

2023

ANNUAL
REPORT

**NON-PROFIT
COOPERATIVE**



MEMBER CENTERED

QUALITY DRIVEN

INNOVATIVE

COMMUNITY INVOLVED

EQUITABLE & INCLUSIVE

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BETTER TOGETHERSM

Dear Member-Owners,

As we reflect on the accomplishments of 2023, I am immensely proud of the progress we've made and the commitment of our entire GHC-SCW team. Our commitment to high-quality, accessible and affordable care is driven by our Senior Leaders, Board of Directors and every dedicated employee across GHC-SCW, ensuring we stay true to our mission.

As a non-profit cooperative, we prioritize our members' health and well-being. This year, we achieved remarkable sales growth and retention, ending 2023 with 78,552 member-owners and a 98.4% retention rate for our loyal employer groups. We also surpassed our sales goals for individual and group memberships.

Our members are at the heart of everything we do. In 2023, GHC-SCW provided extensive medical services, including primary, specialty, ancillary, urgent care and telehealth programs. We expanded our GHC Foundations Intensive Outpatient Program and continued to innovate by adding perks to our Member Owner-Rewards program.

Equity and inclusivity are central to our mission. We awarded three Pre-Professional Medical Diversity Scholarships and supported the ConnectRx Wisconsin program to improve health outcomes for Black mothers and babies. Our efforts to reflect our communities and break down barriers to quality care are ongoing.

We are proud to have achieved a 4.5 out of 5 rating, according to the National Committee for Quality Assurance (NCQA) Private Commercial Health Insurance Plan Ratings for 2023. We also earned NCQA Health Equity Accreditation for all our HMO health plan products, including Commercial, Exchange and Medicaid, highlighting our commitment to health care equity.

Innovation drives us forward. In 2023, we launched an Autism Spectrum Treatment Program, a new website, and introduced our new Virtual Urgent Care, powered by KeyCare, showcasing our dedication to leveraging technology for better care.

Community involvement is integral to our Cooperative. Through charitable giving campaigns and health care access initiatives, we have significantly impacted our community, providing free checkups, immunizations and medications to uninsured individuals and children.

As we look ahead to 2024, I am confident that GHC-SCW will continue to lead with compassion, innovation and dedication to our members' health.

Thank you for your continued trust and partnership.

Sincerely,



A handwritten signature in black ink that reads "Mark Huth, MD". The signature is fluid and cursive.

Mark Huth, MD
President & Chief Executive Officer
Group Health Cooperative of South Central Wisconsin (GHC-SCW)

Leading Your Cooperative

Our commitment to quality, accessible and affordable care is fueled by the expertise and dedication of our Senior Leaders and Board of Directors. We are proud of how they reflect the needs of our members and communities in all the work we do.

GHC-SCW Senior Leadership Team



Mark Huth, MD
President & Chief Executive Officer



Marty Anderson
Chief Strategy and Business Development Officer



Annette Fox
Chief Information Officer



Sally Frings
Chief Nursing Officer



Chris Kastman, MD
Chief Medical Officer



Carol Meyer
Chief Corporate Compliance Officer



Carrie O'Dell
Chief Human Resources Officer



Bruce Quade
Chief Financial Officer

GHC-SCW Board of Directors



Ann Hoyt
Chair
University of Wisconsin-Madison, Retired



Colleen Gullickson
Vice Chair
Edgewood College



Bill Oemichen
Treasurer
University of Wisconsin-Madison



Nanette Hensen
Secretary
American Family Insurance



Chassitti Clark
State of Wisconsin



Nathan Hayes, DO
GHC-SCW



Courtney Hayward
Lobbyist



Richard A. Lavigne, Jr.
Greater Wisconsin Agency on Aging Resources



Allison Phillips, APNP
GHC-SCW



Andrew Turner
University of Wisconsin Law School



Judy Ziewacz
National Cooperative Business Association, Retired

We are a Non-Profit Cooperative.

