

New in 2022, No Copay for Primary Care Preferred Plan
GHC-SCW Approved to Offer New Plans on Healthcare.gov.

Madison, WI – Open Enrollment for health insurance coverage in 2022 through the Marketplace begins two weeks from today, on November 1. In addition to increased financial assistance through the American Rescue Plan Act (ARPA), one local insurance company hopes to make accessing essential care more affordable by removing copays with a new plan offering.

Group Health Cooperative of South Central Wisconsin (GHC-SCW) is introducing the Primary Care Preferred Plan as a 2022 insurance option on the Marketplace, an individual plan with **no out-of-pocket copayments for most primary care services.**

“GHC is laser-focused on access and affordability,” said Marty Anderson, Chief Strategy and Business Development Officer at Group Health Cooperative of South Central Wisconsin. “Last month, we announced a doubling of our primary care network in Dane County to 38 primary care clinics, which includes the addition of 12 UW Health and seven Unity Point Health – Meriter clinics. Today, we’re so pleased to introduce the Primary Care Preferred Plan. Families and individuals who choose GHC can access any primary care provider in our HMO network, and for Primary Care Preferred Plan members, can skip the copay.”

GHC-SCW was certified as a Qualified Health Plan (QHP) by the Centers for Medicare and Medicaid Services (CMS) to offer new health insurance coverage in 2022 through the Federally-Facilitated Marketplace (FFM) at [HealthCare.gov](https://www.healthcare.gov). GHC-SCW has provided affordable local health insurance options on the Marketplace since the very first open enrollment under the Affordable Care Act in 2013.

QHPs are insurance plans that:

- Have been certified by the FFM;
- Provide coverage of essential health benefits;
- Follow established limits on cost-sharing (like deductibles and maximum out-of-pocket amounts).

All QHPs offer the same core set of benefits, including coverage for preventive services, mental health and substance abuse services, emergency services, x-rays, labs, prescription drugs, primary and specialty care office visits, and hospitalization.

There’s more good news for Marketplace insurance shoppers. The continuation of the ARPA into 2022 will result in lower premiums for most people who currently have an FFM health plan and expand access to financial assistance for more consumers. According to CMS, four out of five enrollees nationally will be able to find a plan for \$10 or less/month after premium tax credits, and over 50% will be able to find a Silver plan for \$10 or less. And regardless of income, no enrollee will have to pay more than 8.5% of their income for qualifying Silver Plans.

“GHC experienced significant growth during the Special Enrollment Period in 2021 and looks forward to offering affordable, accessible plans through the marketplace in 2022,” added Anderson.

Open Enrollment runs from November 1 through January 15. Enrollment needs to be complete by December 15 to have a plan take effect on January 1, 2022. Enrollments between December 16, 2021, and January 15, 2022, will take effect on February 1, 2022. Shoppers can compare GHC-SCW plans and enroll by visiting ghcscw.com beginning November 1.

About GHC-SCW

Group Health Cooperative of South Central Wisconsin (GHC-SCW) is Wisconsin’s first and Dane County’s only member-owned, non-profit health care cooperative. With more than 75,000 members, the Cooperative serves the greater Dane County area and the South Central Wisconsin region with insurance and clinical services. GHC-SCW is the first health plan in Wisconsin to offer patients a money-back guarantee if they are not satisfied with their experience at a GHC-SCW clinic. GHC-SCW is perennially a national leader for quality. In 2021, GHC-SCW achieved a rating of 4.5 out of 5 among commercial plans; no other health plan in Wisconsin scored higher, according to the National Committee for Quality Assurance (NCQA). To learn more about GHC-SCW, visit ghcscw.com.

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