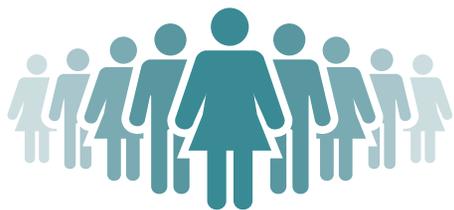


Judy Ziewacz
National Cooperative Business Association, Retired

Non-Profit Cooperative

2020 challenged us with a new way to approach membership retention and membership development. Our sales team mobilized virtually to maintain membership and build the base of individual members. GHC-SCW is not only a national leader in quality health care, but it's also among the nation's best health plans for employer group retention. The willingness of our members to embrace a changing health care landscape helped make us #GHCSTRONG in 2020. Loyal member-owners means our Cooperative can invest resources in new services for the good of our members, and that makes us BETTER TOGETHER.SM

75,339



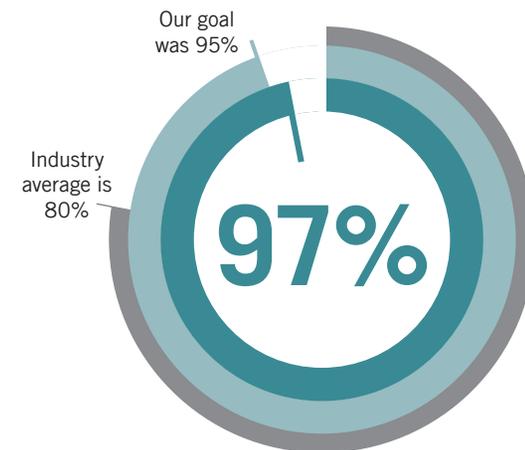
Year-End Membership

We ended 2020 with **75,339 member-owners.**



New Members Sales

New members sales **increased 17%**.
We welcomed 2,158 new members.
Our goal was 1,850 new members.



Employer Group Retention

Employer retention topped **97%** this year, which is a **21% above** the industry average.
Our employer groups stay with us **40% longer** than other insurance providers.

Community Involved

Part of delivering on our mission is being involved and actively engaged with our community. Working together with community partners to deliver care and support when and where it is needed most helps us live our values and fulfill our purpose. Focusing on our four pillars for community involvement keeps our cooperative #GHCSTRONG.

PILLARS

- Strengthen Access to Health Care
- Spread Health Knowledge
- Serve Through Volunteerism
- Sponsor Health and Community Initiatives

BETTER TOGETHERSM



BadgerCare Plus

Proudly served **8,021 BadgerCare Plus members**, providing **\$7,733,338** in care.



Bridges To Access

Helped 15 families receive real and compassionate medical care that amounted to **\$16,540** in crucial health care services, medications and sanitation items.



Primary Access For Kids

Provided **100 children with \$53,285** in primary care services, immunization and medications, as well as vision checks and glasses.



Stay Healthy Program

Supported primary care for **43 uninsured individuals** in our community with **\$64,531** in medical services and medications.



Adopt-A-School

Donated \$17,914 to help support our **5 adopted local schools** in our 15th year participating in the Adopt-A-School program.



Farm Fresh Produce

Partnered with FairShare CSA Coalition and Second Harvest Foodbank of Southern Wisconsin to bring more than **2,000 pounds** of fresh, nutritious and locally grown organic vegetables to our community.



Latino Health Council

Served on the Latino Health Council for the 10th year, helping **promote the health and well-being** of our Latino neighbors.



Reach Out and Read

Distributed a total of 3,100 age and culturally appropriate books to close to 300 GHC-SCW members between the ages of 2 months and 5 years old. Each member received 11 books and the **value of all the books distributed was \$8,906**.

Patient-Centered

At the top of the GHC-SCW organizational chart sits our members. Making member satisfaction our top priority means the patient is at the center of all of our decisions. From ways to make our Cooperative more efficient, to providing more ways to get care, 2020 was proof that we are all in this together, no matter what it takes.



ManageWell[®]

Reimagined wellness approach. We did the foundational work to develop an innovative, member-centric, web-based approach to health and wellness to successfully launch ManageWell[®].



COVID-19 Testing

Our clinical operations team performed **8,403 COVID tests** in six clinics and two novel test-only sites over 93 days with a big assist from the Complementary Medicine department who helped to staff and support the testing sites.



