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# SWWC Annual Renewal Meeting

## January 2023 Renewal

SOUTHWEST WEST CENTRAL SERVICE COOPERATIVE



*Education & Administrative Resources*



**Minnesota  
Healthcare  
Consortium**

Participating Minnesota Service Cooperatives

**Welcome!**



# Resources Available Year Round

Pre-enrollment site

**MEDICA.** Minnesota Healthcare Consortium

Search our site

Home

Network Options

Health Accounts

Preventive Care

Find a Physician or Facility

Pharmacy

Wellness Programs

**Wondering if Your Provider is in our Network?**

To find out if your current provider is part of the Medica network, or to find a new physician, use our online provider search tool.

► [Find a provider or facility.](#)

1 2 3 ||

## Welcome Minnesota Service Cooperatives Members

We are pleased to offer you health coverage through the Minnesota Healthcare Consortium. As a health care consumer, you have choices. This website can help you easily learn more about your options.

**Medica offers you:**

- Programs and services that support improving your health and making the most of your benefits.

**MEDICA.** Minnesota Healthcare Consortium

Search our site

Home

## Network Options

Network Options

**Medica Choice Passport**

**Altru & You with Medica**

**Clear Value with Medica**

**Essentia Choice Care with Medica**

**Medica Complete! Health (featuring care at Mayo Clinic)**

**Park Nicollet First with Medica**

**Ridgeview Community Network powered by Medica**

**VantagePlus with Medica**

**Medica Flect**

Health Accounts

Below are your network options. You receive your highest level of benefits when you see providers in your plan's network.

**Types of Networks**

You can choose from a national network with providers throughout the United States, a care system network or an accountable care organization (ACO) network.

If an ACO or care system network is one of your options, and you and your family already see providers in that ACO or care system, then that type of network might be right for you. If it's important to have access to a wider range of doctors and other providers, the national network might be a better fit.

**Provider Network Options**

**National network**  
This national network with providers throughout the United States.  
► **Medica Choice Passport**

**Accountable care organization (ACO) networks**  
ACO networks have groups of doctors, nurses and other health care providers that work together with your health plan to provide coordinated care. ACOs have a more focused network, but offer added features and support, usually at a lower cost. You must live or work in the county where the network is offered to be eligible for the ACO.  
► **Altru & You with Medica**  
► **Clear Value with Medica**  
► **Essentia Choice Care with Medica**

**Related Sites**

- Lakes Country Service Cooperative
- Northeast Service Cooperative
- Northwest Service Cooperative
- Resource Training & Solutions
- South Central Service Cooperative
- Southeast Service Cooperative
- SWWC Service Cooperative

[mhc2.welcometomedica.com/home](https://mhc2.welcometomedica.com/home)

# Member Service

We're here to help

**Medica customer service:**

- Monday - Friday, 7 a.m. - 8 p.m. CST  
(closed Thursdays, 8 a.m. - 9 a.m.)
- Saturday, 9 a.m. – 3 p.m.

**Call:**

- 1-877-347-0282



# Employer and Broker Service Resources

| Medica Service Contacts for Employers & Brokers:   |   |
|--|---|
| <p><b>Medica Service Center (for Group Leaders)</b></p> <p>Phone: 1 (952) 992-2200 or 1 (800)-936-6880<br/>           Fax: 1 (952) 992-3199</p> <p>Email: <a href="mailto:MedicaServiceCenter@Medica.com">MedicaServiceCenter@Medica.com</a></p> <p><b>Information to Include in Emails:</b><br/>           Name of Member:<br/>           Date of Birth or Member ID:<br/>           Group Number or COOP Name:<br/>           Member Phone Number (if outreach is needed):<br/>           Brief Description of the Issue:<br/>           Expected Outcome:</p> | <p>The Employer Service Center is the place for Group Administrators to call with questions about benefits, claims, and enrollment verification. It is also your best resource for routine, day-to-day questions and concerns.</p> <p><b>Hours of Operation:</b><br/>           Monday-Wednesday and Friday from 8am- 5pm. Thursday from 9am-5pm.</p> |
| <p><b>Medica Broker Services (for Brokers)</b></p> <p>Phone: 1 (866) 752-0945<br/>           Choose 'Commercial Groups' to get to the correct area</p>   | <p>Broker Services is the place for brokers to call with questions about benefits, claims, and enrollment verification.</p> <p><b>Hours of Operation:</b><br/>           Monday-Friday from 8am- 5pm. Closed daily from 12pm-1pm and Friday mornings from 8am-9am.</p>  |
| <p><b>Medica Employer Online Support</b><br/>           Medica.com</p>   | <p>We encourage you to visit <b>Medica.com</b> anytime day or night. Click on the <i>For Employers</i> tab for a wealth of information about our products, value-added health and wellness programs, online versions of our publications and the most recent Medica news.</p>   |





# Billing, Enrollment and Eligibility

| Capstone Administration Contacts: Billing & Enrollment   |  |
|--|--|
| <p><b>Cori Tentler</b><br/>           Director of Client Services<br/>           Phone: 317-793-2908<br/>           Email: <a href="mailto:ctentler@capstonebenefits.com">ctentler@capstonebenefits.com</a></p>            | <p>Primary contact at Capstone Benefits for overall strategic direction, account management, renewal information</p>   |
| <p><b>Judy Nordhoff</b><br/>           Account Manager Billing/Eligibility<br/>           Phone: 317-793-2916<br/>           Email: <a href="mailto:jnordhoff@capstonebenefits.com">jnordhoff@capstonebenefits.com</a></p> | <p>Primary contact at Capstone Benefits for membership eligibility and enrollment questions, billing issues, demographic corrections, ID card requests, and to reset administrator passwords for Benefitsolver.</p>  |
| <p><b>Benefitsolver Portal (for Employers)</b><br/><br/> <a href="http://www.benefitsolver.com">www.benefitsolver.com</a><br/><br/>           Contact Judy Nordhoff for questions about Benefitsolver</p>                  | <p><b>Eligibility:</b> Enroll, view, and change elections for medical benefits online. Review, download and print benefit documentation.<br/><br/> <b>Billing:</b> Access your employer monthly invoice on your Benefitsolver portal. View reports including: employee census, new hires, cobra qualifying events, address changes, employee termination, and many more.</p> |
| <p><b>Email Inquiries</b><br/><br/> <a href="mailto:MHC@capstonebenefits.com">MHC@capstonebenefits.com</a></p>   | <p>Additional resource for general email inquiries, paper enrollment. The Inbox will be managed by Capstone Benefit Account Service Representatives.</p>   |

# Virtual care options\*

Convenient and cost effective online treatment

| Clinic-based   | Amwell   | Virtuwell   | Callink   |
|--|--|---|---|
| Many clinics offer virtual care, online care or e-visits   | 24/7 online clinic available in every state<br>Includes coverage for medical and behavioral health care services | 24/7 online clinic available in select states     | Available 24/7  |
| Prices vary  | Prices vary  | Prices vary                                       | FREE  |
| Check with your clinic to see if they offer virtual care and how you can connect with your provider online | Mobile, web and phone visits with a board-certified doctor   | Online visits with a certified nurse practitioner | Phone visits with a certified nurse practitioner  |
| Clinic's website   | Amwell.com   | Virtuwell.com                                     | <a href="https://www.medica.com/wellness/nurse-line">https://www.medica.com/wellness/nurse-line</a> |

\*Virtual care options can vary by your plan's network. Check care options at [medica.com/findadoctor](https://www.medica.com/findadoctor).

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# Medica CallLink

## Overall Goal

Medica CallLink connects you with advisors and nurses around the clock. When you call, you'll receive trusted answers, information and support for a wide range of health concerns.

