

2025 Benefits Guide

Helping Americans save money
on health care since 1972



Standard Benefits

Low cost doctor visits

Doctor on Demand is a video consultation service that connects you with board certified doctors who can diagnose and write prescriptions for most medical problems from your desktop computer, tablet or smart phone. With your membership, visits are only \$49 (the national average for a doctor office visit is \$180). Save time, money and get back to your healthy self faster! Visit [Doctor on Demand](#) right now! When registering, enter "CFA" as your employer name to receive your discount.

Vision discount program

Offered at no cost to CA members, Clear Vision is a discount program that provides reduced rates on eye exams, lenses, frames and traditional eyewear options. [Visit CA](#) to download a full list of discounts and your ID card. Clear Vision is a discount program only and not an insurance plan.

Hearing

Most insurance plans don't cover hearing health care, so that is where your CA membership can help. Get access to free annual hearing consultations, discounts on today's latest technology including hearing aids and tinnitus relief options, one year of free office visits, a 60-day trial period and up to a 3-year warranty. Phone: 888-896-7093, or visit the [member website](#).

CA highlights

Enjoy a monthly e-communication with the latest CA news and legislative updates from Washington, D.C., plus healthy lifestyle articles and benefits news.

Discount prescription drug card

With your membership you receive discounts on prescription drugs from over 66,000 pharmacies nationwide. Download coupons to your smart phone for instant savings or show your drug ID card at the pharmacy. [Find your drug discounts right now](#) and see how much you can save!

Standard roadside motor reimbursement

CA offers members a reimbursement plan for any towing and emergency roadside services—to a maximum of \$50 (limit of two per year). For farm-related vehicles, CA will reimburse up to \$100 upon receipt of charges (limit once per year). Call CA at 800-432-3276 for your roadside emergency form, and submit it within 60 days of service for reimbursement.

Premier roadside motor reimbursement

For members with Premier membership, additional roadside reimbursement benefits are available. Contact CA at 800-432-3276 to learn more about your benefit eligibility.

Our Story

After World War II, countless individuals faced the heart-wrenching reality of losing their health insurance when they became sick. CA founder Milt Smedsrud experienced this struggle firsthand, twice in his own family. The first was when his mother, battling stomach cancer, lost her insurance. Then, years later, his father fell ill, and the family farm—homesteaded in 1881—was at risk due to financial medical burden. This personal challenge became the spark for a lifelong mission.

When Milt returned from serving overseas during the Korean War, he made a decision that would forever change the landscape of health insurance for individuals living the rural American dream. He became an insurance agent, driven by a deep understanding of how fragile coverage could be in an era before the pre-existing condition protections of the Affordable Care Act. There were no safety nets back then if insurers raised rates or canceled policies, leaving families with nowhere to turn. Milt vowed to change that.

In 1972, inspired by his parents' struggles, Milt founded the Creamery Association (CA). This innovative idea allowed local dairy farmers to band together and purchase health insurance as a group, stabilizing rates and providing a crucial promise: no member would ever lose their health insurance due to a medical condition. Over the next 50 years, the CA grew to serve hundreds of thousands of members, and through it all, not a single member has ever lost their coverage because of an underlying condition.

As CA expanded beyond dairy farmers, its mission blossomed, and in time, the organization became Communicating for Agriculture, and later, Communicating for America—reflecting its growing commitment to all rural communities and businesses. From its humble beginnings, CA was built on the principle of “power in numbers”—the power of a unified voice for hardworking people. Today, that voice represents tens of thousands of members who, each month, access benefits and services that would otherwise be out of reach. In Washington, D.C., CA stands strong as a dedicated advocate, working on behalf of its members in key areas like healthcare, taxes, small business laws, and rural community support.

Looking ahead, CA remains unwavering in its commitment to the health, well-being, cultural education, and the overall advancement of self-employed Americans and small business owners. Drawing on its decades of experience, CA continues to serve as a vital lifeline for those who work tirelessly to make a living and build a future.

Legislative Advocacy

CA continues to work on **common-sense issues**

that affect the lives of all Americans, particularly those living in rural areas. Our focus: Rural County Vulnerabilities

Rural County Vulnerabilities

- Rural Americans are statistically older, poorer and have fewer resources or economic opportunities.
- There is a digital divide between urban and rural areas, leaving farmers and rural workers and their children behind.
- Without a vibrant economy in rural America, millions of rural citizens will suffer economically, and ultimately, so will the U.S. supply chain.
- 1 and 4 rural hospitals are at risk of closing.

Foreign Workers

- Foreign workers are desperately needed in rural counties because there is an insufficient labor pool. Both H-1B visas and J-1 visas — which is more of a study-and-learn apprenticeship, are vital to a healthy rural economy and important in improving relations with international trading partners.

Rural America

Based on CA's policy and data analysis, these are the top four priorities of Communicating for America:

1. Reflect the urgent need for radically improved rural broadband access.
2. Encourage policymakers must enact legislation to provide equity to rural residents in access to both health insurance and health care.
3. Support public-private partnerships to relieve this debt and prevent predatory pricing practices by healthcare institutions.
4. Bolster the rural workforce and fill a desperate need for on-farm employment, internship/training programs, and rural economic development; and encourage international exchange programs to foster personal growth, education, and international cooperation.

Healthcare

- Of the 8 states with the highest levels of rural hospital closures since 2010, none are in Medicaid expansion states.
- The number of physicians per 100,000 rural residents is 39.8, compared to 53.3 physicians per 100,000 urban residents.
- 9% of rural counties have no primary care doctor available.
- Medicare limits reimbursement for telehealth in rural health clinics and federally qualified health centers.

