

## CoOpportunity Health 2015 Rate Increase Request

The Iowa Insurance Division has received a request from CoOpportunity Health to increase their base rates starting in January 2015. A public rate increase hearing has been scheduled before the Commissioner of Insurance on July 26, 2014 at 10:30 am at the locations below. Affected CoOpportunity Health members and members of the public may submit comments on the proposed rate increase below or contact the Consumer Advocate for insurance.

The CoOpportunity Health 2015 Public Rate Increase Hearing Locations:

Mercy College of Health Sciences, Sullivan Center, Room SC-210, 928 6th Ave, Des Moines, Iowa 50309 (Main Location)

Burlington Public Library, 210 Court Street, Iowa 52601

Iowa Central Community College, Liberal Arts Building, Room 204, One Triton Circle, Fort Dodge, IA 50501

Iowa Western Community College, Looft Hall, Room 024, 2700 College Road, Council Bluffs, IA 51502

Kirkwood Community College, Linn Hall, Room 2184, 6301 Kirkwood Blvd SW, Cedar Rapids, IA 52406

North Iowa Area Community College, Business Incubator Building, Room 128, 500 College Drive, Mason City, IA 50401

Spencer Public Library, 21 East 3rd Street, Spencer, IA 51301

CoOpportunity Public Testimony and Comments

[2015 CoOpportunity Health Proposed Rate Increase Public Testimony and Comments Report \(https://iainsuranceca.files.wordpress.com/2014/06/2015-coopportunity-health-proposed-rate-increase-public-testimony-and-comments-report.docx\)](https://iainsuranceca.files.wordpress.com/2014/06/2015-coopportunity-health-proposed-rate-increase-public-testimony-and-comments-report.docx)

CoOpportunity Hearing Transcript

[CoOpportunity Transcript \(https://iainsuranceca.files.wordpress.com/2014/06/coopportunity.pdf\)](https://iainsuranceca.files.wordpress.com/2014/06/coopportunity.pdf)

This entry was posted on June 10, 2014 at 12:29 PM and is filed under [Rate Hearings](#). You can follow any responses to this entry through the [RSS 2.0](#) feed. You can [leave a response](#), or [trackback](#) from your own site.

## 19 Responses to “CoOpportunity Health 2015 Rate Increase Request”

**Marc Villinn Says:**

[June 11, 2014 at 1:12 PM](#) | [Reply](#)

I would like to comment on the possible rate increase notice that I got in the mail from my health care provider Co-Opportunity Health. I cant believe we just enrolled in the healthcare plan and we are already facing a possible rate increase. How can this be called affordable health when rates go up already. I don't understand how people are suppose to afford health care insurance. I work part time and only get 30 hours a week where I work. How am I suppose to pay for another 20.30 40 or .50 dollars per month. How can anybody call this affordable health care when rates already increasing in the first year. When will this stop. Please DO NOT okay this rate increase. If you do I don't know how I will be able to pay for it. I may have to drop out of the program and not have any insurance and then I will be put in prison for not paying my income taxes because I cant pay the penalty that the IRS will impose on me. But that's life nowadays tho. I don't know what else we can do. Sooner or later you will okay a rate increase, just like every agency does, like Utility Board for power companies, or other things. Where will this go? How are people suppose to

pay for rate increases? It is so hard to make ends meet now, I don't know how we are suppose to find the money to pay for this request for rate increase. What's this world coming to when the working middle class or even poor class has to pay for more and more. Rob the pockets of the lower working class. That's all everybody does. Keep asking for rate increases and expect us to pay for it, even if we cant afford it. I thought O'Bamacare was suppose to be AFFORDABLE???

**Chelsea Morse Says:**

[June 11, 2014 at 1:16 PM](#) | [Reply](#)

I implore you please do not pass this increase into effect. I personally think the rates are incredibly high to begin with before this proposed increase. I can barely afford the coverage as it is and can't imagine how I can continue in the future. I haven't even been able to fill my regular prescriptions and have been depending on the doctor for free samples to get by. These were my regular prescriptions before switching to co-opportunity and now I don't know if I will ever be able to afford to start again.

