

## CoOpportunity Health Rehabilitation Frequently Asked Questions

### For Individual policyholders

#### 1. Will I still have insurance through CoOpportunity Health on January 1, 2015?

- Yes, if you enrolled on or before December 15, 2014, and you continue to make your premium payments.
- No, if you signed up on December 16, 2014 or later you will not have coverage with CoOpportunity Health. You have until the end of open enrollment, which ends February 15, 2015, to enroll in another plan.

#### 2. What is changing with my CoOpportunity Health insurance policy?

- Watch for important information you may receive from CoOpportunity Health, HealthCare.gov, the Nebraska Department of Insurance or the [Iowa Insurance Division](#).
- CoOpportunity Health is no longer offered on the Iowa or Nebraska Health Insurance Marketplace for individuals or the SHOP Marketplace for small businesses.
- Tax subsidy eligibility and amounts may change if you keep your CoOpportunity Health plan. For additional information, contact [www.Healthcare.gov](http://www.Healthcare.gov) at 1-800-318-2596, TTY 1-855-889-4325. The Marketplace call center is open 24 hours a day, 7 days a week.
- If CoOpportunity Health is not able to be rehabilitated and an order of liquidation is entered, your coverage may be limited. State statutes create a safety net to protect policyholders when insurers go out of business. Those statutes cap coverage at \$500,000 per life.

#### 3. What does rehabilitation mean?

The [Iowa Insurance Division](#) determined that CoOpportunity Health is in a hazardous financial condition. On December 23, 2014, Insurance Commissioner, Nick Gerhart, applied for and the Polk County District Court issued an order appointing the Commissioner as rehabilitator of CoOpportunity Health. The company will continue in existence, but the Commissioner, as rehabilitator, is granted authority to manage the company. The Commissioner will:

- Assume management of the company.
- Attempt to correct existing problems.
- Continue operations.
- Maintain policyholder accounting.
- Develop a plan of rehabilitation or petition the court for liquidation.

Most policyholders may find it in their best interests to find other coverage before the end of open enrollment, which ends February 15, 2015.

**4. Will CoOpportunity Health still have a website?**

Yes, the [Iowa Insurance Division](#), as rehabilitator, will continue operations, including the website.

**5. Should I pay my premium?**

Yes, to avoid a gap in coverage, you must pay your monthly premiums when due.

**6. Will automatic withdrawals for premium payments continue to be withdrawn from my checking account?**

Yes, until you cancel your coverage.

**7. Can I still submit claims?**

Yes, submit your claims to CoOpportunity Health as usual. The [Iowa Insurance Division](#) will control the company and ensure that claims are paid according to the contract provisions.

**8. Will my provider still accept my insurance?**

The rehabilitation order should not impact your provider's standing with CoOpportunity Health. Providers participating in the Midlands Choice network are obligated to continue to serve CoOpportunity Health members in accordance with their participating provider agreement. Providers, as normal business practice, should always verify member eligibility through the CoOpportunity Health provider website or by calling CoOpportunity Health Provider Service at 1.888.324.2064, Mon-Fri, 7 a.m. to 6 p.m.

**9. If I want to continue to receive subsidies for health insurance and change insurance companies, where do I go?**

Contact the Health Insurance Marketplace online at [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596, TTY 1-855-889-4325. The Marketplace call center is open 24 hours a day, 7 days a week. You can also consult an agent, broker, navigator or certified application counselor.

**10. What happens if I cancel my policy?**

Your coverage with CoOpportunity Health will stop and claims will not be paid after cancellation. If you do not purchase replacement insurance to continue minimum essential coverage, you may be subject to the individual mandate penalty.

**11. What if I paid my premium but coverage is not effective yet, will I get that back?**

If you cancel coverage before it is effective, you are entitled to a refund of the premium that was paid. Contact [www.HealthCare.gov](http://www.HealthCare.gov) at 1-800-318-2596, TTY 1-855-889-4325 to discuss a refund of premium. The Marketplace call center is open 24 hours a day, 7 days a week. If you purchased coverage off Marketplace, contact CoOpportunity Health at 1.888.324.2064, Mon-Fri, 7 a.m. to 6 p.m.

**12. Who do I call for precertifications or prior authorizations?**

The notification requirements in your policy do not change. Contact CoOpportunity Health at 1-888-324-2064, Mon-Fri, 7 a.m. to 6 p.m.

**13. What about my new baby or other special life event?**

The membership eligibility requirements in your policy do not change. If you enrolled through the Marketplace (HealthCare.gov), you need to call the Marketplace. If you enrolled off Marketplace, or are enrolled in group coverage, contact CoOpportunity Health at 1-888-324-2064. Mon-Fri, 7 a.m. to 6 p.m.

**14. If I have questions or need to make changes to my current CoOpportunity Health policy, who do I contact?**

Contact CoOpportunity Health at 1-888-324-2064, Mon-Fri, 7 a.m.-6 p.m.

**For Employer Groups**

**1. I am an employer and have a CoOpportunity Health group insurance plan. How does this impact my company?**

You should work with your agent or broker to explore your options. Questions for SHOP (Small Business Health Options Program) customers can be directed to the call center for SHOP Marketplace, which is part of [www.HealthCare.gov](http://www.HealthCare.gov), at 1-800-706-7893, TTY 1-800-706-7915., Mon-Fri, 9 a.m. to 7 p.m. (ET). Agents and brokers may also use this number.

**2. Should I make my premium payment?**

If you want to continue your coverage with CoOpportunity Health, your premium must be paid by the due date. If you want to cancel your coverage, contact CoOpportunity Health or work with your broker or agent.

**3. If I want to continue to use the SHOP Marketplace and change insurance companies, where do I go?**

Contact your agent or broker, go to [www.HealthCare.gov](http://www.HealthCare.gov), or call the SHOP Call Center for Small Businesses at 1.800.706.7893.

If you are an employer group that enrolled in CoOpportunity Health plans in the open market, please work with your agent or broker, or contact CoOpportunity Health at 1-888-324-2064, Mon-Fri, 7 a.m.-6 p.m.

## **Other Topics**

### **1. Will I still receive my Healthy Rewards VISA card?**

If you completed both steps in the program (received a preventive care routine exam and completed an online health assessment) by December 31, 2014, then you will qualify to receive the Healthy Rewards \$100 VISA card. The Healthy Rewards program is no longer available effective January 1, 2015.