## Eligibility

All Medica members



## Program Features

- Learn more about a diagnosis
- Decide what type of care will meet your needs
- Understand symptoms and treatment options
- Make a plan to add healthy habits to your day
- Discover the right way to take your medications
- Find a doctor or hospital and make an appointment
- Get information on preventive screening services and immunizations
- Access a 1,000+ audio library on many health and wellness topics



**Need help? We're here.**

Talk with an advisor or nurse, 24/7. 1 (800) 962-9497 (TTY: 711).



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# MAYO CLINIC COMPLEX CARE PROGRAM



# Mayo Complex Care Program

MAYO CLINIC

## COMPLEX CARE PROGRAM MEDICA CHOICE PASSPORT PLAN

Customizable Centers of Excellence program  
focused on getting the



**right diagnosis & treatment plan**  
for



**high-cost, high-risk**  
employees and dependents with



**complex or serious conditions**  
across all medical specialties, including:

|                    |            |           |           |                    |       |            |
|--------------------|------------|-----------|-----------|--------------------|-------|------------|
| Cancer             | Hemophilia | Maternity | Pediatric | Multiple Sclerosis | Spine | Transplant |
| Diagnostic Odyssey |            |           |           |                    |       |            |

Breaks down barriers to  
high-quality Mayo Clinic care via:

### MANAGED ACCESS

Expedited scheduling and  
condensed appointment itineraries  
at a Mayo Clinic campus



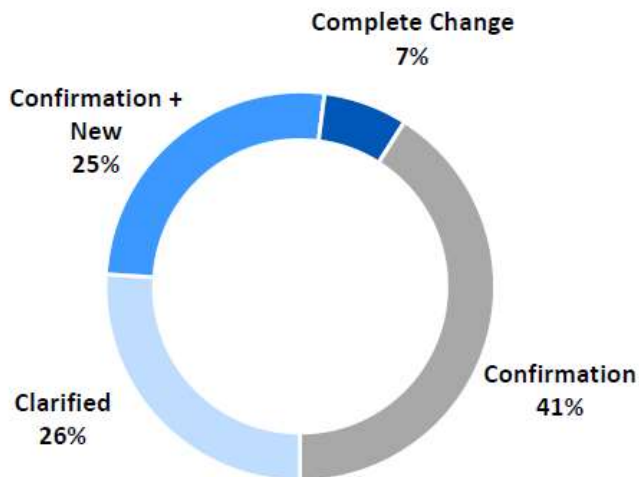
### BENEFIT DESIGN

Employer-provided travel and  
lodging benefit and waiver of prior  
authorization

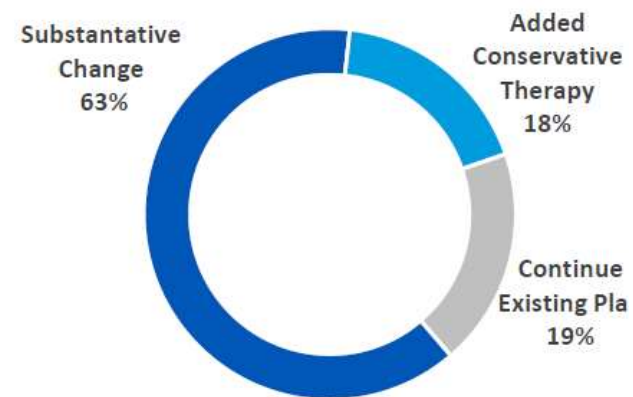
# Mayo Complex Care Program

## PROGRAM RESULTS

Based on medical record review of 587 patients (across multiple employers) referred into the Mayo Clinic Complex Care Program in 2021.



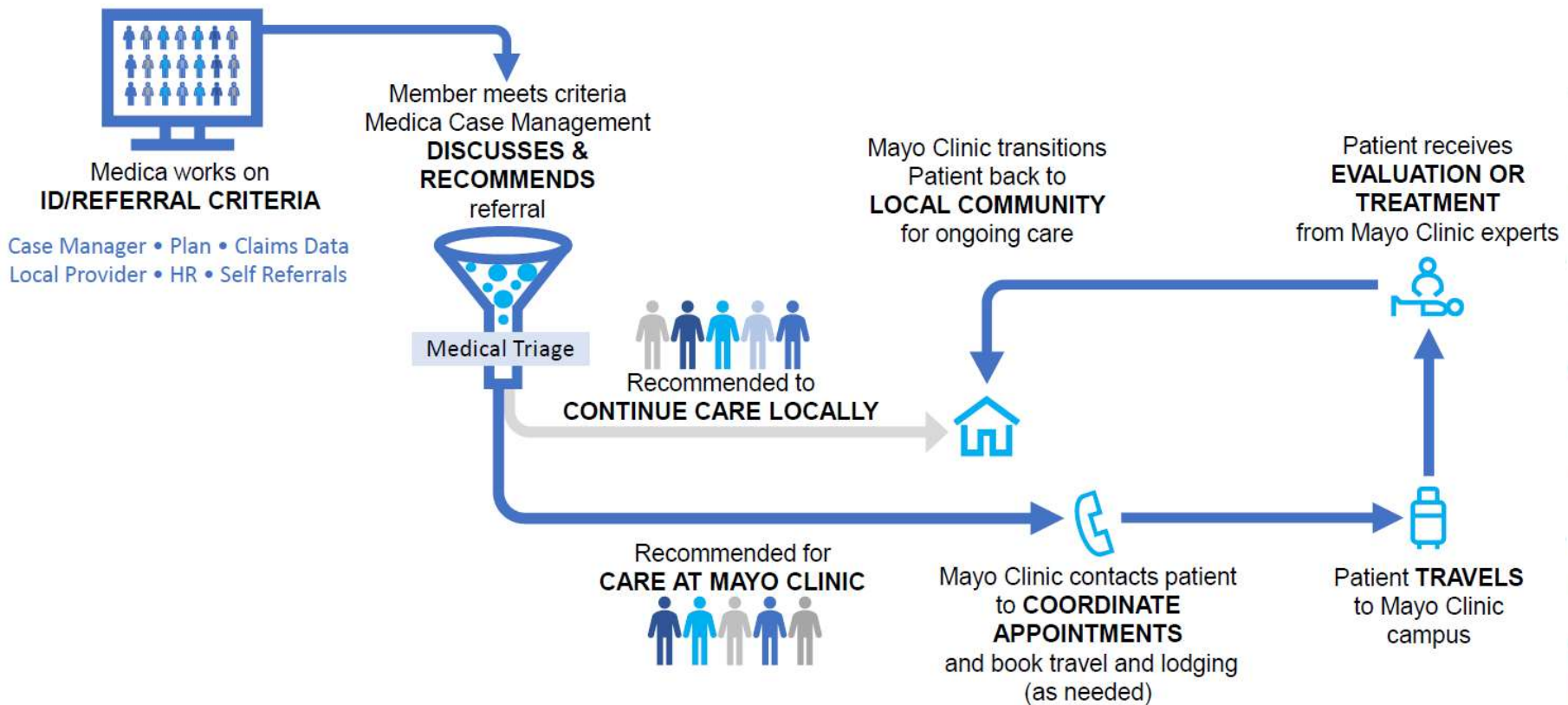
**59% Experienced a Change in Diagnosis**



**81% Experienced a Change in Treatment Plan**

# Mayo Complex Care Program

## PATIENT IDENTIFICATION & JOURNEY





# WEX Transition Overview





## AGENDA

- Intro
- Transition Update
- Action Items
- What to Expect
- Questions

# Transition Update

**8.15 - 8.19** - Training sessions available

**8.16.22** - Last day to submit contribution files to Further

**8.18.22** - Last day to submit claims and cards disabled at Further.

**8.22.22** - Transition period begins Further

- LEAP access sent to group leaders

**9.1.22** - Plan is live but in a hold status

- Debit Cards to arrive 7-14 days following group submission of enrollments

**9.20.22** - FSA & HSA funds to post to member accounts

**Between 9.21.22 and 9.26.22** - VEBA funds to post to member accounts.

\*If you are an HSA only group and have completed the Disband process, Further will provide a detailed timeline of your dates to expect.