**Daniel Swick Says:**

[June 11, 2014 at 1:18 PM](#) | [Reply](#)

Dear Consumer Advocate, Based on the information that was provided to me from Co-opportunity Health, I must respectfully disagree that there was sufficient evidence given to justify a 14.3 percent increase in premium. At a rate of more than double the national average health spending growth rate, I would implore mercy that this proposition will be reconsidered, or at least be more transparently represented.

**Diane Fink Says:**

[June 11, 2014 at 1:23 PM](#) | [Reply](#)

Any increase is too much. We're dealing with it now and we determined what will work for us on our budget and then they go and raise our rates like some kind of trap. It's upsetting and I feel like we were used and betrayed. I went to the doctor for a preventative care screening and since I had a UTI it was \$98.25 above our premium even though my policy is supposed to cover check up visits. Paid \$321.99 for prescription to be filled and you call this insurance? The doctor is not willing to negotiate his charges yet, I cannot negotiate with my own insurance company. This is being forced down my throat because of the federal government. It was not like this with Iowa Care. I am required to take over the counter allergy medication but insurance will not pay for it yet for some reason they will cover prescription allergy medication? The insurance doesn't even cover my regular MD because he's apparently a tier 2 doctor but of course they didn't let me know until after the visit. It's like this is a giant game and how do they expect us to play if they never gave us the rules to begin with? The insurance companies have Obama in their pocket and they're laughing all the way to the bank while the middle class struggles to stay above water.

**Jenny Werner Says:**

[June 11, 2014 at 1:26 PM](#) | [Reply](#)

I am writing to encourage the Iowa Insurance Commissioner to deny the request for a rate increase to CoOpportunity Health. At least a full year under the current rate seems reasonable. It feels like the ultimate bait and switch when an increase comes so early in after enrollment and implementation of the ACA. I would encourage the IID find a way to insure the success of companies like CoOpportunity in their attempt to offer lower Healthcare Insurance rates to all Iowans. I would expect there will need to be some sort of leveling of the market place for all Insurers doing business in Iowa. In 2012, Blue Cross also raised our rates after the first six months of our enrollment by 30%!! This is why we were so grateful to be enrolled in a more reasonably priced program through the ACA.

**Michael Kirth Says:**

[June 11, 2014 at 2:28 PM](#) | [Reply](#)

To get hit with a rate increase of this size is an absolute blow. We abide by the law and they do this to us? And now we feel like we are being punished by the law. I was a correctional officer for 30 years and it's just an unfair blast for anyone, especially someone who spent 30 years protecting the state of Iowa. This was supposed to be cheaper insurance. People are putting in enough money to pay the bills so why do they need more? Where is this money going? They show it in the news everyday and no one is happy. It's impossible for the average working American to survive with bills this size. Anyone with any common sense would NOT approve of this increase.

**Cathleen Johnson Says:**

[June 12, 2014 at 9:46 AM](#) | [Reply](#)

I am heart-sick that our rates may go up because, like Obama said, it's supposed to be affordable health insurance. My husband and I are self employed and, for people like us, we are thrilled to have what we have right now and wish that it would remain the same. We are very content with the current situation and ask that you do not increase our rates.

**Dan McDonald Says:**

[June 12, 2014 at 2:28 PM](#) | [Reply](#)

Well we got a notice in the mail today that the insurance base rate will go up for the annual premium on January 1st. To me it sounds like the old bait and switch where they give you the insurance at an affordable rate and then decide to jack the rates up so it is less affordable if I understand the paperwork correctly. Seems like an underhanded plan to get you into their insurance by the government and Affordable Care Act. The government is already reducing their payment by 40% so what can the Insurance Commissioner even say to them? Co-Opportunity is left with only two choices; they either pass the cost along to us, the consumer,

or they pay the cost themselves.

**Nancy Barnett Says:**

[June 16, 2014 at 9:02 AM](#) | [Reply](#)

I am a self-employed single woman over 50. Last year I was paying over \$550 per month for a BC/BS plan that had a \$4000 deductible. I paid more because I am overweight. The policy did not fully cover wellness physicals or mammograms, and there were no mental health benefits. So, in spite of paying almost \$7000 per year for premiums my out-of-pocket expenses were substantial. When I purchased that policy I was paying \$175 per month, but every single year the premium was increased by at least 10%. I was always invited to choose a lower cost plan, but I already had the lowest cost option!