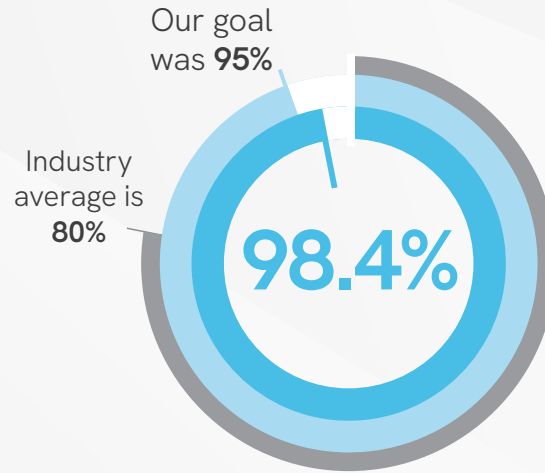
Our Cooperative is driven by an unwavering commitment to our members' health and well-being, not corporate profits. We have again seen great sales growth and retention this year, which is a testament to a local, non-profit, member-owned model that reflects the values of the people in the communities we serve.

78,552



Year-End Membership

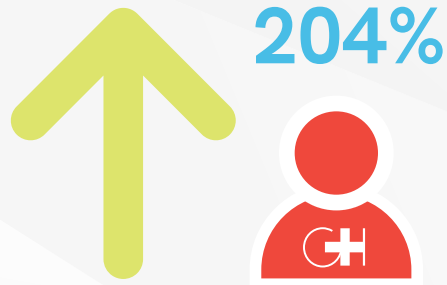
We ended 2023 with 78,552 member-owners.



Employer Group Retention

Our employer group retention reached 98.4% with all but thirteen groups renewing.

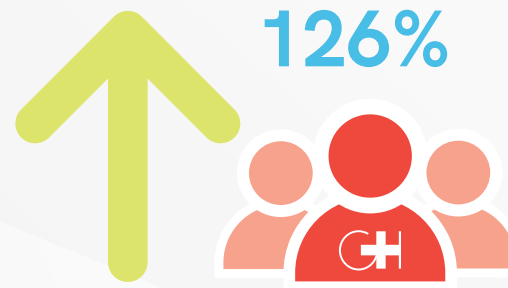
Our goal was 95% and we achieved 98.4%. GHC-SCW continues to be a national leader in group retention.



New Individual Member Sales

We achieved 204% of our individual member sales goal.

Our goal was 1,600 and we welcomed 3,263 new members.



New Group Member Sales

We achieved 126% of our new group member sales goal.

Our goal was 1,500 and we welcomed 1,894 new members.

We are Member-Centered.

The core of our organization has always been our members. We exist to serve the needs of our members; to listen, understand and improve. Here are some of the ways you, our members, used your health plan, your health care and your Member-Owner Rewards.



GHC-SCW Primary Care

GHC-SCW had **120,662 total primary care** visits at our clinics in 2023. In addition, we had **16,912** video visits and **599** telephone visits. We completed **28,149** preventive health visits and **34,632** focused office visits. We completed **4,430** Prenatal visits and welcomed **302** babies this year!

And members had access to GHC-SCW even after they saw their provider. GHC-SCW medical staff answered **88,027** calls about care, responded to **278,079** GHCMYChart messages and communicated **294,423** test results and medications refills outside of office visits.

Capitol Clinic Urgent Care

GHC-SCW had **29,527** visits to our appointment-based Urgent Care at Capitol Clinic.

Musculoskeletal and Health Education Services

Members came for **32,959** Physical Therapy and Occupational Therapy visits, **9,591** Chiropractic visits and **7,252** visits to our Clinical Education providers in 2023.

GHC Experience GuaranteeSM

52 members gave us feedback on their experiences at GHC-SCW clinics this year and helped us improve. **Only 0.04%** of the total GHC-SCW primary care clinic visits for the year **resulted in a refund request** (totaling **\$5,619**) through the GHC Experience GuaranteeSM.