# Action Items

## Group Leader Action

- ACH Forms
  - WEX
  - VEBA Trust
  - <https://www.wexbenefitsyou.com/bookroll-implementation-mhc/>
- Blackout Templates
- Termination verification
- HSA only groups – you received communication end of June
  - Disband Form

# Action Items

## Member Action

- Beneficiary
- Direct Deposit
- Opt - In HSA
- Terms and Conditions HSA
- Dependents

# What to Expect

- Member Facing Site
- Open Enrollment options
- Communications
- Logins



Questions?



wex™

Thank you!

# Live Well & Incentive Program

2023 Live Well Budget: Determined by final contract counts.

- \$70/ per contract for activities and/or biometric screening
- \$500/contract (directly to the **employee**) for Wellness Institute Incentive program

*Funding for the Live Well program comes from the health insurance pool reserves and is therefore only available to participant employer groups and its members in that pool (January/July Renewal)*  
**Medica does not offer or fund this program.**

**No food/beverage, trinkets or prizes will be reimbursed through this program.**

\* This includes materials used by staff during make and take classes.

# My Health Rewards

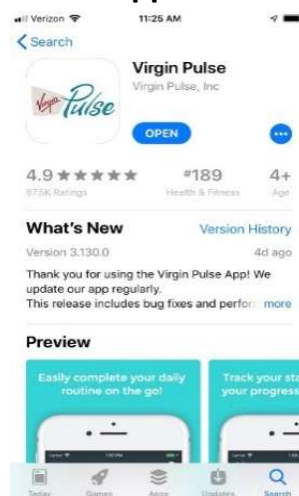
Members 18 years and older can earn up to \$220 by reading well-being card, getting enough sleep, steps, challenges, attending the wellness conference and more!



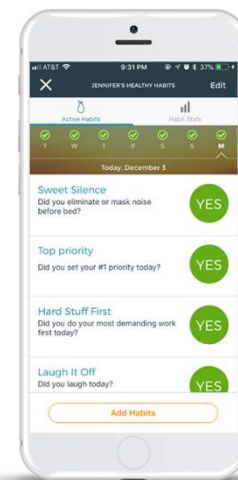
| Level | Points earned | Reward |
|-------|---------------|--------|
| 1     | 2,000         | \$10   |
| 2     | 10,000        | \$20   |
| 3     | 25,000        | \$50   |
| 4     | 40,000        | \$80   |

## Getting started is easy!

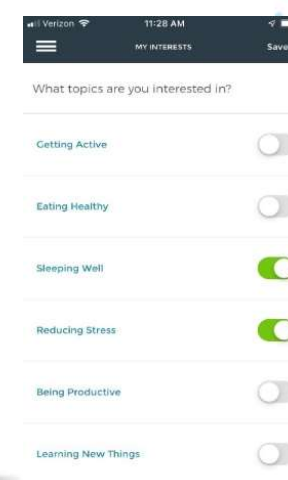
### Download the App



### Take the Health Assessment



### Save Your Interests



### Three options to redeem rewards:

- E-gift cards: 15 merchants, including Amazon & Visa
- Donate to a cause
- Shop for health & fitness related products in the Virgin Pulse store

**MHC general landing page: [omadahealth.com/mhc](https://omadahealth.com/mhc)**

## Better health is *possible*

Omada is personalized to help you reach your health goals—whether that's losing weight, staying on top of your diabetes, or improving your overall health. All at no cost to you.

**New Program:** Omada for Joint & Muscle Health is available to members enrolled in a Medica Choice Passport plan

[Get started](#)

[Play the video →](#)



## With Omada, there's a program for you

Get ongoing support for your health, head-to-toe. Omada has programs available for:



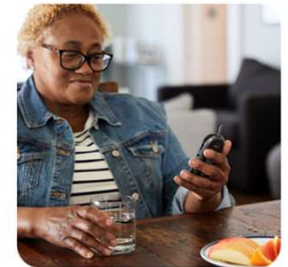
### Weight loss

Build healthy habits and lower your health risks through small but powerful changes.



### Joint & muscle pain

Treat and prevent aches and pains with physical therapy, on your time.



### Diabetes

Keep glucose levels in check with new ways to eat well, move more, and manage stress.





# OMADA FOR MSK

## End-to-End Care with Immediate Access

### Differentiators



Provide members access to a Physical Therapist **within 48 hours**, most within 24 hours, across 6 states



Diagnose and treat from head to toe with over 500 exercises leading to faster recovery times



The most experienced Licensed PT's across 6 states

Total function improvement



Showed improvement in area of concern

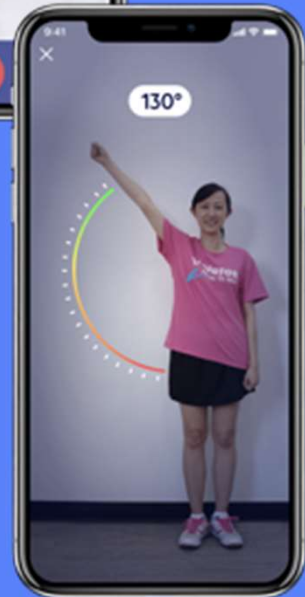
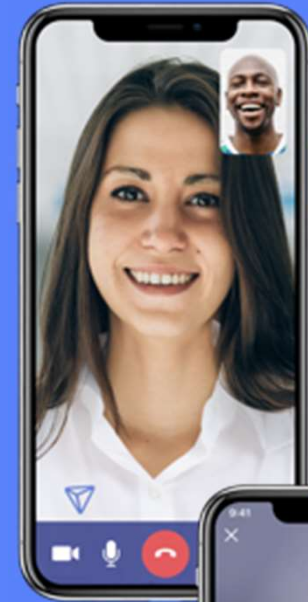


Reduction in depression risk indicators




### Program Features

- Prevention, Self-Guided Care, PT-Guided Care
- For PT-guided care, live, unlimited consultations and care with the same Physical Therapist throughout your entire program experience
- Functional mobility assessments with computer vision technology, **no devices or sensors required** which means you can conveniently complete your exercises anytime, anywhere
- Asynchronous video submission and feedback
- Detailed education ranging from **proper ergonomics** at home or work to understanding pain, the benefits of sleep, stress management, and other best practices to achieve a healthy body and mind
- Multi-phase approach starting with basic movement into more challenging, strength-building exercises so you can heal the area of concern and avoid future injury



# Cost Calculator

Prior to receiving services, members can use the Cost Calculator feature to estimate their out-of-pocket costs based on their specific plan benefits



### What will I pay for Omada?

The Prevention Program is always free, but costs for treatment (virtual physical therapy) vary based on your Medica insurance plan. Our cost calculator can help you determine what you'll pay.

[Calculate My Costs](#)

**Calculate your Omada for Joint and Muscle Health costs**

Enter your Medica plan information to view your estimated treatment costs. Your information will not be shared with any third parties.

[Submit](#)





# Fit Choices

## Overall Goal/Reward

Fit Choices by Medica motivates you to move. Hit the gym 8 times or more each month, get a \$240 monthly credit to help pay the bill. That's up to \$240 a year.

## Eligibility

Medica subscribers, spouses and dependents 18 years of age and over.

## It's easy to get started

- Find a list of participating clubs at [Medica.com/FitChoices](https://www.Medica.com/FitChoices).
- Show your Medica ID card at you're the health club.
- Your health club will track your visits and let Medica know.