This year, I was thrilled to purchase a CoOpportunity plan through Healthcare.gov and I do receive a federal subsidy, so my part of the premium is just 1/3 of what it would have cost me this year under my old plan. I now have mental health benefits and full coverage for wellness physicals and screenings like mammograms. Prescriptions that cost nearly \$100 per month for my share, now are only about \$15 per month. My deductible is a mere \$1500, so I am paying much less out-of-pocket.

So, I don't have much to complain about. I would not even complain about a modest premium increase.

However, I had a very uncomfortable feeling when I received the premium increase notice in the mail from CoOpportunity and saw that I am subject to a 14.3% increase. I wondered if this is just starting all over again? Will I be paying over \$500 per month for my share of the premium in a few years? Are insurance companies finding ways to justify their same practices even though the rules have changed? I thought that more people in the marketplace was supposed to keep premium costs from rising so much.

It seems to me if insurance companies were able to extend old non-compliant policies that they are benefiting from that. Those policies have high deductibles and the coverage is not as good and the people who have them are more healthy (other applicants were rejected for pre-existing conditions or canceled outright when they got sick) and incur less medical expense, right? So why would anyone want to keep a policy like that? I blame that on ignorance and the partisan opposition of legislators that worked so hard to convince people that the Affordable Care Act was a bad thing. It astounds me that some candidates are still running on a promise to repeal 'Obamacare'! Do you have another explanation?

So, I oppose the premium rate increase, but here is what I propose: insurance companies that took advantage of extending non-compliant policies should pay a penalty OR recover their increase in costs by assessing all their premium increases on holders of non-compliant policies. There should be consequences.

**J Cromwell Says:**

[June 23, 2014 at 2:44 PM](#) | [Reply](#)

Not employed, looking for work, paying \$1,200+ per month for my family, and without an advanced subsidy by the way....and now looking at a 14% increase?! No thanks--what additional benefit am I getting? I doubt anything. Affordable Health CARE? Not really,...it wasn't previously, and certainly doesn't look like it's moving in the right direction. Please DO NOT approve this request.

**Felicity Spaulding Says:**

[June 24, 2014 at 12:55 PM](#) | [Reply](#)

First let me say I am very grateful to Obama for getting the ACA into law. However the requested 14.3 % increase is clearly going to create a pinch for a lot of people, and for that reason I oppose such a huge increase – 8.2% over the national average. I am writing this as more needs to be done to find out why health costs in USA are so high compared to other western countries. Someone is making a mint!! That's where we need to target our actions.

Also we can at least reverse the acceptance of plans sold prior to 2012 that are not ACA compliant – allowing a second insurer pool with a much lower risk profile defeats the rationale of the ACA. And at most lets go for a single payer system and get the profit making insurance companies out of our health.

**Christine Hausner Says:**

[June 24, 2014 at 12:58 PM](#) | [Reply](#)

This is in response to the letter that I received about the proposal for a premium increase. When I saw this letter, I literally laughed. I'm one of the people that Obamacare actually helped as I've been self-employed for the last 10 years and had to be on the state-mandated insurance because I didn't qualify for group insurance and been denied private insurance because of preexisting conditions. I was so happy to switch. I finally was on insurance that had a lower premium, better deductible, and covered maternity. Everyone around me was complaining about Obamacare and I tried to convince them that this was a good thing. They were right. This isn't any different than what I had before. They're just going to keep jacking up the price. In two years, I'll be right back to where I started. I will have no choice but to raise my deductible at open enrollment so that my premiums are lower. It's NOT okay for a single person with one income and no dependents to pay \$12,000 in healthcare every year! They make it mandatory for everyone to have insurance and then make it so god awful expensive, no one can afford it. I can understand raising a few dollars a year because of age (even though I think it should be put in ranges because there is no difference between me and a 35-year-old or me and a 45-year-old) but they want to raise this \$60 a month and that's ludicrous! So much for me finally getting a break. I was finally considering having a child, but with how expensive my healthcare is going to be, I may have to reconsider that

or take a second job. Healthcare should be a right, not a privilege. Maybe people should start thinking about how much doctors actually make and not making the general public pay more. I've been in the healthcare profession for 16 years. I know how much they make. I had my deviated septum fixed and came back two weeks later for the surgeon to clean out my nose which basically consisted of him shooting water up my nose. The bill for that was over \$600. That was more than what the anesthesiologist charged me to keep me alive during the surgery! This is what's wrong with the country! Make them charge less so we don't have to pay more! They can afford it! But, what does the government care or executives at a health insurance company. They don't have to pay for their insurance. The fat cats will still keep getting fat and the scrawny alley cats will still keep getting scrawnier. So, fine, raise it. I was paying over \$500 when I switched and now I'll be paying almost \$500 again. I can't even imagine how much I'll be paying when I'm 60 if I'm still in my current profession owning my own company. It's so much I'd be better off going to a low-paying hourly job. Thanks for giving me hope for some financial help and taking it all away again! But, I can honestly say, I'm not surprised in the least.

