



A NEW HEALTH BENEFIT OPTION FOR BUSINESS - INTRODUCING THE COSE MEWA with MEDICAL MUTUAL

At the Wyandot County Chamber of Commerce, our job is to create an environment that supports your business and provides resources that enable you to operate your business more effectively.

We know that access to affordable health insurance is important to you. While changes due to the Affordable Care Act (ACA) have expanded access to coverage, the ACA has also increased costs and limited choices – especially for the region’s smallest businesses. We know how tough it has been for you.

Thus, we have collaborated with the COSE Health and Wellness Trust, a self-insured multiple employer welfare arrangements (COSE MEWA) to provide our members access to this unique health benefit option through Medical Mutual.

The Council of Smaller Enterprises (COSE) has been helping small employers access innovative employee benefits for almost 45 years. This new benefit option enables a plan design that leverages the benefit of your positive health experience as a key part of the driver of your rates. It is also free from many of the constraints and increased costs of community rating imposed by the Affordable Care Act. And, in addition to being available for small businesses with up to fifty employees, the COSE Health and Wellness Trust can also provide plans for a business owner without employees or a situation where there is just one employee that needs coverage up to fifty. This increases the access to this preferred health coverage option for the smallest of small businesses.

Every small business has a unique set of circumstances to be considered to determine the best benefits option for their company. The team at COSE or your broker can help you figure out if this plan is right for you. If you find that the COSE MEWA makes sense for your business, we’ve negotiated an affiliate membership option with the Greater Cleveland Partnership and COSE to allow you to access the COSE MEWA as a part of your Wyandot County Chamber of Commerce membership.

If you are interested in learning more, please contact the COSE MEWA team at **(888) 310-6262**. Or, if you have a broker, they may be able to provide you with additional information and counsel on your options. If you’d like to talk about other chamber membership benefits, please contact the chamber at **(419) 294-3349**. We look forward to providing any support we can for your business, and we hope that you find the COSE MEWA a valuable, additional resource for your success.

Sincerely,

Kathy Grasz, President & CEO
Wyandot County Chamber of Commerce
419.294.3349 or 419.674.6722