# Ovia – Digital Tools for Modern Parenthood

## Overall Goal

Ovia Health apps gives an on-demand personalized support through parenthood.

## Eligibility

Medica members who are female and 18-46 years of age can access personalized Ovia Health resources.

## Getting Started

1. Download Ovia Fertility, Ovia Pregnancy, or Ovia Parenting from the App Store or Google Play.
2. Sign up and choose “I have Ovia Health as a benefit.”
3. Enter your state, health plan (Medica), employer name, and personal details.
4. Get started!



Ovia Fertility



Ovia Pregnancy



Ovia Parenting

With Ovia Health apps, you get:

### **A health assessment and symptom tracking**

Get alerts and personal coaching when you need it.

### **Calendars, updates, and checklists**

Use a pregnancy calendar, daily baby updates, and a development checklist to track milestones for you and your baby.

### **Health and wellness programs**

Explore health and wellness programs to help you learn about infertility, sexual health, birth planning, preterm delivery, mental health, breastfeeding, and more.

### **Unlimited one-on-one coaching**

Send instant messages to registered nurse health coaches to ask all your questions.

### **Benefits library**

Learn about all of your health care benefits from one, easy-to-find place.

### **Career and return-to-work programs**

Find coaching and career advice about maternity leave, returning to work, and being a working parent.

# Sanvello™

## Overall Goal

Sanvello™ gives you access to clinically proven techniques based on cognitive behavioral therapy for dealing with stress, anxiety, depression, or whatever else you may be going through.

## Eligibility

Medica members 13 years and older.

## Program Features

### Daily mood tracking



Members answer **questions to capture their mood, take weekly assessments** and can track where they are over time

### Guided Journeys



Clinical **techniques** help members feel more in control and build long-term life skills

### Coping tools



Members can find **tools to help them relax**, be in the moment or manage stressful situations

### Community support



Members can **connect with each other** anonymously and share advice

## Getting started with Sanvello™

You have access to the premium version of the Sanvello app at no additional cost as part of your plan's behavioral health benefits. Simply follow these easy steps to get started:

- Download the Sanvello mobile app from the App Store or Google Play.
- Open Sanvello™ and tap "Get Started."
- Complete the steps to create a Sanvello account.
- After creating an account, select "Upgrade Via Insurance."
- Search for and select "Medica."
- Enter the information from your Medica ID card.
- Use the help prompts for additional assistance if needed.

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# 2023 Pool Renewal Report

Doug Deragisch, Insurance Consultant

# Welcome New Members!

- Large Group
  - City of Bloomington
  - ACGC School District
- Statewide Small Group
  - Countryside Public Health
  - MN Internship Center



# Pandemic and the Effects on Health Care & Cost

1. Patients have delayed necessary and discretionary treatment
2. COVID-19 costs continue with an unknown future
3. Mental health status has deteriorated during the pandemic
4. Underlying health risk factors do not appear to be improving
5. Hospital margins have been suppressed during pandemic
6. Provider Relief Funds have temporarily propped up health providers
7. Health provider mergers and acquisitions are at an all-time high
8. Threat of government health care intervention is lower than in decades
9. The 'talent war'
10. Emergence of the Monkey Pox virus

# The Shifting Employee Benefits Strategy

*Unending  
Pandemic,  
Societal Unrest,  
Inflation,  
and the  
Great Resignation  
Collide*

Employees Demand  
More Personalized  
Support

Poor Mental Health  
and Substance  
Misuse at Record  
High Levels

Delayed Care

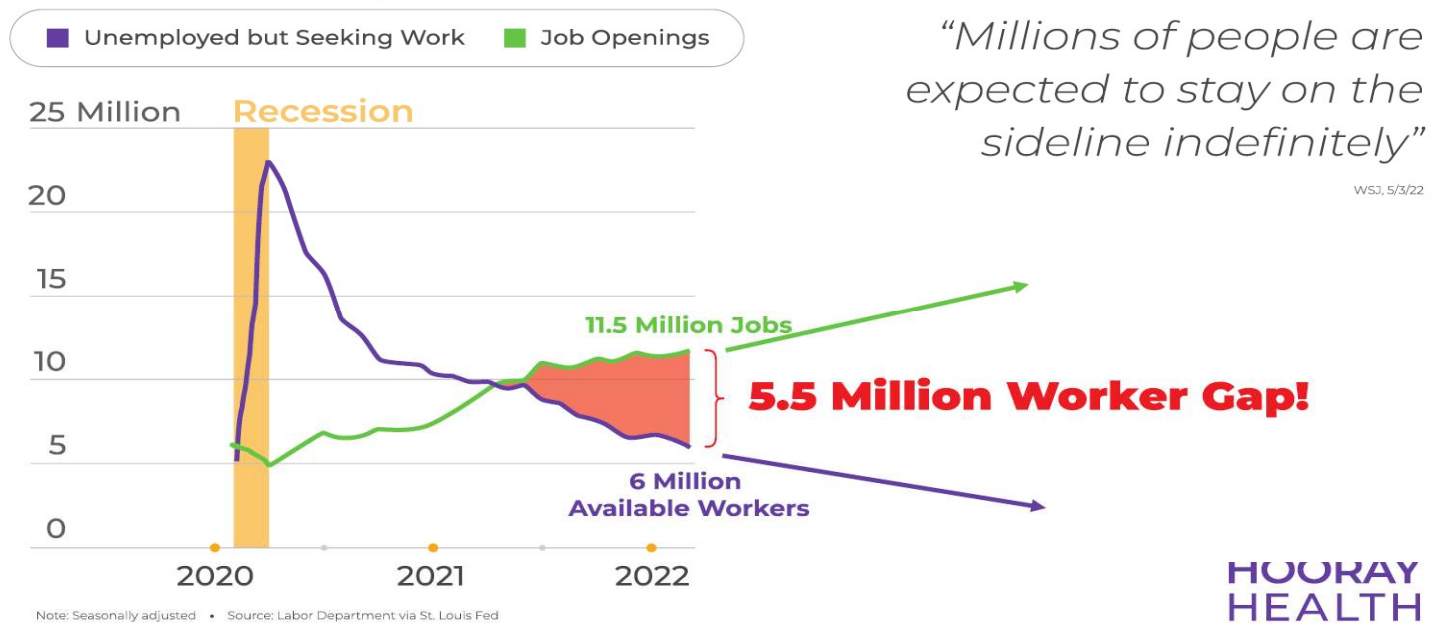
Workplace Dynamic  
Changes

Tight Labor Market  
heightens need for  
Robust Employee  
Benefits Offering

Continued Health  
Deterioration




# THE TALENT SHORTAGE



## The Human Impact

- Preventive and elective health care delays
- Chronic condition deterioration
- Increase in mental health conditions and substance use disorder
- Positive impact of increased usage of Telemedicine



Disease is  
the Enemy.



