

## **Healthy Communities Cooperative**

[www.HealthyCommunitiesCoop.org](http://www.HealthyCommunitiesCoop.org)

### Cooperative Aims to Offer Small Businesses More Insurance Options

Healthy Communities Cooperative (HCC) has been formed in an effort to offer small businesses more health insurance options for their employees. Rising health-care costs, as well as an increase in wellness-related illnesses and injuries, has stimulated the formation of a health insurance cooperative in South Central Wisconsin

A health insurance cooperative may pool all of the member businesses and employees, which gives it more “buying power” when looking for insurance providers. Small businesses, even those with one employee, may join.

HCC will have a wellness component, which means that rates are based upon the overall health status of its members. Each member must first undergo a risk assessment prior to enrollment. The members will have various incentives for seeking early medical treatment, as well as living healthy lifestyles. Wellness activities, such as exercise, abstaining from alcohol and tobacco use, will be encouraged.

HCC has formed the Board of Directors and include the following:

Todd Goldbeck, Xcel Physical Therapy, Jefferson

Steve Hagen, Hagen Insurance, Evansville

Lesley Hammer, Hammer Chiropractic, Milton

Jeff Klett, Tricor Insurance, Beloit

Jeff Mason, Insurance Solutions, Fort Atkinson

Jim Nelson, Fort HealthCare, Fort Atkinson

Jackie Severson, Schwartz & Shea Insurance, Janesville

Lori Warren, American Awards & Promotions, Milton

Ann Zess, Allan Integrated Control Systems, East Troy