

THE **FUTURE** IS IN THE

BALANCE

Health. Value. Responsibility.

2015
ANNUAL REPORT



Business Health Care Group

Driving Meaningful Change

MISSION STATEMENT:

The Business Health Care Group is committed to driving meaningful change to improve the value of health care for both quality and cost within our market.*

We create value for employers by harnessing the purchasing power, experience and collective knowledge of our member employers. Together with our strategic partners, we offer innovative strategies to positively impact health care costs and improve health care outcomes for our member employers and their employees.

** Brown, Calumet, Dodge, Door, Fond du Lac, Green Lake, Jefferson, Kenosha, Kewaunee, Manitowoc, Milwaukee, Outagamie, Ozaukee, Racine, Rock, Sheboygan, Waupaca, Washington, Waukesha, Waushara, Walworth and Winnebago Counties*



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2015 - A YEAR OF TRANSITION

2015 was a year of change for the Business Health Care Group (BHCG), laying the groundwork for a successful transition to UnitedHealthcare as our administrator, effective January 1, 2016, to execute our strategy to purchase health care based on value -- both quality and cost.

The selection of UnitedHealthcare in early 2015 culminated a two-year strategic planning effort aimed at maintaining the BHCG's successful track record of driving meaningful change in the southeastern Wisconsin health care market. Throughout 2015 numerous meetings, forums and events for employers, brokers and other interested stakeholders were held to ensure the right components were put into place as the partnership with UnitedHealthcare was implemented.

Focus was on finalizing and communicating a new strategic direction and responding to inquiries from employers, brokers and consultants who wished to know more about the value of BHCG membership and UnitedHealthcare services and programs and how their goals and needs might be met. The quality of the programs and services offered through the new partnership resulted in the vast majority of self-funded member employers maintaining their membership in the BHCG and moving to UnitedHealthcare for administrative services – keeping numbers at more than 100,000 lives. For more information about the products and services offered to BHCG members through the BHCG and UnitedHealthcare partnership, please see page 18.

It is an exciting time for the organization. The opportunity exists for the BHCG to grow its influence in the health care marketplace and help improve the value of health care delivered in the market.

In 2015 we continued the vital mission of sharing knowledge through the sponsorship of various learning opportunities and supporting change throughout the health care market. Time and support were also devoted to a variety of initiatives that addressed improving cardiac care, advance care planning and making behavioral health screening and intervention a routine part of primary care.

It is an exciting time for the organization. The opportunity exists to grow the BHCG's influence in the health care marketplace and help improve the value of health care delivered in the market. In 2016 the focus will continue to be on membership growth and working to convey to employers the value of walking in unison to consistently drive meaningful change.

BY THE NUMBERS – THE YEAR IN REVIEW

2015 Financial Highlights

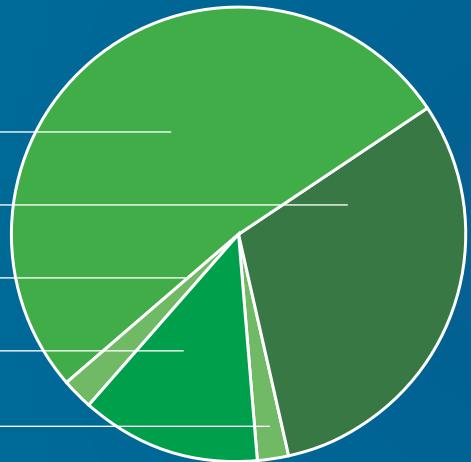
PERIOD ENDING DECEMBER 31, 2015

The Business Health Care Group (BHCG) receives 100 percent of its funding from its member employers. Employers pay membership fees based on the number of their health plan-eligible employees (and retirees who are enrolled in their health plans) residing in our 11-county service area, as well as a one-time joining fee (unless they join through a BHCG sponsoring organization (see page 25). The 2015 annual membership fee was \$15.00 per health plan eligible employee residing in the service area.

The BHCG membership fees support initiatives, projects, committee activities and membership events that focus on improving health care value and increasing consumer engagement.

