



## Community Grant Outcome Report

**Name:** Co-op Care

**Grantee:** Cooperative Network (formerly Wisconsin Federation of Cooperatives)

**Contact Name; phone; email:** Bill Oemichen; 608-258-4413; bill.oemichen@cooperativenetwork.coop

**Academic Partner:** Byron Crouse, MD, Associate Dean for Rural and Community Health; Professor (CHS),  
Department of Family Medicine, UW SMPH

**Program:** Implementation

**Grant Duration:** 04/01/2005 to 09/30/08 (42 months)

**Expenditures:** \$449,936 of \$450,000 (99% expended)

**Use of Funds:** Demonstration Model and Formation of New Alliance/Organization

► **Description:** Co-op Care, of the Wisconsin Federation of Cooperatives (WFC), worked to create health care purchasing cooperatives to improve health care insurance access and affordability for Wisconsin's agricultural producers, rural families and small businesses. Co-op Care began after the Wisconsin State Legislature passed enabling legislation in 2003 that allowed individuals and groups to come together to purchase health insurance. The program's two goals were to create a sustainable model of health care delivery and to increase access to affordable health insurance for Wisconsin's agribusinesses. Such groups have traditionally experienced uninsured rates two to four times higher than the general population and have limited influence competing in private insurance markets. Co-op Care criteria included quality care, competitive premiums, rate stability, prevention, wellness, and sustainable programs.

► **Results:** Co-op Care created a viable health insurance model for agribusiness and other rural groups in Wisconsin. The initiative established five regional health insurance cooperatives, now offering affordable health insurance for agricultural producers, small businesses, independent physicians, school districts, and other groups. Ten additional healthcare purchasing cooperatives are in the development phase.

In 2007, Co-op Care organized the Farmers' Health Cooperative of Wisconsin (FHCW) to increase the value of health insurance available to farmers and agribusinesses. The FHCW, with over 2,600 members, offers a comprehensive plan that includes a prevention and wellness services, and collaborates with the Marshfield Farm Medicine Center for an agricultural safety component. The FHCW also offers

24-hour workplace injury coverage, not typically available in the private insurance market. To stay competitive, other insurance carriers extended this benefit once offered by Co-op Care. Annual member surveys indicated that between 6 and 11% of FHCW members were previously uninsured. Additionally, health benefits, including prevention services increased, and premiums decreased for the majority of FHCW members.

Program staff attributed their success to their academic partner and in-kind and financial support from agricultural and business leaders, elected officials at key milestones throughout the project.

► **Met Objectives:** Project completed

► **Baseline Progress on SHP Objectives:** Yes—  
Access to Primary and Preventive Health Services

► **Academic Partner Role:** Consultation/Technical Assistance`

► **Matched Dollars (cash or in-kind):** \$2,348,795 in cash and grants

► **Dissemination:** Project staff widely disseminated program information through the media, publications and presentations at local, state and national events.

► **Sustained:** Yes. Co-op Care continues to support the business needs of the health care purchasing cooperatives through risk reduction strategies and sound business and management practices. WFC has received \$348,794 in Federal, State and private funds. The FHCW continues to grow in membership and is financial supported through premiums and membership fees. In 2008, Co-op Care and the FHCW applied for additional WPP funding.