More Time

We lengthened **office visits by 20 minutes** and **preventative health visits by 40 minutes**, to give adult members more time with their providers.



Pharmacy

Pharmacy had over **\$1,500,000 in savings** through a cost-sharing partnership program with Magellan Health and a **22% increase** in Pharmacy services used.

Quality-Driven

Delivering quality health care in a year like no other takes teamwork and a commitment to living our promise of being **BETTER TOGETHER**.SM



BETTER TOGETHERSM

22% increase in Press Ganey "Staff Works Together" score.

The GHC Experience GuaranteeSM

Complete member satisfaction on every visit is our goal and we were able to deliver on that promise **99.9998% of the time**.



Telehealth Had a Positive Impact on Quality

ADHD Follow-Up Care (compared to 2019)



Improved Behavioral Health Access



Outreach Diligence for Well-Child Visits



Innovative

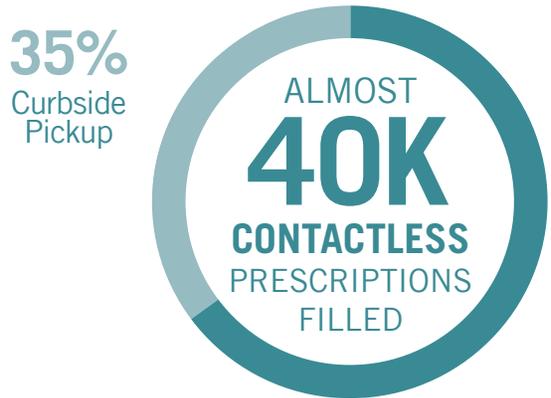
GHC-SCW was with you every step of the way in 2020. And because of our 45-year commitment to innovation, we were able to quickly and efficiently reimagine care in ways that allowed us to be there for you, our members, to safely deliver care where you needed, when you needed, and HOW you need it. #GHCSTRONG



41,079 visits
 92% by GHC-SCW providers
 8% by Care OnDemand

Telehealth and Video Visits

The GHC-SCW Incident Command Team worked across the entire organization to quickly mobilize virtual resources to provide **continuity of care** for the health and safety of our members.



65% Mail Order Rx

Pharmacy Service

When members fill their prescriptions with GHC-SCW it's good for the health of the Cooperative. Delivering them in **safe and innovative ways** is good for the health of the members.



GHCMyChartSM Advice Requests

GHC-SCW providers were able to **fulfill hundreds of thousands of requests** for medical advice via GHCMyChartSM, delivering care that allowed both the staff and the members to stay safe.

2020 GHC-SCW Financial Reports

STATEMENT OF ACTIVITIES

Years ended December 31, 2019 and 2020. Dollars shown in thousands.

OPERATING REVENUE	2020	2019
Premium revenues	\$408,146	\$409,392
Patient service revenues	16,385	19,139
Other operating revenues	1,597	204
(Loss) gain on disposal of assets	(78)	15
Operating revenue total	\$426,050	\$428,750
OPERATING EXPENSES		
Medical costs	\$287,845	\$302,881
Salaries & benefits	73,469	68,380
Supplies & other	62,736	61,338
Depreciation & amortization	2,923	2,592
Disaster recovery costs	147	762
Operating expense total	\$427,120	\$435,952
OPERATING INCOME (LOSS)	(\$1,070)	(\$7,202)
OTHER INCOME AND EXPENSES		
Other expenses	(\$116)	(\$162)
Investment income	2,511	4,462
Increase in net assets before deferred taxes and unrealized gain or loss on investments	\$1,325	(\$2,902)
INCOME TAX BENEFIT		
Deferred	-	-
OTHER CHANGES IN NET ASSETS		
Net assets at beginning of year	52,601	55,503
Net assets at end of year	53,926	52,601
INCREASE (DECREASE) IN NET ASSETS	\$1,325	(\$2,902)

STATEMENTS OF FINANCIAL POSITION

Years ended December 31, 2019 and 2020. Dollars shown in thousands.