**Rex Deckard Says:**

[June 25, 2014 at 2:07 PM](#) | [Reply](#)

I will be out of state the week of the public hearing, so I am unable to appear in person. I am opposed to the base rate increase. I switched to Coopportunity through the Affordable Health Care Act, and receive a tax credit. Prior to this, my health insurance had become so unaffordable that I could barely continue to pay the premiums. The tax credits really made a big difference for us.

With a 14.3% increase, the new premium price will essentially 'eat up' the value of the tax credits and we will be paying out of pocket what we paid before the new health care act, even with the tax credit. Should we no longer qualify for the healthcare tax credits, then once again, insurance premiums would be too high for us to continue to have insurance.

Savings should be sought in managing health costs, rather than making premiums unaffordable for the consumer.

**Marian Picchi Says:**

[July 3, 2014 at 9:52 AM](#) | [Reply](#)

Dear Sir:

I am writing in response to a letter received from Coventry Healthcare of Iowa requesting a 12.4% increase in rates. I oppose this increase as I feel that it is not necessary. My income is based solely on disability and this will place a strain on my budget. I am sure that I am not alone in trying to live on a limited income and budget so feel this is a big issue for those who are on Social Security and pensions.

I purchased my policy from the Marketplace and have had nothing but headaches since. It was listed as covering both Allen and Covenant hospital in Waterloo but I found out the hard way, after a colonoscopy at Covenant, that it didn't. In April I was diagnosed with breast cancer and in May I had a surgery to remove it. I receive Explanations of Benefits stating what has been covered or not. To be honest I feel that they don't want to pay and I'm being targeted for this rate increase because of the medical issues I have faced the past few months.

I have worked in healthcare for almost thirty years and it is a sad situation when the medical professionals have had to take a back seat to insurance companies who control the purse strings. Since it is now mandatory for everyone to carry insurance we as consumers have no choice but to accept what happens with your decision. I ask that you really consider the impact this decision will have on the general public.

Thank you for allowing me the opportunity to voice my opinion on this matter.

Sincerely,  
Marian Picchi

**Susan Kono Says:**

[July 8, 2014 at 8:04 AM](#) | [Reply](#)

I am writing to object to the base premium increase on health insurance. It is supposed to be an opportunity to have affordable health insurance. The rate now is only 100.00 dollars a month cheaper than what I was paying and now I can no longer go back to the group plan I had with preexisting conditions. You are messing with peoples health and financial stability. The ACA should have taken into account all the affects on peoples lives before it became law. You cannot just keep people dangling on such an important issue. This raise is too high and should be denied. Thank you.

**Diane Schlegel Says:**

[July 14, 2014 at 10:10 AM](#) | [Reply](#)

Cliff Gold and Consumer Adocates:

My husband, Dennis and I are against CoOpportunity Health Insurance Company's recent proposed 2015 health insurance premium base rate increase of 14.3 percent for the following reasons:

Rising costs for health care services and health insurance premiums represent a growing burden for middle-class families across all age groups. The growth in health care spending is crowding out other important priorities such as saving for retirement and for

children's education. Furthermore, employers have responded to higher health care costs by scaling back wage increases and by increasing employees' cost sharing.

If these trends continue, many people, including my husband and I who have been middle-class throughout our working years risk not having sufficient financial resources to maintain a middle-class lifestyle during our retirement years. After studying the internet and other news media resources regarding this issue, it is obvious that the impact of rising health care costs for middle-class workers and retirees is a serious issue.

