



Frequently Asked Questions

Who is eligible to enroll in the 40 Square Health Plan?

Persons must be employed by an employer who is a member of 40 Square Cooperative Solutions and meet the 40 Square health plan eligibility rules.

How many different plans does 40 Square offer?

40 Square offers several different health plans with a variety of deductibles, several of which are HSA compatible. All plans include prescription drug benefits as well as a 24/7 nurseline. Providing multiple plans allows 40 Square members to choose the best fit in price and benefits for themselves, their families, and their employees.

What medical provider network does 40 Square use?

The 40 Square Health Plan utilizes Aetna for local and national network access. Aetna is a broad network which partners with PreferredOne to ensure our plan participants have access to a comprehensive local and national network of doctors, clinics, and hospitals. We also offer a more focused network, the Aetna Premier Care Network Plus (APCN+). This focused network option is available to employees who reside in the eligible 13 counties: Anoka, Brown, Carver, Chisago, Dakota, Hennepin, Isanti, Nicollet, Ramsey, Rice, Scott, Washington, and Wright.

How can I find an in-network doctor or clinic? Is my doctor covered?

Visit www.40Square.coop and under the "Plan Participants" tab select "Aetna Plan Details" then "Find a Provider". You can search for providers within the Aetna network without having to log in!

What is covered under the plan? What will I have to pay out-of-pocket?

Please refer to the "Health Plan Offerings" for a brief overview, which is not all-inclusive. Additional information can be found at www.40Square.coop. As always, you can contact your agent or call the co-op at 844-205-9579.

What will the cost be?

The 40 Square Health Plan is a medically underwritten self-funded plan. The cost is dependent on a combination of several factors such as business location, age, group's health history, and plan choice. You can receive an estimate on our website at www.40Square.coop. You can also receive a medically underwritten proposal by contacting a local agent or the co-op at 844-205-9579 or info@40Square.coop.

What is medical underwriting and how does 40 Square Health Plan use it to help determine rates?

The 40 Square Health Plan uses medical underwriting to determine the appropriate pricing for each employer group that participates in our health plan. Our underwriters review things such as current and past health conditions as well as demographics such as the overall age of a particular group. Based on these and other factors, our underwriters provide rates specific to each employer group. Having appropriately priced health plan rates are imperative to maintaining a financially sound health plan for today and the future.

Are employers required to cost share with their employees?

There is no requirement for employers to cost share with their employees under the 40 Square Health Plan. The employer is responsible for making payment of all health care fees for all participants covered through the employer to the health plan. The monthly payments will be paid through an ACH (a.k.a: electronic account draft). The employer is responsible for determining any cost-split of the employer share and employee share if there is one.

As an employer, how long must I offer the health plan?

There is a three-consecutive year membership requirement. If the employer terminates the health plan prior to the end of the three-year commitment, 40 Square Cooperative Solutions may retain all or a portion of the employer's investment into the cooperative, at the discretion of the board.

Can an employee cancel their coverage if they do not like it?

Open enrollment happens once per year and allows changes at that time without a qualifying event. Outside of open enrollment, a qualifying event such as, marriage, divorce, or a spouse's open enrollment (this is not a complete list) is required to enroll or make a change mid-year for eligible employees.

Who do I call if I have additional questions about the 40 Square Health Plans?

Our Minnesota licensed insurance agents are available throughout the state by phone or in-person! To find an agent, visit our website at 40Square.coop and click the Agent tab at the top of the home page to see the "Find An Agent" button. You can also call 40 Square at 844-205-9579 or email info@40Square.coop. We are here to help you, Monday - Friday 8 a.m.-5 p.m.

40 Square Cooperative Solutions FAQ's

Who is eligible to be a 40 Square Cooperative Solutions Member?

Businesses are eligible to become members of 40 Square and must be considered an "employer" with at least one common law employee (i.e: someone who is issued a W-2 from the business). The employer must actively work in production agriculture in Minnesota and file either Form 1065 or Schedule F with their income tax return or provide direct services to production agriculture in Minnesota. Examples of these include farm corporations, cooperatives, agricultural trade associations, trucking companies, grain elevators, large animal veterinarians, drain tilers, grain elevators, custom harvesters, dealers, mechanics, timber harvesters, and many more! For businesses who provide direct services to production agriculture, 25% or more of its income must be derived from providing those services to qualify.

Does the employer need to become a member of 40 Square?

Yes. To be eligible for the medical coverage offered by the 40 Square Health Plan, you must first become a member of 40 Square Cooperative Solutions.

What are the costs for joining the co-op?

Each employer must purchase Voting Stock, one-time, in an amount of \$100 and Common Stock in the amount of \$1,000. The Common Stock purchase can either be paid at once or paid over the first 12 months of membership. Stock purchases are not required if you are a current member of a 40 Square Association Partner member. A list of current partner members can be found at 40Square.coop.

Are employees required to join the co-op?

No. Membership to the co-op is at the employer level. Employees do not have to join the co-op.

Does 40 Square accept new employers throughout the year?

Yes! Due to the 40 Square Health Plan being medically underwritten, we are open to accept new employers year-round. Please contact the co-op at 844-205-9579 or info@40Square.coop for more information.

How do I stay up to date about 40 Square?

Visit 40Square.coop and under "Contact" to join our mailing list. You can also send your contact information to info@40Square.coop. Follow us on Facebook, Twitter, LinkedIn, and Instagram!