*m*

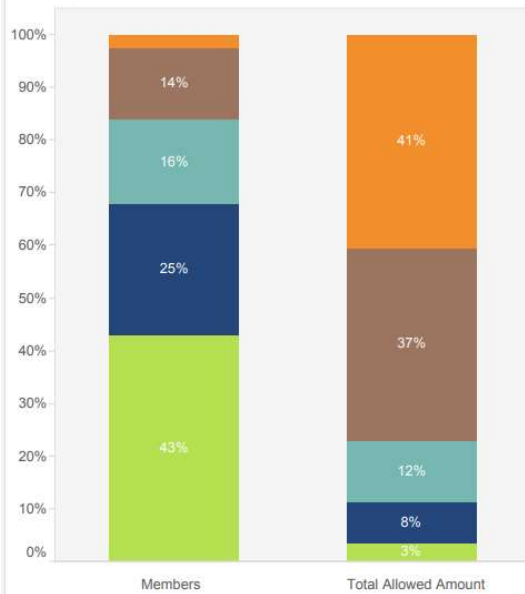
# DECLINING HEALTH STATUS

*Underlining Health Risk Factors Do Not Appear to be Improving*

## DETAIL METRICS

Members and Allowed Amounts Distributed by Risk Category

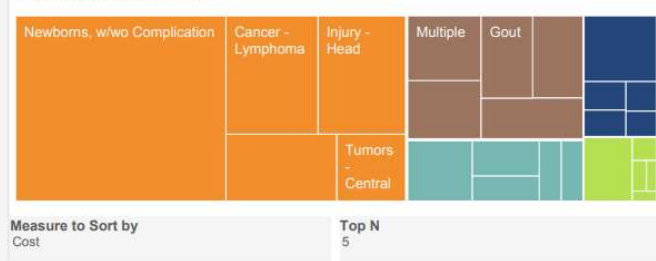
(Click to filter)



7% annual decline in Healthy category

Top 5 episodes in Struggling & In Crisis categories are not impactable

### Top 5 Episodes of Care



### Risk Category

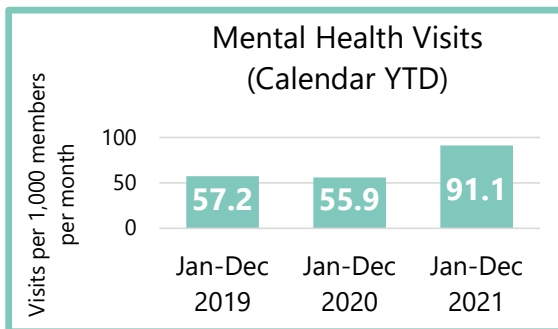


Risk Categories are defined based on the Verscend DxCG methodology. Costs without an associated medical eligibility record are not included in this report. Members whose age/sex are unknown are also excluded from this report.

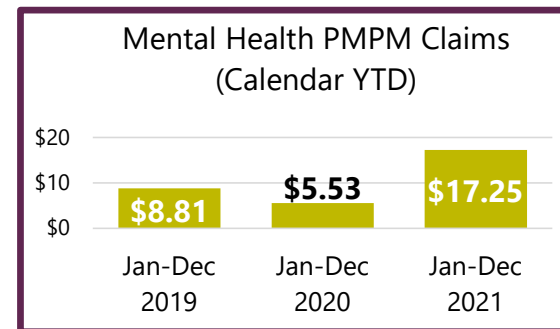
# MENTAL HEALTH

## ***MENTAL HEALTH STATUS HAS DETERIORATED DURING THE PANDEMIC***

59% Increase in Visits since 2019



96% Increase in Costs since 2019

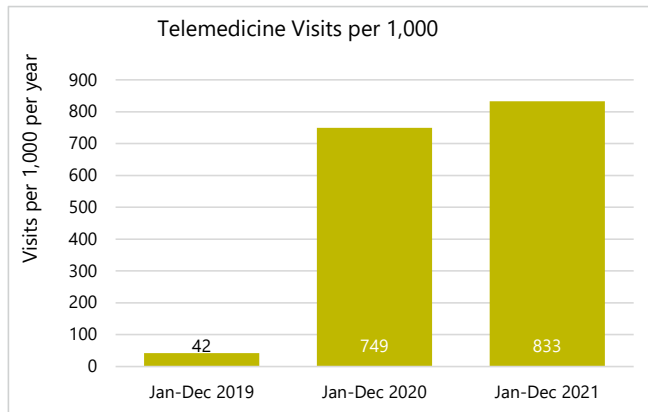




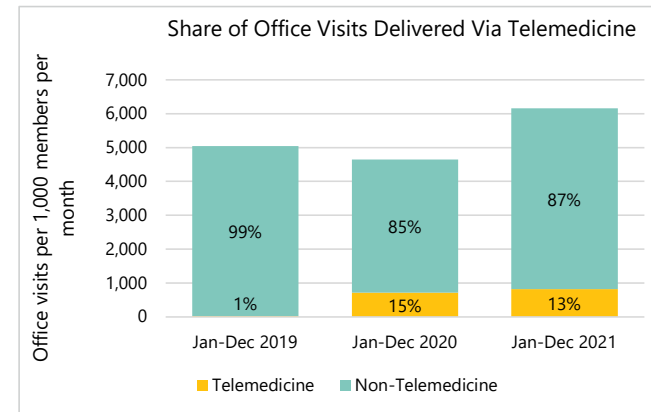
# VIRTUAL CARE

## TELEHEALTH UTILIZATION SIGNIFICANTLY INCREASED AND REMAINS HIGHER THAN PRE-PANDEMIC LEVELS

19.9X Increase in Telemedicine Visits since 2019



24X Increase in Share of Office Visits since 2019



# SO NOW WHAT ...

## CONNECT PEOPLE WITH CARE

### Choose Care

- Highest Quality Providers – PCPs, Specialists & Facilities
- Health Advocacy/ Navigation Services
- Centers of Excellence
- Bundle Services