Rural Broadband

- 35% of rural dwellers do not have access to high-speed internet keeping them from telemedicine advances and other necessities.
- Lack of access to broadband has not only hurt the health of many rural households, but it is keeping many rural school children from true learning.

Notable Legislative Accomplishments

1980	1985	1996	2000
CA was instrumental in getting the first Beginning farmer loan Program passed in Iowa.	CA formed its own international agriculture exchange program. Within 10 years, the program grew to become the largest of its kind in the United States.	CA fought successfully to save funding for the Farm Mediation Programs, serving 19 states, that were slated to be abolished in the 1997 federal budget.	The CA International Exchange Program had almost 1,000 participants from more than 40 countries.
2002	2003	2005	2008
CA awarded close to \$50,000 in scholarship dollars to students studying agriculture and/or small business.	CA was a leader in securing passage of health savings accounts (HSAs) that expand medical savings accounts (MSAs). CA achieved its tax reform goal of increasing Section 179 expensing to \$100,000.	CA led the effort that got partial Federal funding for high-risk pools signed into law.	CA helped to add two long-needed changes in the Aggie Bond program section of the 2008 Farm Bill enacted into law.
2010	2011	2012	2013
CA Foundation participated in a development program as part of USDA's Beginning Farmer and Rancher Development Grant Program. CA Education Programs (CAEP) opened offices in Mexico, Columbia, Chile, Uruguay, Brazil, Argentina, South Africa, Hungary, Moldova, Ukraine, United Kingdom, Denmark, Canada, Australia, New Zealand, Philippines and China.	CA participated in a national symposium sponsored by the Coalition for Affordable Health Coverage and the US Chamber of Commerce to address unsustainable cost increases in the American health system. CA helped achieve a 2% reduction in the employee's share of the 6.2% Social Security tax for 2011. The CA Foundation presented more than \$15,000 for nursing students in rural America.	CA testified at the National Association of Insurance Commissioners Task Force Meeting on the importance of language that recognizes the role associations play in representing the interests of members across a variety of professions. CA worked on a variety of bills and testified to members of Congress on the H-2A bill, and the importance of temporary agricultural workers in the United States.	CA worked with key congressional offices to change language in the tax code that would allow more beginning farmers to participate in beginning farmer loan programs. CA successfully fought for additional measures to protect the sickest most vulnerable Americans during the transition to the new exchanges created under the ACA, including an extension of the Pre-Existing Condition Insurance Plan (PCIP) program.
2016	2017	2018	2019
CA called on the Obama administration to allow consumers opportunity to use tax subsidies on private health insurance plans.	Presented 10 recommendations to lawmakers and federal regulators to consider as solutions to remedy the health care gap in rural America.	CA calls on Congress to invest more in rural broadband.	CA releases study that correlates the lack of high-speed internet to the lack of health insurance coverage and access to health care. CA donates \$10,000 to RIP Medical Debt, a national nonprofit that forgives health care debt.
2020	2021	2022	2024
CA Backs Senate Legislation to Help Small Broadband Companies Aid Connectivity for Rural Communities During COVID-19 Pandemic.	Signed letter to House Energy & Commerce Committee for lower Rx prices. Urged Congress to reject tax hikes on family businesses.	Communicating for America (CA) recently conducted a "Pulse of the Nation" survey to learn about American attitudes toward medical debt and how they are coping with financial health care disparities.	Through the CA Foundation, provided medical debt relief to individuals suffering financial ramifications from illness and/or disease through Undue Medical Debt.

About Communicating for America

For years, Communicating for America (CA) has been providing benefits, services and health care advocacy for individuals and families. In that time, CA has grown from an organization of the self-employed in rural communities to a nationally known and well-respected association of individuals and families, representing both main street America and metropolitan cities throughout the country.

CA was founded on the idea of power in numbers – one common voice coming from people who work hard every day to make their own way in this world. That powerful voice means individuals can obtain benefits and services they wouldn't normally have access to, and have a representative advocating for them on health care, taxes and small business laws.

CA's goals and mission

- To deliver valued member benefits at the best price and of the highest quality.
- To promote the health, well-being and advancement of all self-employed Americans and small business owners by leveraging our acquired experience.
- To give members the right and opportunity to set policies and goals.

CA's Endorsement

CA can negotiate deals on great services and products using the power of the people we represent. The CA endorsement requires that specific quality, financial and service criteria be adhered to in order to meet the needs of CA members.

CA-endorsed benefit providers must supply:

- Service capabilities of the highest standards.
- Toll-free customer service lines.
- Plans that meet the needs of self-employed Americans.
- Proven financial strength.

Legislative advocacy

CA continues to work on common-sense issues that affect the lives of all Americans.

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The CA annual meeting will be held in April 2025. All members of CA are welcome to attend. Call 800-432-3276 for more information.

Send requests for CA membership information and other communications to:

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Publishing information

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Statement

This guide is produced by Communicating for America, Inc., 403 S Union Avenue Suite 3, Fergus Falls, MN 56537, as a service to CA members.

CA is a national, nonpartisan, non-profit organization dedicated to strengthening self-employed America. Members set the organization's goals and activities through resolutions and surveys. CA was incorporated in 1972, under Provision 317, known as the Minnesota Nonprofit Corporation Act. Its support comes from its members who are self-employed business people, farmers and ranchers.