Expense Totals

- 52% ADMINISTRATIVE COSTS
- 31% PROGRAMMING AND MEMBER SERVICES
- 2% IT AND COMMUNICATIONS
- 13% PROFESSIONAL SERVICES
- 2% OCCUPANCY



Best Doctors Results –

EMPOWERING HEALTH CARE CONSUMERS

Since 2012 the Business Health Care Group has partnered with Best Doctors, Inc.® of Boston as its informed decision making vendor. Best Doctors, which has grown to over 34 million members worldwide, has brought together the brightest minds in medicine, cutting edge technology, and analytics, to help employers, health plans, and members navigate increasingly complex health care systems around the world. Best Doctors offers an innovative consumer health care decision-making program to employees and dependents of BHCG employer members.

“Actually, Best Doctors served a tremendously positive purpose. As a family, we were able to get a better perspective on our daughter’s condition. The alternative for us was to run from doctor to doctor, or other med professional...The Best Doctors review empowered my daughter and the family with information. Given this information, we can make informed decisions which are key to a healthy and prosperous future.”

– BHCG member’s employee

2015 Membership –

STRENGTH IN NUMBERS

As of December 31, 2015, membership in the Business Health Care Group stood at:

943

BHCG EMPLOYER MEMBERS

Employers large and small participate in the BHCG to positively impact the health care delivered in our community. The breakdown of employer members by size is shown below.

MEMBERSHIP BREAKDOWN

EMPLOYERS	EMPLOYER SIZE
804	2-49 Employees
80	50-99 Employees
30	100-249 Employees
12	250-499 Employees
17	500+ Employees

During 2015 many self-funded and fully insured BHCG employers utilized the Best Doctors program. Results for the year included:

- ▶ Eighty-nine percent of survey respondents gave the program the highest rating for its ability to meet their needs while affirming they would recommend Best Doctors services to their co-workers.
- ▶ The program's expert medical consultation services indicated diagnosis changes were recommended in 30 percent of cases and treatment changes were recommended in 52 percent of cases.
- ▶ Employee and dependent contacts with Best Doctors totaled 875.
- ▶ BHCG employers realized cost savings of over \$1.1 million, resulting in a return-on-investment (ROI) of 1.50:1.



The Business Health Care Group and UnitedHealthcare provide a framework to improve health and impact health quality and costs for our member employers and their employees by creating accountability for both providers and consumers of health care. We look to offer opportunities to help member employers improve plan performance and benefit through participation in innovative programs, services and capabilities.

– BHCG/UnitedHealthcare Partnership Vision

THE BHCG-UNITEDHEALTHCARE PARTNERSHIP

Early in 2015 the BHCG and the leadership of UnitedHealthcare developed a vision statement to guide our emerging partnership. It served us well as we formalized our relationship and continues to serve us well today. (See bottom left.)

The programs and services we have developed and offered to our members reflect our shared commitment to empower consumers and encourage providers to deliver value.

Our Vision Includes:

- ▶ **Broad network** with competitive provider discounts – regionally and nationwide
- ▶ **Network solution for national employers**
- ▶ **UnitedHealth Premium® Designation Program** – quality and cost efficiency information transparency and exclusive access to tiered benefit products to drive utilization to high value providers
- ▶ **BHCG-Dedicated and enhanced customer service** – regionally-based single point of contact customer service and designated clinical team
- ▶ **Market leading**, innovative consumer engagement tools and resources
- ▶ **Preferred pricing**, credits and performance guarantees
- ▶ **Vendor management** and administrative oversight
- ▶ **Exclusive access** to innovative programs and solutions

SUPPORTING CHANGE

The BHCG lends both its voice of support and active participation to initiatives spearheaded by other organizations that have the potential to improve the value of health care delivered in our market and beyond.

Advance Care Planning –

END-OF-LIFE CARE ADVOCACY AND EDUCATION

Honoring Choices Wisconsin (HCW), an initiative of the Wisconsin Medical Society, commenced in 2013 to promote and improve advance care planning across the state. Advance care planning is a process of understanding, reflecting on and discussing future medical decisions, including end-of-life preferences.