GHC Care OnDemand Virtual Visits and Calls

In 2023, our members accessed their health care when they needed it through calls, video visits and utilizing our telehealth partners, including:

- **40,296** total GHC-SCW primary and select specialty care visits using GHCMYChartSM Video Visits.
- **3,611** Virtual Therapy visits, Powered by MDLIVE
- **2,159** Virtual Urgent Care visits, Powered by MDLIVE and KeyCare
- **12,547** calls to GHC NurseConnect
- **90,071** calls to Member Services



GHC Foundations Intensive Outpatient Program

One of our most innovative programs expanded, allowing us to double GHC Foundations Intensive Outpatient Program (IOP) capacity. In 2023, we had **169** patients complete the IOP program.



ManageWell[®]

Members had access to our exciting wellness rewards platform, ManageWell[®]. **4,084** members were registered in 2023 and GHC-SCW distributed over **5,419** cash rewards.

We are Equitable and Inclusive.

GHC-SCW is taking specific steps to reflect the communities we serve, to work on breaking down barriers that prevent high-quality health care and to bring more seats to the table at every level of our organization.



GHC-SCW Pre-Professional Medical Diversity Scholarship

In 2023, we awarded three Pre-Professional Medical Diversity Scholarships in our effort to reduce racial and ethnic disparities in recruiting and training of health care professionals. We know that when you share a racial or cultural background with your provider, communication, trust and health outcomes improve.

- **These financial scholarships and mentorship opportunities went to three local medical pre-professional students:**
 - **Yolanda David**
(Marquette University, Anticipated Degree: DNP)
 - **Marina Melby**
(UW-Madison, Anticipated Degree: PA)
 - **Pa Nhia Vue**
(UW-Madison, Anticipated Degree: DNP)
- **This year's program included:**
 - Three scholarships awarded
 - \$15,000 total in scholarships
 - On-site shadowing experiences at GHC-SCW for the three recipients



ConnectRx Wisconsin

The ConnectRx Wisconsin program and Saving Our Babies initiatives are cross-sector collaborations initiated by the Dane County Health Council and bring health care systems, community organizations, public health leaders and service providers together to address disparities in birth outcomes. This work prioritizes the voices of Black women in shaping policies and practices affecting Black maternal and child health.

The ConnectRx Wisconsin program aims to provide additional support to pregnant individuals who identify as Black throughout their pregnancy journey, with the goal of improving health outcomes for both mother and baby. Through addressing social needs and offering tailored support, the program seeks to enhance overall well-being and promote positive pregnancy outcomes.

In 2023, GHC-SCW contributed over \$35,000 to support ConnectRx Wisconsin.

We are Quality-Driven.



GHC-SCW strives for excellence in the quality of our health care. Utilizing innovative methods with our members in mind, we are proud to **provide some of the highest quality primary care in the nation.**

Once again GHC-SCW **achieved a 4.5 out of 5 rating**, according to the National Committee for Quality Assurance (NCQA) Private Commercial Health Insurance Plan Ratings for 2023.

In 2023, GHC-SCW was awarded the National Committee for Quality Assurance's (NCQA) Health Equity Accreditation - a prestigious recognition that underscores our commitment to health care equity. GHC-SCW didn't just meet the necessary standards for our Medicaid plans, we extended this accreditation to encompass all our HMO health plan products, including our Commercial and Exchange offerings.

About NCQA: The National Committee for Quality Assurance (NCQA) is a private, nonprofit organization dedicated to improving health care quality and evaluates health plans on the quality of care patients receive, how happy patients are with their care and each health plan's efforts to keep improving. The website (www.ncqa.org) contains information to help consumers, employers and others get detailed insights into health plan performance on prevention, treatment and patient experience to help individuals make informed plan choices based on overall quality.