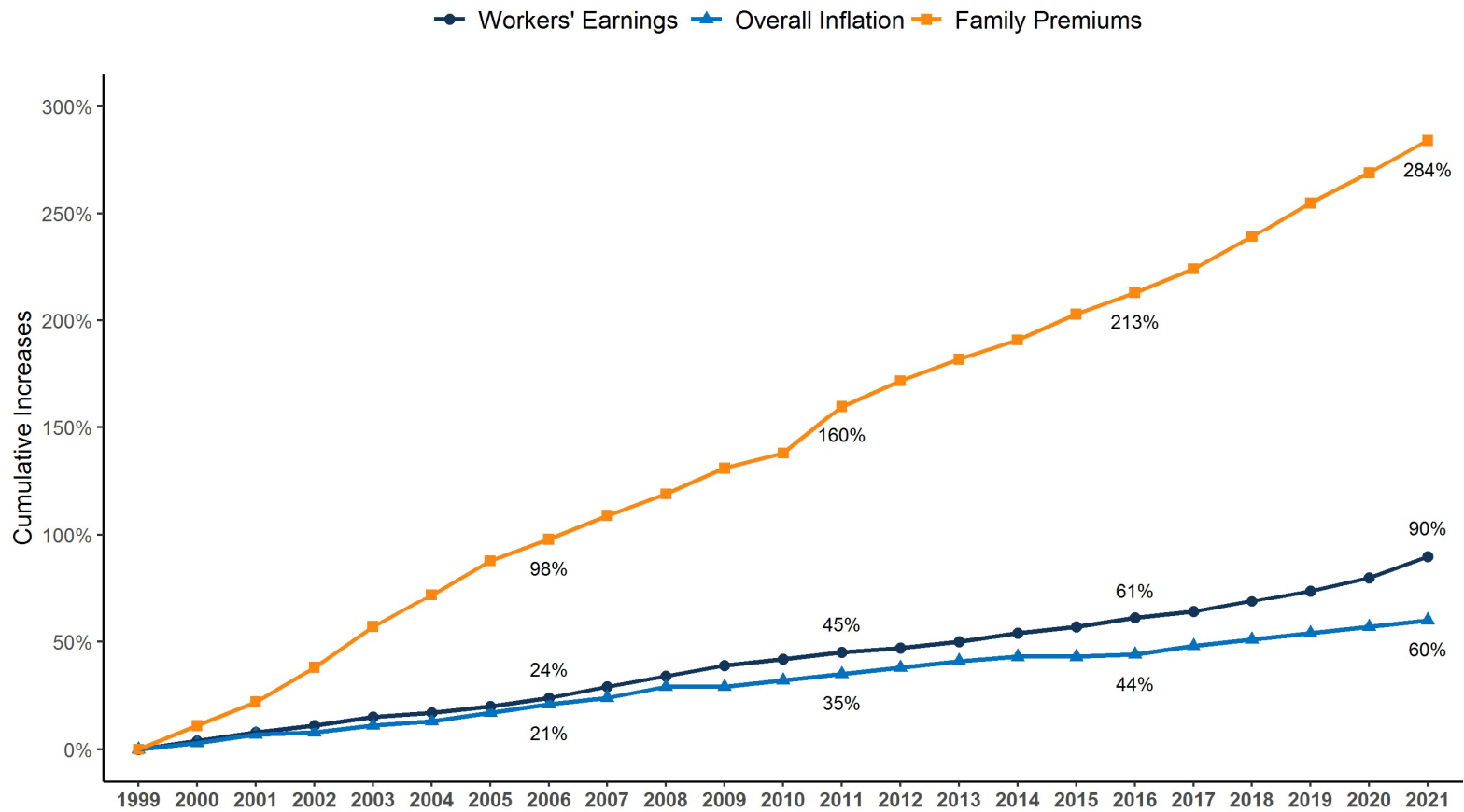
### Use Care

- Preventive & Cancer Screenings
- Mental Health options covering the full spectrum of need
- Cardiac/Diabetes Avoidance & Reduction
- Musculoskeletal Digital Programs

## CONNECT TO THE WHOLE-PERSON

### Figure 39

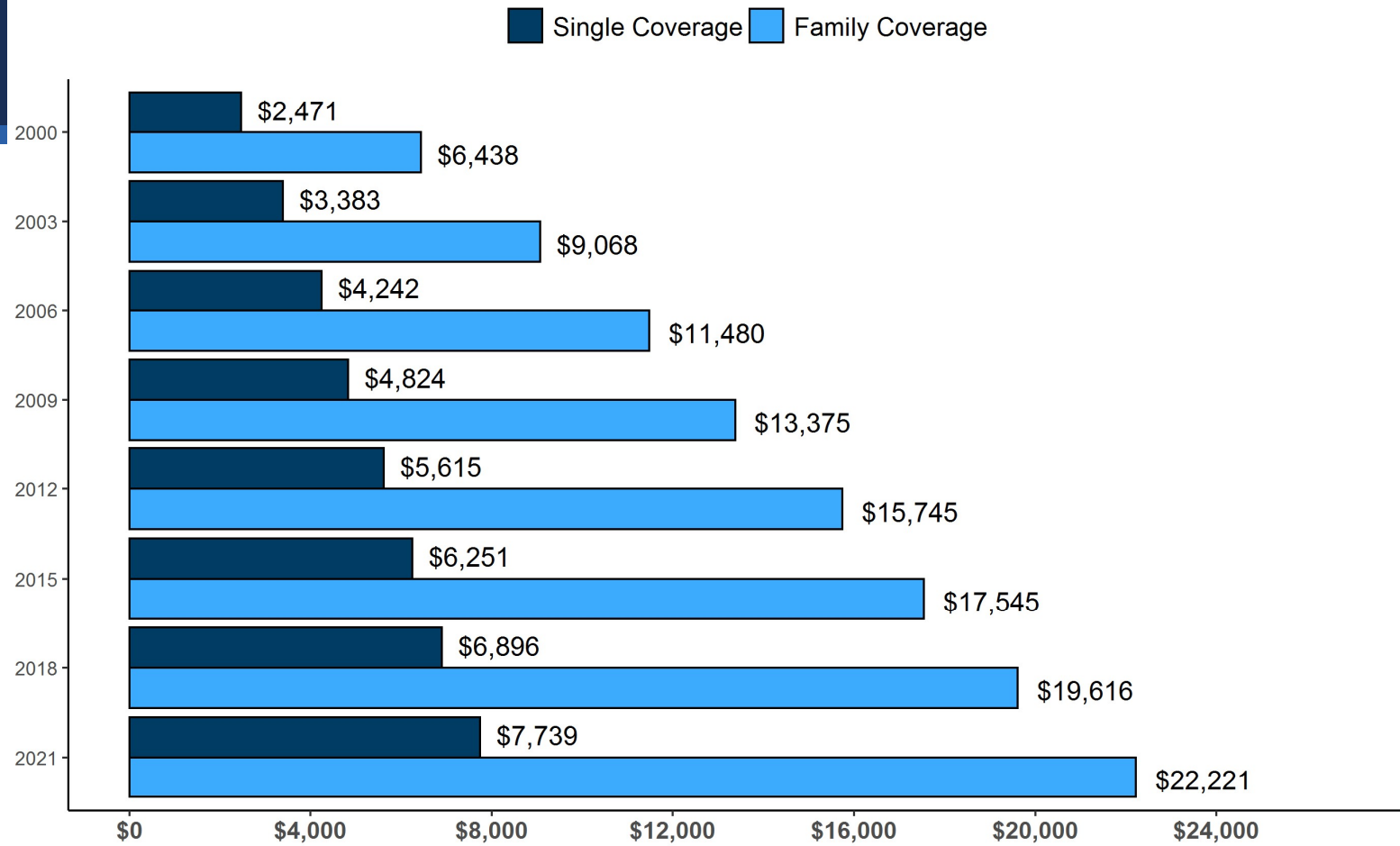
#### Cumulative Increases in Family Premiums, Inflation, and Workers' Earnings, 1999-2021



SOURCE: KFF Employer Health Benefits Survey, 2018-2021; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2017. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation, 1999-2021; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 1999-2021.



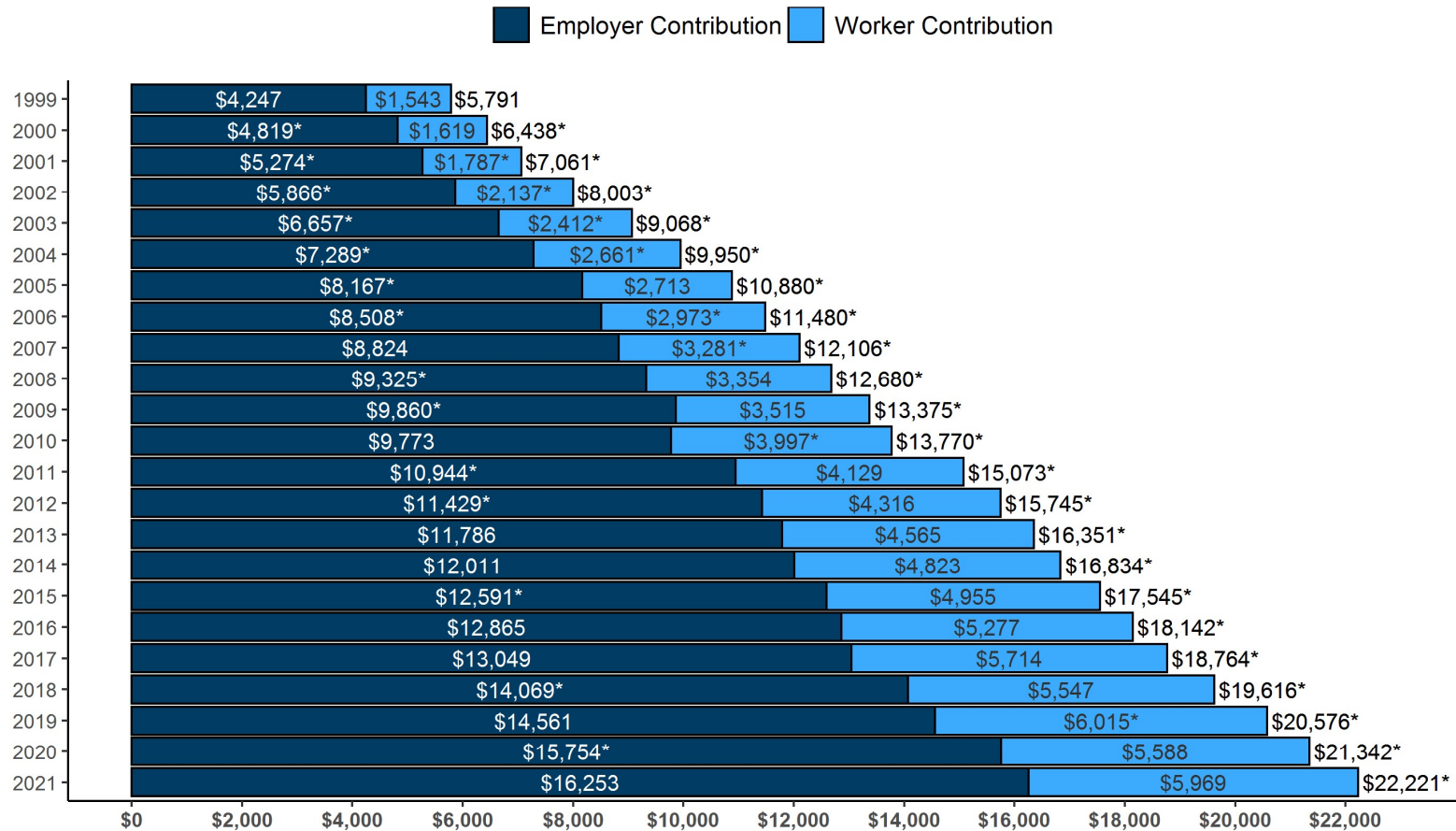
### Average Annual Premiums for Single and Family Coverage, 2000-2021