THE PROCESS INCLUDES:

- ▶ Understanding health care treatment options
- ▶ Clarifying health care goals
- ▶ Weighing options about what kind of care and treatment an individual would want or not want
- ▶ Making decisions whether to appoint a health care agent and/or complete an advance directive
- ▶ Communicating wishes and sharing any documents with family, friends, clergy, other advisors, physicians and health care professionals

In 2015 HCW had 29 health care organizations participating, including the following health care systems in our 11-county service area: ProHealth Care, Froedtert & Medical College of Wisconsin, Fort HealthCare and Watertown Regional Medical Center. The BHCG congratulates these organizations for their commitment to advance care planning and actively supports HCW in its efforts to promote advance care planning to make it a routine and standard part of care throughout the state.

SMARTCare –

BETTER CARE, SMARTER SPENDING, HEALTHIER PEOPLE

SMARTCare, funded by the Center for Medicare and Medicaid Innovation, is a three-year quality improvement project that implements a suite of clinically validated decision aids at the point of care to improve adherence to American College of Cardiology Appropriate Use Criteria in the treatment of stable ischemic heart disease (SIHD). The clinician and patient use SMARTCare tools collaboratively to: improve decision-making, increase the patient's involvement in their care, and reduce costs.

Several provider organizations in Wisconsin and Florida, insurers, coalitions (including the BHCG and The Alliance) and other stakeholders supported the submission of a grant application. The application was chosen for \$15.8 million of funding in May 2014 and work has commenced implementing the decision support tools in the nine clinical sites in Wisconsin and Florida. The pilot sites, including two in southeast Wisconsin, will treat an estimated 52,000 Medicare patients over the course of the three-year project.



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– BHCG/UnitedHealthcare Partnership Vision

Behavioral Health Screening and Intervention –

INTEGRATING BEHAVIORAL HEALTH AND PRIMARY CARE

With support and sponsorship from the BHCG, in 2013, the Greater Milwaukee Business Foundation on Health (GMBFH) provided a grant of \$158,000 to the Partnership for Healthcare Payment Reform to support technical assistance to expand the availability of screening by Milwaukee area health care providers for common behavioral health conditions. In 2015 Phase I of this initiative, known as “Behavioral Health Screening and Intervention” or “BSI” for short, was completed. Phase I focused on:

- ▶ Building awareness of purchaser support for BSI among Milwaukee-area health care systems
- ▶ Building awareness about different models available to perform behavioral health screening and intervention among provider systems.
- ▶ Providing connections among providers, payers and purchase leaders to facilitate discussions about adopting a sustainable model for providing and paying for BSI

Work is presently underway to seek additional funding from the GMBFH for Phase II, a two-year project designed to sustain and advance the availability and effectiveness of depression and alcohol screening by health systems in the greater Milwaukee area.

ANNUAL MEETING –

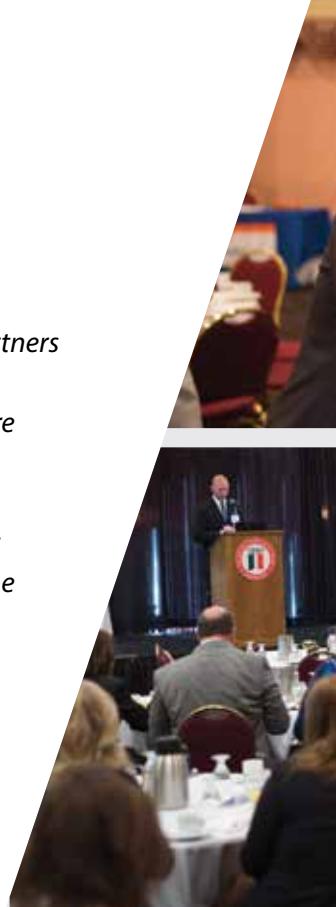
The Future is in the Balance

BHCG member representatives, providers, brokers/consultants, strategic partners and sponsoring organizations gathered at the Italian Community Center in Milwaukee's historic Third Ward on September 30 at the Business Health Care Group's annual meeting. The theme for the meeting – "The Future is in the Balance" – was chosen to highlight our organization's commitment to a balanced approach, placing equal emphasis on consumers to improve their health and health care purchasing decisions and on providers to improve the value of the care they deliver.

