



Frequently Asked Questions

Q1. What is the COSE Health and Wellness Trust?

A1. The COSE Health and Wellness Trust is a new way to cover your employees' health benefits with some great financial benefits for you. It's a self-funded, Multiple Employer Health Welfare Arrangement (MEWA) health plan for COSE members and designed with small business needs in mind. The COSE MEWA was exclusively developed by COSE and the Greater Cleveland Partnership to help its small business members and their employees with the increasing cost of healthcare benefits.

Q2. Who can apply?

A2. You must be a member of the Greater Cleveland Partnership's Council of Smaller Enterprises (COSE) to enroll in coverage for the COSE MEWA, and your business must have 50 or fewer employees. If you are already a member of the current COSE health insurance program, this may be a great option for you. Business owners and partnerships with no employees are also eligible to apply.

Depending on where in Ohio your business is located, you may be able to access GCP/COSE membership through your local chamber of commerce. Please contact your broker or our direct sales team at (888)310-6262 or COSEbenefits@medmutual.com.

Q3. What are the benefits of using the COSE MEWA for my group's health coverage?

A3. The COSE MEWA was designed to manage your healthcare benefits cost, and provide benefit plans that may be a better fit for small business owners and their employees.

Because the COSE MEWA is a self-funded plan, it has many benefits, including:

- The ability to design plan and deductible options, and keep costs low since MEWAs are not subject to some of the Affordable Care Act's (ACA) mandated benefits and taxes.
- The cost of your benefits better reflect the unique health of you and your employees, recognizing that a healthier team should create a better benefits cost outcome.
- All COSE MEWA benefit options are tied to the same Medical Mutual network of doctors and hospitals that COSE members have accessed for years.
- And, because we have arranged to have Medical Mutual administer these benefits, your employees will still have access to Medical Mutual's Customer Care team.
- In addition, we know that the security of your data and information is important. So, as an additional benefit, the COSE MEWA also offers identity theft resolution services coverage and remediation services at no additional cost.

Q4. What are the advantages of a self-funded plan?

A4. There are several advantages to small business owners with a self-funded option:

- The COSE MEWA offers rate stability, the flexibility of benefit options and recognition of preferred health status.
- Employees can choose from many benefit plan options, including Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs), with varying deductibles and coinsurance.

- The COSE MEWA may be less expensive for your group than similar ACA plans because it considers criteria unique to your employees such as medical history.
- While your group will be rated by your medical history, your disclosed pre-existing conditions will still be covered.

Q5. How will my group funding rates be determined?

A5. Unlike ACA rates that are solely determined by age, location, family size and smoker status, your group rates will be based on additional factors, such as medical history and gender. The expanded criteria of the COSE MEWA for pricing your benefits allow us to tailor the costs to the unique characteristics of your group, recognizing the preferred health status that you may have.

Your rates will also include fixed components such as administrative fees and stop-loss premium (a form of protection against excessive claims for your group and the overall COSE MEWA), may be easier to understand and will be billed on a monthly basis.

Q6. How is the COSE MEWA regulated and protected?

A6. The COSE MEWA is regulated by the Ohio Department of Insurance (ODI). These state regulators monitor the COSE MEWA to ensure appropriate surplus is available to cover unforeseen risk and protect its solvency. The COSE MEWA also maintains stop-loss insurance coverage to provide additional protection to plan participants. You can feel confident about the stability of the COSE MEWA as it is closely monitored by the Internal Revenue Service, the Department of Labor and the ODI.

Q7. How will I be billed?

A7. Payment of healthcare funding will be required monthly. In an effort to keep our administrative costs as low as possible, the preferred and most efficient method is through an electronic funds transfer (EFT). We highly recommend this payment option and the savings that will come with it. You may choose either an automatic withdrawal from your bank account via an Automatic Clearing House (ACH) transaction or you may pay electronically through Medical Mutual's on-line enrollment and administration tool EmployerLink. If you choose to receive a paper copy of your bill, a \$25 monthly administrative fee will be charged prior to the billing month.

If you want the convenience of EFT, simply complete the automatic withdraw form for either EFT or ACH transactions and include it with your application(s). We highly recommend this payment option and the savings that will come with it.

Q8. Do these plans comply with the ACA?

A8. These plans comply with all ACA mandates applicable to self-funded plans as well as certain state requirements for MEWAs. The COSE MEWA covers ACA-compliant Essential Health Benefits with the exception of pediatric dental coverage.

Q9. Who can I contact for more information about plans or to get a quote?

A9. For more information or to get a quote, please contact your broker or contact the COSE Benefits team at Medical Mutual at (440) 878-5930 or call (888)310-6262. You can also email questions to COSEbenefits@medmutual.com.