SOURCE: KFF Employer Health Benefits Survey, 2018-2021; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2000-2017

# Figure 41

## Average Annual Worker and Employer Contributions to Premiums and Total Premiums for Family Coverage, 1999-2021



\* Estimate is statistically different from estimate for the previous year shown (p < .05).

SOURCE: KFF Employer Health Benefits Survey, 2018-2021; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2017



# 2021 Plan Performance Overview Dashboard

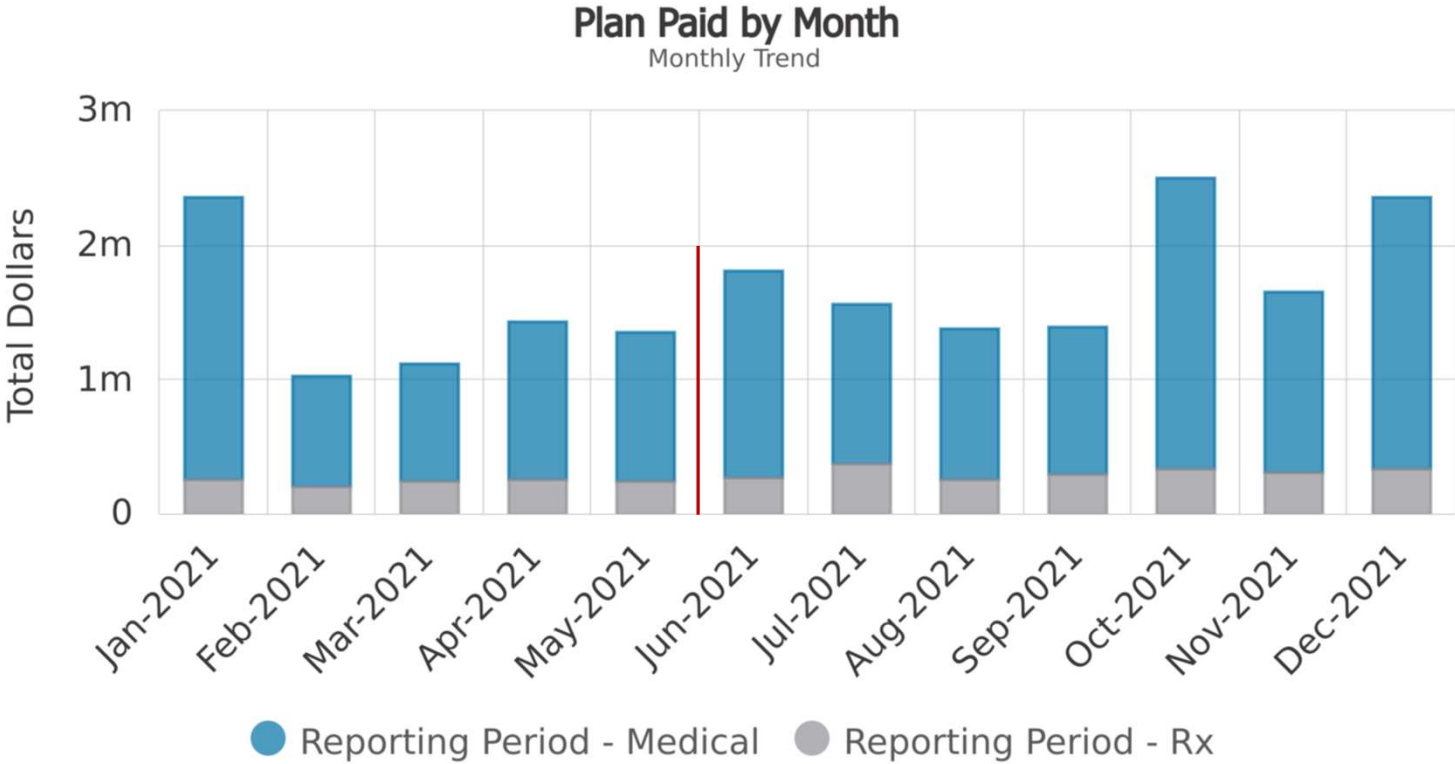
## SWWC Large Group Pool



Reporting Period: Paid, January 2021 to December 2021  
Comparison Period: Paid, January 2020 to December 2020