Highlighting the meeting was a keynote address by Dr. Roger Merrill, chief medical officer at Perdue Farms, entitled Health Delivery at an Enlightened Employer – It CAN be the Best of Times. He shared insights about how Perdue drove improvement in the delivery of health care, adopting a strategy that included onsite clinics, a rigorous, science-based wellness program and value-based insurance design.

OTHER HIGHLIGHTS OF A VERY INFORMATIVE MORNING INCLUDED:

- ▶ The Greater Milwaukee Business Foundation on Health (GMBFH) received the BHCG's fourth annual Driving Meaningful Change Award. The award was given to the GMBFH for its commitment to research on the cost, efficiency and quality of health care in southeast Wisconsin. In addition to underwriting research, the GMBFH has also provided financial support to numerous organizations and initiatives in our area. Accepting the award on behalf of the GMBFH were Ron Dix, GMBFH's executive director and Craig Reynolds, GMBFH's board president.
- ▶ The Regional Chamber Coalition, represented by Carol White, president of the Greater Brookfield Chamber of Commerce – one of twelve BHCG sponsoring organizations – received the award for having the most groups join BHCG through a sponsoring organization in 2014.





SHARING KNOWLEDGE

Through our annual meeting, educational seminars, webinars and Benefits Subcommittee meetings, the Business Health Care Group creates forums for all our various stakeholders to learn from industry experts and each other. Using multiple communication channels, we also strive to keep members and other stakeholders informed about our organization and activities and the work of our strategic partners.

Spring “Hot Topics” Learning Event –

SPECIALTY DRUGS AND SMOKING CESSATION

Representatives of employers, providers, brokers and BHCG strategic partners gathered on April 22 at Briggs & Stratton to gain valuable insights and strategies from industry experts about two critical benefit issues confronting employers today – specialty drug management and smoking cessation programs. This program was co-sponsored by Pfizer.



For an executive summary of this learning event, please visit: <http://bhcgwi.org/wp-content/uploads/2009/11/Hot-Topics-4-22-15-Ex-Summ-FINAL.pdf>





Fall Seminar – Protecting the Future of Oncology Care –

A COMMUNITY CONVERSATION

With oncology care a significant cost driver for employers' benefit plans, the BHCG, in conjunction with Genetech sponsored a half-day seminar to better understand the current challenges, thoughts and opportunities that affect cancer care in the southeast Wisconsin market. The event held October 28 at Briggs & Stratton brought together a wide variety of industry experts, including oncology providers, employers, insurers and pharmacy benefit manager representatives.



For an executive summary of this seminar, please visit:
<http://bhcgwi.org/wp-content/uploads/2009/11/Oncology-Care-Event-Executive-SummaryFINAL.pdf>

Benefits Subcommittee Meetings –

GATHERINGS TO LEARN AND SHARE

Each month, representatives of the BHCG's self-funded employers and their guests gather to learn from industry experts and each other about topics related to their health care benefit offerings. The Benefits Subcommittee meets in person at various member employers' locations with webinar participation also an option.

IN 2015 INDUSTRY EXPERTS SHARED INSIGHTS CONCERNING THE FOLLOWING TOPICS:

- ▶ ACA updates and employer reporting requirements
- ▶ Results from the Towers Watson/National Business Group on Health 2015 employer survey about emerging trends in health care
- ▶ Updates and information about UnitedHealthcare programs, benefits and services
- ▶ Member sharing of decisions and strategies related to benefit plan management and changes for the upcoming year
- ▶ Wellness forum with sharing by BHCG member employers
- ▶ Employer-sponsored onsite and near-site clinics



COMMUNICATING WITH OUR STAKEHOLDERS –

Keeping All Informed

The BHCG has always placed a high priority on communicating with all of our stakeholders – employers, providers, brokers/consultants, sponsoring organizations and strategic partners – via a variety of mediums. Our goal is to communicate timely information about our activities and initiatives and those of our stakeholders. We also provide information on an array of timely topics in the health care and benefits arena. In 2015 we continued the publication of our e-newsletters, The Catalyst – first published in 2007 and distributed six times a year – and the Monitor – initiated in 2012 and distributed three times per year.