Other GHC-SCW department wins this year:

- Primary Care Nursing and Clinical Operations added depression and anxiety screening workflows, strengthening our partnership with Behavioral Health.
- Launched our Pathways Medical Assistant Program, resulting in two home-grown medical assistants joining the GHC-SCW team.
- Nursing teams administered over 29,380 flu vaccines.
- Performed Health Needs Assessment outreach 2,467 times via phone or GHCMYChart.
- GHC-SCW Medical Practice Survey (covering PCPs, Derm, Eye Care, Health Ed, Chiro, PT, and OT) had over 90% of respondents answered "yes, definitely" to recommending the provider office every month in 2023.
- Supported 350 patients and members with transportation services and provided language interpreter services to 1,530 appointments.
- Pharmacy had **\$1,544,568 in savings** through a cost-sharing partnership with Magellan Health.
- GHC-SCW staff completed 5,344 educational courses through GHC-SCW's in-house Learning and Development program.

We are Innovative.

At GHC-SCW, we pride ourselves on being at the forefront of health care innovation. In 2023, our commitment to forward-thinking solutions and technology drove significant advancements in patient care and operational efficiency.

Here's a little more about our innovative accomplishments in 2023:



New Autism Spectrum Treatment Program

In 2023, GHC-SCW launched our new Autism Spectrum Treatment Program, designed to help kids aged 6 to 16 with Autism Spectrum Disorder (ASD) and their parents or caregivers. This program provides innovative home-based care using proven methods and techniques to support better social and emotional well-being for children with ASD and their families.



New GHC-SCW Website

In 2023, GHC-SCW launched a new website on a new CMS platform, enhancing user experience with intuitive navigation and interactive features. For our staff, the new website offers improved content management, real-time data integration and better communication tools, enabling more efficient and effective service. This innovative leap forward underscores our commitment to outstanding health care through technology.



New Partnership and Community Giving Portal

Included with the new GHC-SCW website launch was a brand-new online Partnership and Community Giving portal, where we can now team up with organizations and help our community more easily. It's a new spot on our GHC-SCW website where organizations and people like you can submit requests for different ways GHC-SCW can help make our community healthier and happier. This new request portal makes it easier for organizations to submit requests for GHC-SCW to participate in new or existing community giving opportunities.



New Member Engagement Program

In 2023, GHC-SCW introduced the Member Engagement Program, an innovative approach to integrating member feedback into the heart of our health care services. This program signifies our commitment to not just listen, but actively involve our members in shaping their health care experiences through member surveys and focus groups.




New Virtual Urgent Care, Powered by KeyCare


In 2023, GHC-SCW introduced Virtual Urgent Care, powered by KeyCare. This innovative service allows members to access urgent medical care from the comfort of their homes, ensuring timely and convenient treatment for a wide range of health concerns. By leveraging advanced telehealth technology, we continue to enhance our commitment to accessible and high-quality health care.





We are Community Involved.


Our work outside of our clinic walls is integral to our Cooperative. We're dedicated to empowering those around us and expanding access to critical care and health resources through partnerships with local organizations.


 **Charitable Giving Campaigns**
GHC-SCW employees donate to different organizations each year through our Charitable Giving Campaign. This year, they raised funds through payroll deductions to one of three programs of the employee's choice: United Way of Dane County, Community Shares of Wisconsin or the Dr. Russell Hess Memorial Endowment Fund for School Nurse Emergency Medical Needs. In total, **\$11,288 was donated on behalf of employees. Another \$45,000 was donated on behalf of the Cooperative to these three programs.**

 **Bridges to Access**
In 2023, we helped 33 adults and children receive real and compassionate medical care. That amounted to **\$39,189** 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.

 **Health Care Access Program**
The program provides uninsured individuals a place to call their medical home and access to a compassionate medical provider - all at no cost. Patients also receive prescription medications that they might otherwise have to go without. In 2023, GHC-SCW delivered **over \$17,142** in health care, including medications, to uninsured individuals living in our community.