ASSETS	2020	2019
Current assets		
Cash & cash equivalents	\$19,048	\$12,976
Investments	28,940	36,917
Premium receivables	4,161	7,638
Other receivables	15,813	19,076
Inventory	2,715	2,619
Prepaid expenses & other assets	1,785	1,774
Total current assets	\$72,462	\$81,000
Assets whose use is limited	\$4,870	\$4,860
Property & equipment, net	\$28,957	\$28,863
Other assets	\$1,700	\$1,583
Deferred tax asset	\$2,151	\$2,151
	\$110,140	\$118,457
LIABILITIES AND NET ASSETS		
Current liabilities		
Current maturities of long-term obligation	\$868	\$467
Medical claims payable	16,992	31,100
Accounts payable	4,897	5,508
Accrued liabilities	7,073	5,152
Advance subscriber premiums	15,060	12,045
Total current liabilities	\$44,891	\$54,272
Long-term obligations, less current maturities	\$10,332	\$10,799
Deferred compensation liability	\$991	\$785
Net assets	\$53,926	\$52,601
	\$110,140	\$118,457



2020 COMMUNITY GIVING REPORT



Report of Community Giving Summary

What we'll truly remember about 2020 is not isolation or distance; we'll remember how we were able to band together as a community and find unique ways to support each other. Community partnerships and programs that have lasted for decades were strengthened. People who needed help more than ever received real and compassionate care.

This year magnified our drive to reach out beyond our clinic walls and heightened our commitment to making an impact. We can tell you countless stories of our community showing up for us throughout the pandemic. Our staff thrived off that support and it encouraged us to do our part to sustain our community through tough times. Together, we demonstrated that we are #GHCSTRONG.

To make the greatest impact and meet the needs of our community, we focus on **FOUR STRATEGIC PILLARS**:



STRENGTHEN ACCESS TO HEALTH CARE

We help create, support and strengthen a pathway to health care for the most vulnerable in our community.



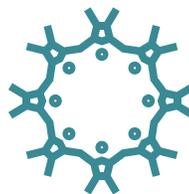
SPREAD HEALTH KNOWLEDGE

We increase quality of life by sharing critical clinical, technical and general health knowledge with people living in our community.



SERVE THROUGH VOLUNTEERISM

We embrace volunteerism in our community to put our expertise, skills, talent and time to use where it's needed most.



SPONSOR HEALTH AND COMMUNITY INITIATIVES

We provide financial sponsorships to a variety of organizations that promote health activities and initiatives that make our community better.

Strengthen Access to Health Care



BADGERCARE PLUS

One of the most pressing issues in our community is the role that poverty plays on the health and well-being of individuals and families. In Dane County, 9.4% of the population lives below the poverty level per the most recent U.S. Census data. With the help of the state of Wisconsin's Medicaid program, BadgerCare Plus, eligible families can get the medical care they need.

In 2020, we proudly served 8,021 BadgerCare Plus members and provided \$7,733,338.27 in care to them.



EYE CARE SERVICES

Without good vision, many adults and children are not able to be successful at their jobs or in school. At GHC-SCW, our primary care providers along with school nurses refer people who are uninsured to our Eye Care Center for exams and glasses.

In 2020, we provided \$643 in eye care services to uninsured individuals.



BRIDGES TO ACCESS

Many families in the Madison area do not have a safe, warm place to call home. Combine that situation with a lack of medical care and the picture worsens. So, in 2009, we developed the Bridges to Access program. The fundamental idea is that improved access to medical care can bridge the gap between homelessness and stable housing.

For up to three months, Bridges to Access provides immediate medical care to those in need, including coverage for primary care service, important medications and assistance with transportation. And to keep them on the pathway to health care, program participants get help applying for permanent medical coverage through BadgerCare Plus.

In 2020, we helped fifteen adults and their children receive real and compassionate medical care. That amounted to \$16,540 in crucial health care services and medications. Throughout the year, we also provided medical supplies to area shelters in the form of cold medicine, tissues and sanitation items.



HEALTHCARE ACCESS PROGRAM

Too many people in our community face the daily challenge of not having insurance. For a variety of reasons, access to the most basic form of primary care is out of reach. We partnered with the Dane County Health Council and other health care organizations to create the Healthcare Access Program in 2005. With the goal of promoting healthy outcomes for these community members, the program continues today at GHC-SCW.

The Healthcare Access Program gives those without insurance a place to call their medical home and access to a compassionate medical provider at no cost. Patients also receive prescription medications that they might otherwise have to go without.