OUR E-NEWSLETTERS

To read current and archived issues of the BHCG Monitor and The Catalyst, please visit:

<http://bhcgwi.org/newsroom/newsletters/>



OUR BLOG

Begun in 2013, our blog is designed to provide topical, brief perspectives on what is trending in health care and benefits.

To read our blog entries, please visit:

<http://bhcgwi.org/category/blog/>



SOCIAL MEDIA

Follow us on Facebook, LinkedIn and Twitter. We are gaining new followers all the time. Our intent is to keep our followers up to date on BHCG news, the ACA, benefits information and tips, as well as industry news.



LinkedIn: linkedin.com/company/business-health-care-group



Facebook: facebook.com/BusinessHealthCareGroup



Twitter: [@bhcgsw](https://twitter.com/bhcgsw)

MEMBERSHIP RESOURCES

Membership in the BHCG provides members with a host of valuable resources, programs, initiatives and educational opportunities designed to keep them abreast of the continuously changing health care, benefits and legislative landscape. Some of those resources are now located in a Members only section of the BHCG website.



Communication Resources –

TURNKEY COMMUNICATION

Communications Resources allows members to access professionally designed health care and benefits employee communication materials from our vendors and strategic partners, many of which can be configured and co-branded.



A Buyer's Guide to Health Care –

ONLINE EDUCATION MODULES

The BHCG recently updated its series of online education modules to help employees and employers learn how to more effectively navigate the health care system. The eight modules, featuring “Joe”, an average health care consumer, focus on various causes behind rising health care costs.



The Affordable Care Act (ACA) –

GET THE LATEST UPDATES

Members get up-to-date information about the ACA and how it will impact health plan offerings. It is our goal to be a go-to source of information employers can use to navigate these uncharted waters. The BHCG has worked out a collaborative resource-sharing arrangement with The Alliance, the Madison-area business health care coalition, to bring members periodic ACA updates. The BHCG continues to provide additional resources and ACA information to our members via educational forums and meetings featuring a prominent Milwaukee area law firm and other experts.



Strategic Programs, Initiatives and Resources –

MORE MEMBERSHIP BENEFITS

BHCG member employers are offered access to exclusive arrangements with strategic programs that drive improved health care value and consumer engagement. The BHCG's partnerships with local and national organizations offer a variety of tools and resources to assist employers in engaging and communicating with their employees.



Membership Resource Guides –

MAKING THE MOST OF BHCG PARTICIPATION

The Business Health Care Group's Membership Resource Guides – one for self-funded and another for fully insured employers – are continually updated and serve as a "go-to" resource for a wealth of information about our organization, including our history, strategies, initiatives, results, preferred vendors. It's a place to get answers to member employers' questions about the BHCG.

WORKING TOGETHER TO EFFECT CHANGE

We view these organizations as strategic partners and lend our support to their work through participation on their boards and communicating their work to our members and stakeholders. In 2015 the BHCG worked collaboratively with the following organizations:



WISCONSIN COLLABORATIVE FOR HEALTHCARE QUALITY (WCHQ) – MEASUREMENT DRIVES IMPROVEMENT

WCHQ is a voluntary, statewide provider-driven organization working to improve the quality and cost of health care services. Formed in 2003, WCHQ is committed to the development of performance measures for assessing the quality and cost of health care services and to publicly report provider performance data. WCHQ also convenes workgroups that plan and carry out initiatives to enhance health care quality and affordability. These groups include broad representation from health care providers, purchasers, consumers and others.

WCHQ's efforts to collect and publicly report standardized provider performance data and improve health care quality supports the BHCG's commitment to work with providers to improve health care value and to educate consumers and assist them in making choices using reliable information.

More information about WCHQ can be found at: www.wchq.org



WISCONSIN STATEWIDE HEALTH INFORMATION NETWORK (WISHIN) – A STATEWIDE HEALTH INFORMATION EXCHANGE

WISHIN, an independent nonprofit organization incorporated in 2010, is building a statewide health information network to connect physicians, clinics, hospitals, pharmacies, clinical laboratories and others across Wisconsin, regardless of the electronic medical record system they use.