 **Primary Access for Kids**
For over a decade, GHC-SCW has been providing free checkups, immunizations, medications, vision checks and even glasses for uninsured students in the Madison Metropolitan School District through Primary Access for Kids. In 2023, GHC-SCW provided **over 140 children with \$79,700** in primary care services and medications through this program.

 **Reach Out and Read**
GHC-SCW has embraced the Reach Out and Read Program for the past eleven years. In 2023, we proudly paid for 3,771 age- and culturally-appropriate books to be distributed to children in our clinics and our communities. **The value of these books was over \$11,000.**

 **Stay Healthy**
Without proper insurance coverage, folks can't get the most basic health services—like access to a regular doctor and medications—and they are more susceptible to astronomical bills when health emergencies arise. The GHC-SCW 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 16 uninsured individuals in our community amounting to **\$9,013 in medical services and medications.**

2023 GHC-SCW Financial Reports

STATEMENT OF ACTIVITIES

Years ended December 31, 2022 and 2023. Dollars shown in thousands.

OPERATING REVENUE	2023	2022
Premium revenues	\$472,491	\$458,020
Net patient service revenues	\$27,127	\$21,244
Other operating revenues	\$5,728	\$812
Gain/(Loss) on disposal of assets	\$8	\$5,055
Operating revenue total	\$505,354	\$485,131
OPERATING EXPENSES		
Salaries & wages	\$78,847	\$76,013
Outside medical costs	\$367,829	\$348,163
Supplies & other	\$68,609	\$65,745
Depreciation & amortization	\$2,183	\$2,463
Interest Expense	\$716	\$327
Operating expense total	\$518,184	\$492,711
OPERATING INCOME (LOSS)	(\$12,830)	(\$7,580)
OTHER INCOME AND EXPENSES		
Contributions	\$24,997	0
Investment income	\$3,882	(\$4,022)
Other expenses	(\$95)	(\$81)
Total Non-Operating Gains/(Losses)	\$28,784	(\$4,103)
Deferred Income Tax Expense	\$2,151	0
INCREASE (DECREASE) IN NET ASSETS	\$13,803	(\$11,683)
OTHER CHANGES IN NET ASSETS		
Net assets at beginning of year	\$27,499	\$39,184
Net assets at end of year	\$41,302	\$27,499

STATEMENTS OF FINANCIAL POSITION

Years ended December 31, 2022 and 2023. Dollars shown in thousands.

ASSETS	2023	2022
Current assets		
Cash & cash equivalents	\$20,020	\$12,954
Investments	\$46,862	\$25,869
Premium receivables	\$2,771	\$5,312
Subrogation recoveries	\$23,667	\$22,414
Inventories	\$1,977	\$2,196
Prepaid expenses & other assets	\$2,143	\$1,941
Total current assets	\$97,440	\$70,686
Assets whose use is limited	\$4,680	\$4,308
Total property and equipment - at cost	\$19,587	\$21,013
Operating lease right-of-use assets, net	\$14,403	\$15,454
Other assets	\$1,704	\$1,546
Deferred tax asset	0	\$2,151
Total assets	\$137,814	\$115,158
LIABILITIES AND NET ASSETS	2023	2022
Current liabilities		
Current maturities of long-term obligation	\$8,596	\$868
Medical claims payable	\$25,744	\$25,638
Accounts payable	\$16,885	\$8,852
Accrued liabilities	\$7,237	\$7,234
Short-term lease liabilities	\$909	\$827
Advance subscriber premiums	\$17,465	\$19,998
Total current liabilities	\$76,836	\$63,417
Long-term obligations, less current maturities	0	\$8,596
Long-term accrued reserves for retrospective premiums	\$4,727	0
Deferred compensation liability	\$1,267	\$1,019
Long-term lease liability	\$13,681	\$14,627
Net assets	\$41,302	\$27,499
Total liabilities and net assets	\$137,814	\$115,158