In 2020, GHC-SCW delivered over \$20,951 in health care, including medications, to individuals in our community.



PRIMARY ACCESS FOR KIDS

Children need health care to help them reach their full potential. Unfortunately, there are hundreds of local children who do not have insurance to get basic health care. To help this problem, the Dane County Health Council, a network of health care organizations in the Madison area, created the Primary Access for Kids program.

For over a decade, GHC-SCW has been providing free checkups, immunizations and medications, as well as vision checks and glasses, for uninsured students in the Madison Metropolitan School District.

In 2020, GHC-SCW provided one hundred children with \$53,285 in primary care services and medications through this program.



REFUGEE ASSISTANCE PROGRAM

Escaping your home country in search of a better life is difficult enough, but refugees then have to acclimate to a new country and, in the U.S., they have to learn and navigate a new health care system. To help ease the burden, GHC-SCW created the Refugee Assistance Program. Through the program, our new neighbors receive hours of one-on-one assistance from GHC-SCW staff who help connect them to needed care. We serve as their advocates by setting up numerous appointments for care.

Working with our partner Jewish Social Services, we helped eighteen refugees establish roots here in our community.



STAY HEALTHY

Without proper insurance coverage, folks can't get the most basic health services like access to a regular provider and medications. It's the kind of preventive care that would otherwise help avoid a trip to the hospital or help manage expensive and damaging illnesses. In 2009, GHC-SCW created the Stay Healthy program to invest in our members who have fallen on hard times and to detect and address their health issues.

The Stay Healthy Program covers one physical exam, lab work, follow-up appointments and medications related to the physical - all at no cost for qualified, uninsured adults who lost their insurance coverage because of unemployment or other reasons.

GHC-SCW provided primary care for forty-three individuals, amounting to \$64,531 in medical services and medications.

Spread Health Knowledge



ADOPT-A-SCHOOL

As an avid promoter of health knowledge, we adopted five local schools in need of health resources in 2020. For fifteen years, we've worked with the Foundation for Madison's Public Schools to bring this service to our community.

GHC-SCW supports our Adopt-A-School partners in a variety of ways: medical supplies, clothing and healthy snacks for school nurse offices; holiday gift giving; food bank stocking; community events and more. **We donated \$17,914 to help support our five Adopt-A-School partners.**



FARM FRESH PRODUCE

We all know that locally grown food makes sense for community growth and sustainability. But too often, low-income kids don't get the fresh fruits and vegetables they need on their plates. We brought a regular supply of fresh, nutritious and locally grown organic vegetables to kids at community centers. We also taught them about where their food comes from through fun gardening activities.

In total, more than one ton of fresh produce was distributed in 2020. And our commitment didn't stop there. For the thirteenth year, we've worked together with the FairShare CSA Coalition and Second Harvest Foodbank of Southern Wisconsin to bring this service to our community.



LATINO HEALTH COUNCIL

For over a decade, we have helped promote the health and well-being of our Latino neighbors by serving on the Latino Health Council. Along with our participation on the council, **we were deeply involved in efforts throughout the year to spread health knowledge to the community.**



REACH OUT AND READ

Reading is one of the most important things we can do to promote a child's cognitive, emotional and social health. Research shows how important the first years of a child's life are for healthy brain development and their long-term success. GHC-SCW has embraced the Reach Out and Read Program for the last eight years. The program is championed by a Madison pediatrician, Dr. Dipesh Navsaria.

Our medical staff make substantial time commitments toward the program, making it a standard part of our pediatric primary care. At each Well Child visit from ages two months to five years, a child is given a book by their primary care provider to help assess childhood development and encourage the parent or guardian to read to their child. Through this program, a total of eleven books are distributed to each young GHC-SCW member.

In 2020, we proudly paid for 3,100 age and culturally appropriate books to be distributed to children through the Reach Out and Read Program. The value of these books was \$8,906.