A statewide electronic health information exchange offers the promise of timely, relevant information that can lead to better clinical decisions and outcomes, less duplication, more effective transitions of care and reduced administrative costs. WISHIN's vision is to improve the health of individuals and communities in Wisconsin by allowing secure electronic sharing of the right information, at the right place and time, with the right individuals.

More information about WISHIN can be found at: www.wishin.org

Strategic partners

Just as the BHCG has brought together the interests of a significant number of employers, we have also worked with other multi-stakeholder organizations to effect positive change in our health care market. These organizations, recognized both regionally and nationally for their outstanding work, are on the forefront of this change.

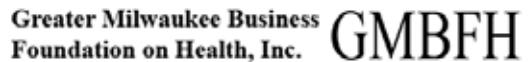


WISCONSIN HEALTH INFORMATION ORGANIZATION (WHIO) – IMPROVING THE QUALITY, AFFORDABILITY, SAFETY AND EFFICIENCY OF HEALTH CARE

WHIO is a voluntary, not for profit public-private partnership of payers, providers, business and the state government. WHIO has developed a statewide, All-Payer Claims Database (APCD) of health care information which can be used to produce comparative analytics on provider performance and evaluate population health. The WHIO APCD includes health care claims on more than 84 percent of Wisconsin's population, equating to \$115 billion in billed charges.

WHIO has also developed a consumer-focused health care education and engagement tool. MyHealthWI utilizes WHIO's substantial database to publish information for consumers to locate physicians' offices and rate the care they provide and help consumers talk with their physicians. It can be found at www.myhealthwi.org.

More information about WHIO can be found at: wisconsinhealthinfo.org

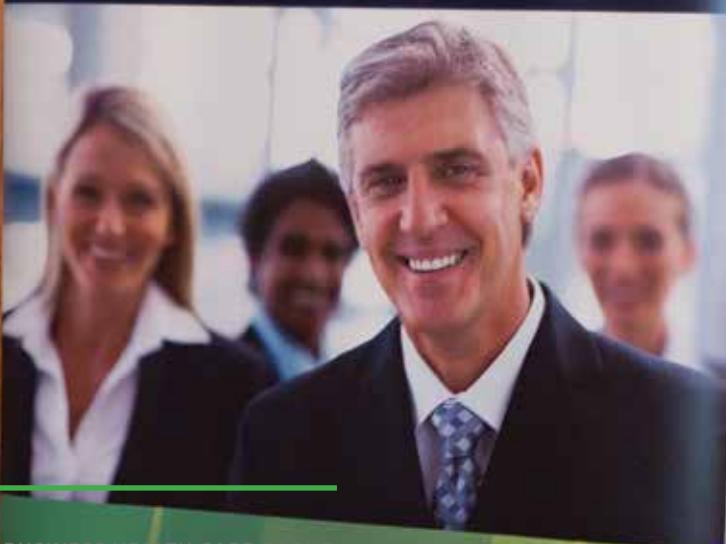


GREATER MILWAUKEE BUSINESS FOUNDATION ON HEALTH (GMBFH) – DRIVING IMPROVED HEALTH AND HEALTH CARE DELIVERY

The GMBFH is a private foundation created in 2002. The mission of GMBFH is to undertake studies, programs and activities which promote the general health of the residents in the greater Milwaukee area and advance their awareness of health and health care delivery issues. The GMBFH sponsors periodic studies evaluating the cost, efficiency and quality of health care provided in southeast Wisconsin. The GMBFH also works collaboratively with established organizations to improve health and health care delivery.