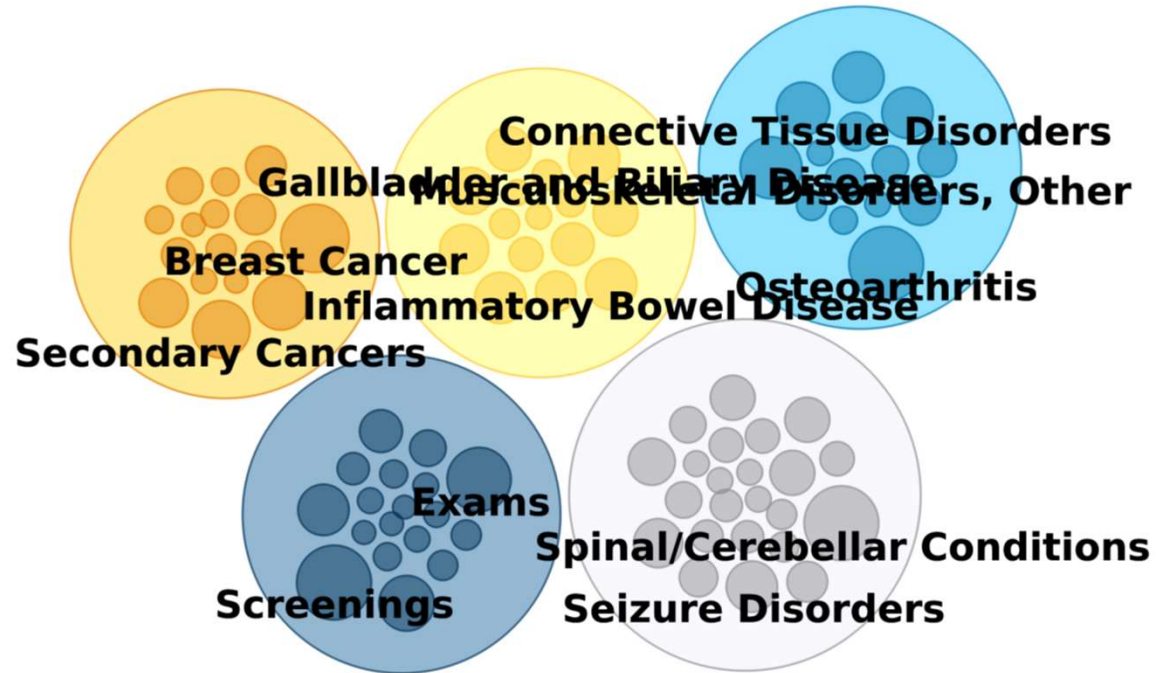
# SWWC Large Groups



# Transition Year

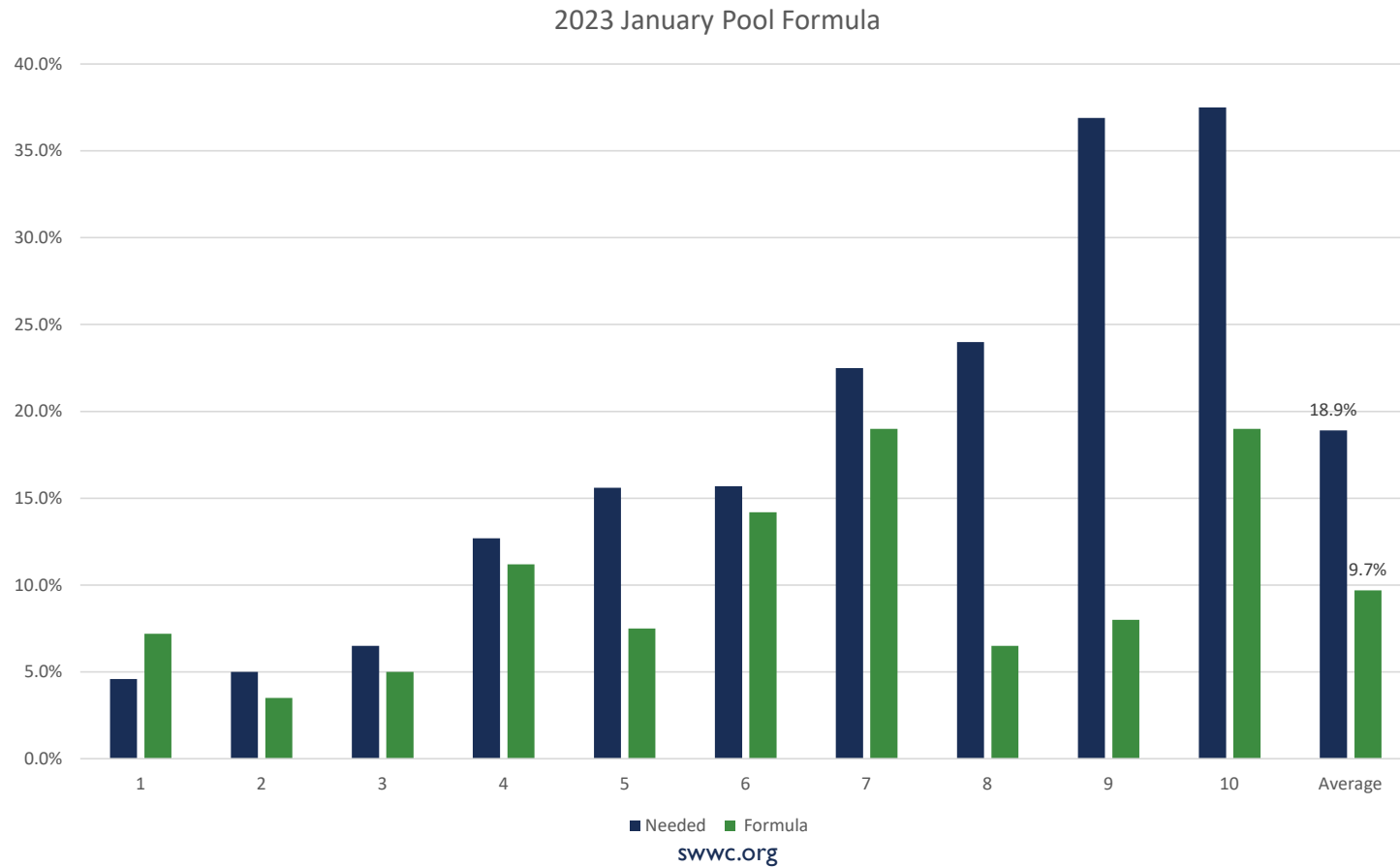
|   |                     | Jan-May 2022                  | Jan-Dec 2021                  |
|---|---------------------|-------------------------------|-------------------------------|
| <b>Projected Claims (PMPM)</b>  |                     |                               |                               |
|   |                     | <u>Claims Review Period 1</u> | <u>Claims Review Period 2</u> |
| Total Incurred Claims   |                     | \$759,025                     | \$2,448,568                   |
| Specific Stop Loss level: <i>Period 1 is prorated from \$200,000 for the parital experience period.</i> |                     | \$140,000                     | \$200,000                     |
| (Less) Claims Above Specific Stop Loss Level:   |                     | (\$191,418)                   | (\$796,894)                   |
| Projection Year Adjustments (+ or -)  |                     | <u>\$245,410</u>              | <u>\$8,979</u>                |
| <b>Total Completed Claims</b>   |                     | <b>\$813,017</b>              | <b>\$1,660,654</b>            |
|   | <u>Trend Months</u> | <u>Annual Trend</u>           | <u>Effective Trend</u>        |
| <b>Trend factor development for both claims periods:</b>  |                     |                               |                               |
| Claims Review Period 1: 1/1/2022 to 5/31/2022   | 15.5                | 7.5%                          | 9.8%                          |
| Claims Review Period 2: 1/1/2021 to 12/31/2021  | 24                  | 7.5%                          | 15.6%                         |
| <b>Projected Policy Year Claims</b>   |                     |                               |                               |
| Member Months   |                     | \$892,973                     | \$1,920,251                   |
|   |                     | 1,160                         | 2,714                         |
| PMPM  |                     | \$769.80                      | \$707.54                      |
| <b>Weight</b>   |                     | <b>19%</b>                    | <b>81%</b>                    |

## Top Diagnosis Groupers



- Musculoskeletal Disorders    ● Neurological Disorders
- Health Status/Encounters    ● Cancer    ● Gastrointestinal Disorders

# 2023 SWWC Large Group Pool Renewal



# Pool MIN/MAX 3-Year History

## SWWC Large Group

## Statewide Small Group

|                | MIN          | MAX          | LOW/LOW | LOW         | MID         | HIGH        | HIGH/HIGH |
|----------------|--------------|--------------|---------|-------------|-------------|-------------|-----------|
| 2023           | 3.5%         | 19.0%        | 0.0%    | 2.5%        | 5.0%        | 7.5%        | 9.5%      |
| 2022           | -12.0%       | 5.0%         |         | 0.0%        | 3.0%        | 6.0%        |           |
| 2021           | 0.0%         | 9.0%         |         | 0.0%        | 4.8%        | 9.8%        |           |
| <b>AVERAGE</b> | <b>-2.8%</b> | <b>11.0%</b> |         | <b>0.8%</b> | <b>4.3%</b> | <b>7.8%</b> |           |

# Questions?

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# Thank You!

SOUTHWEST WEST CENTRAL SERVICE COOPERATIVE

**SWWC**

*Education & Administrative Resources*



**Minnesota  
Healthcare  
Consortium**

Participating Minnesota Service Cooperatives