BETTER TOGETHER™

Serve Through Volunteerism



BETTER TOGETHER™



TEAM COMMUNITY EVENTS

Our employees were involved in the causes that our community cared about all year long. We sponsored or volunteered a variety of **virtual community races that promoted health and well-being**. We were involved in:

- National Alliance on Mental Illness of Wisconsin – NAMI Walk
- March of Dimes – March of Babies Walk
- Agrace – Race for Agrace
- Lung Cancer Research Foundation – Free to Breathe Yoga Event
- Safe Harbor Child Advocacy Center – Labor Day Dash
- FairShare CSA Coalition - Routes to Roots
- Arthritis Foundation - Jingle Bell Run



COOPERATIVE COMMUNITY FUNDRAISERS

Our employees organized and supported a variety of fundraisers for local charities and health initiatives.

\$1,610 were donated through our Jeans Days and our Cooperative's Charitable Giving Campaign. Jeans Days are opportunities for employees to donate to a specified organization and wear jeans on a designated day. Even though we were mostly virtual, we continued the Jeans Day tradition and donated to organizations like: Domestic Abuse Intervention Services (DAIS), the American Heart Association and the Dane County Humane Society.

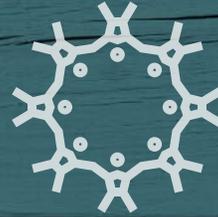


HOLIDAY GIFT GIVING

Families with limited financial means can have a tough time getting through the holidays, especially considering the year we've all faced, so we developed the Holiday Gift Giving Program. **In 2020, we provided 34 families with gifts** through our Adopt-A-School Program Partners and 100 Black Men's Children with Responsibilities and school social workers.

New this year, we helped Sandburg Elementary School with a Christmas store for their students. We helped ease the holiday burden by providing these families with gas cards and fun activities like board games or gift cards, helped them keep warm with new socks, slippers and cozy blankets and provided healthy snacks. We also bought gifts on the families' wish lists and delivered them in time for the holidays.

Sponsor Health and Community Initiatives



Throughout the year, we provided corporate financial sponsorships to a variety of important causes. **IN TOTAL, WE CONTRIBUTED \$523,036.** The largest contributions were \$200,000 to Access Community Health Center and \$100,000 to the Edgewood College Henry Predolin School of Nursing. We helped support and sponsor organizations that worked to promote health activities and initiatives that made our community better.



100 Black Men of Madison
 Access Community Health Centers
 Agrace
 Alveolar Capillary Dysplasia Association
 American Cancer Society
 Arthritis Foundation
 Badger Rock Middle School
 Blessings in a Backpack
 Brat Fest
 Centro Hispano COVID-19 Emergency Relief Fund
 Centro Hispano of Dane County
 Community Action Coalition for South Central Wisconsin
 Covering Wisconsin
 DAIS
 Dane County COVID-19 Emergency & Recovery Fund
 Dane County Immunization Coalition
 Driftless Organics
 East Madison Community Center
 Easterseals
 Edgewood College Henry Predolin School of Nursing
 End Domestic Abuse Wisconsin
 FairShare CSA Coalition
 Falk Elementary School
 Foundation for Black Women's Wellness
 Foundation for Children with Neuroimmune Disorders
 Foundation for Madison's Public Schools

Frank Allis Elementary School
 GiGi's Playhouse
 Gilda's Club
 Goodman Community Center
 Huntington's Disease Society of America
 JDRF
 Junior Achievement
 Kiwanis
 Kujichagulia Madison Center for Self-Determination
 Latino Consortium for Action
 Latino Health Council
 Leopold Elementary School
 Lung Cancer Research Foundation
 Lussier Community Education Center
 Madison Area Care for the Homeless OneHealth
 Madison Area Food Pantry
 Madison Children's Museum
 Madison Public Library
 MARC
 March of Dimes
 Mikayla's Grace
 Muscular Dystrophy Association
 NAMI
 Porchlight
 Professional Fire Fighters of Wisconsin
 Project Home

Rape Crisis Center
 REACH-A-Child
 REAP Food Group
 Ronald McDonald House
 RSVP of Dane County
 Safe Community Coalition of Madison and Dane County, Inc.
 Safe Harbor Child Advocacy Center
 Sandburg Elementary School
 Second Harvest Foodbank of Southern Wisconsin
 Social Justice Center
 Southern Wisconsin Hmong Association, Inc
 Stamp Out Hunger Food Drive
 The Ann Ahearn Scholarship
 The Hmong Institute
 The River Food Pantry
 The Road Home
 Thoreau Elementary School
 United Cerebral Palsy of Dane County
 United Way Dane County
 UW Carbone Cancer Center
 YWCA Madison