A Southeast Wisconsin Employer Community Initiative



APPENDIX

BHCG Leadership

Business Health Care Group member employer representatives provide our organization with leadership and guidance by serving on several committees:

COMMITTEE NAME	RESPONSIBILITIES
CEO Executive Committee	Review agenda prior to CEO meetings to ensure content stays at a CEO level and provide guidance between CEO meetings on strategy and other high level issues
Executive Steering Committee	Set strategic direction; direct, manage and control BHCG business affairs and assets; review financials
Full Committee	Provide input on strategy and act as a voting body in compliance with the BHCG operating agreement
Benefits Subcommittee	Share ideas and information through networking at educational forums; formulate possible benefit-related strategies; review vendors as needed; receive administrative partner updates and information regarding BHCG initiatives

EXECUTIVE STEERING COMMITTEE MEMBERS

DENNIS SALENTINE

*US Benefits, Vice President,
Human Resources*
BMO Financial Group

JAMES SHEERAN

Director, Corporate Benefits
MillerCoors, LLC

ELLEN VEBBER

Senior Manager, Employee Benefits
Briggs & Stratton Corporation

CANDACE STREBE

Assistant Director – Employee Benefits
Northwestern Mutual

JEFF KLUEVER

Senior Director – Risk & Benefit Management
Gannett Company, Inc.

LISA MROZINSKI

Director of Total Rewards
Robert W. Baird & Co., Inc.

FRANK PACETTI

City Administrator
City of Kenosha

TERI CARPENTER

Director, Global Benefits
Rockwell Automation, Inc.

Voting Members of the BHCG

Voting members are defined as organizations with a minimum of 400 eligible employees, are self-funded, join independently and reside in the 11-county Business Health Care Group service area.

CURRENT VOTING MEMBERS OF THE BHCG ARE:

ACUITY, A Mutual Insurance Company	Charter Manufacturing, Inc.	ManpowerGroup
Badger Meter, Inc.	City of Kenosha	MillerCoors LLC
BMO Financial Group	Direct Supply, Inc.	The Northwestern Mutual Life Insurance Company
Briggs & Stratton Corporation	The E.W. Scripps Company	Robert W. Baird & Co., Inc.
Briggs & Stratton Power Products, LLC	Gannett Company, Inc.	Rockwell Automation, Inc.
	Kohl's Department Stores, Inc.	



Please visit our website for a list of BHCG member organizations.

<http://bhcgwi.org/membership/bhcg-member-companies.html>

“SMARTCare translates really big ideas into action: How likely is what I am considering going to help the patient? What can I do differently and still get as good an outcome, but with a lower cost? Use of decision support tools and providing near real-time feedback on outcomes and cost will lead to a paradigm change in providing care.”

– Thomas J. Lewandowski, MD FACC (SMARTCare Project Director and WI Program Oversight)



BHCG Sponsoring Organizations

The following groups are Business Health Care Group sponsoring organizations. Employers joining the BHCG through one of these organizations have their one-time joining fee paid by the sponsoring organizations.

Burlington Chamber of Commerce

Metropolitan Milwaukee Association of Commerce (MMAC)

Sheboygan County Chamber of Commerce

Hispanic Chamber of Commerce

Plymouth Chamber of Commerce

Sheboygan Falls Chamber of Commerce

Kenosha Area Business Alliance (KABA)

Racine Area Manufacturers and Commerce

South Suburban Chamber of Commerce

Lake Geneva Chamber of Commerce

Regional Chamber Coalition *

Waukesha County Business Alliance



For more information about BHCG Sponsoring Organizations go to:
bhcgwi.org/sponsoring-organizations.html

**Regional Chamber Coalition includes: American Indian, Brookfield, Butler, Cudahy, Delafield, Germantown, Grafton, Hartford, Hartland, Menomonee Falls, Mequon-Thiensville, Muskego, Oconomowoc, Pewaukee, Port Washington, Saukville, Sussex, West Allis-West Milwaukee, West Bend, and Wauwatosa.*



BHCG Staff

JEFFREY KLUEVER

Executive Director

414-433-4719 ext. 1

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Jeff is responsible for strategic direction, overseeing operations and implementing decisions and policies of the Leadership Committees and Support Subcommittees.

JENNIFER LAMERE

Project Manager

414-433-4984 ext. 3

jlamere@BHCGWI.org

Jennifer has responsibility for implementing and managing projects.

JOLEEN HOHL

Executive Assistant

414-858-2311 ext. 2

jhohl@BHCGWI.org

In addition to serving as assistant to the executive director, Joleen maintains numerous databases and corporate records.





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