My husband and I learned through recent research that every 10 percent increase in health insurance costs reduces the chances of being employed by 1.6 percent. It also reduces hours worked by 1 percent as employers respond to rising health costs by converting full-time jobs to part-time positions, most of which do not include health benefits. For workers who continue to get health insurance, more and more often, the increased price of premiums is coming out of their salary: a 10 percent increase in premiums is offset by a 2.3 percent decrease in wages. Rising health costs are forcing many employees who want to retain coverage to surrender both income and benefits.

Rising health insurance premiums will also place an increasing burden on workers and increase the ranks of the uninsured and the unemployed. If health insurance purchases continue to rise and individuals continue to reduce their purchase of health insurance and other insurance products, it could leave us more vulnerable to health, mortality, disability and other significant risks in the long-run. When you consider all of the above facts, we feel there is no real benefit for the insurance company or the insured.

Thank you for your time and consideration.

Diane Schlegel  
Bouton, Iowa

**Scott Tunnicliff Says:**

[July 28, 2014 at 2:00 PM](#) | [Reply](#)

I have been with Co-Opportunity Health since January and we were not terribly pleased at the choices provided, particularly with the deductible. Co-Opportunity provided the best plan to fit our needs over Blue Cross and Unity. We signed up for their automated payment method and it took no time at all before we found out that they were automatically taking out random amounts to pay our premium each month. We have had nothing but continued confusion and the only option was to resolve our problems online between the Co-Opportunity website and healthcare.gov. It was an enormous amount of frustration dealing with the varying amounts taken out of our account, making it a challenge to budget accordingly. Sometimes it's \$380 each month and sometimes it's over \$1,000 without any explanation. We have no problem adjusting to the insurance even though it is not saving us any money. My deductible was at \$2500 and paying quite a bit and now we are at a \$6000 deductible while our premiums are almost identical. All in all, I think that Co-Opportunity has not demonstrated that they are efficient or accurate in their administration of an insurance company and should be denied any increase until they get these system problems resolved. Recently, last month actually, we decided no longer to do direct payment and we will wait for invoices in the mail. I called them today to ask when we will receive an invoice and was told after 20 minutes on hold that they would call me back. This doesn't appear, to me anyway, as a company that deserves any kind of increase in revenues.

**Traci Comstock Says:**

[July 30, 2014 at 3:11 PM](#) | [Reply](#)

Dear Consumer Advocate:

On behalf of my husband and myself, I would like to voice our opposition to the very large proposed rate increase by CoOpportunity Health. We are insured "members" of CoOpportunity Health through the Health Insurance Marketplace.

While a single digit rate increase of 6.1% or under might be reasonable, however the rate increases proposed are entirely too high. While I see that they are suggesting a base premium increase of 14.3% (which is too high), I also see that the portion of rate increase noticed is even higher (impact of non-compliant transitional plans 46%; medical inflation 38%; reduction in fed. reinsurance program 36%).

The insurers should not advertise and get customers "in" on a reasonable premium, only to "bait and switch" to a much higher one after only a year. I cannot imagine that medical inflation honestly jumped 38% in one year. The proposed rate increase is too high. I am willing to accept the 6.1%, and that is a very generous increase. I know that for the businesses in which my husband and I work, an increase of 5% in one year's time frame to customers would be unheard of and not accepted. Therefore even conceding a 6.1% increase to the very lucrative insurance industry, is already a gift. Requesting a 14.3% increase is gluttonous.

I would say that an area where CoOpportunity Health could save money is making their contracted rate with hospitals, drs' offices, etc... more reasonable. For example, I am aware (from people using United Healthcare), that United Healthcare pays far less than CoOpportunity does for the same procedures based on "contracted rates" that United has with the providers. Frankly, I think there should be one charge—the same for all—and the lowest one "contracted" by law. But since that isn't the case, CoOpportunity Health should pursue negotiations with the providers for the lowest rate of compensation that other insurers receive. That would save them money immediately.

Traci M. Comstock

**Kate Frederick Says:**

[August 11, 2014 at 8:20 AM](#) | [Reply](#)

To whom it may concern:

As an “average” American in terms of income and education, I have worked hard for 30 years to take responsibility for myself and my family and to make ends meet. Each year, my taxes and other costs of living have increased, but my wages typically have not. As a self-employed person, I pay more than my fair share of taxes and often work 7 days a week to accomplish more for less pay. As a single parent, I have struggled to send my children to college, avoid accumulating debt, and avoid relying on welfare. Over the years, as the rich have gotten richer and the poor have gotten poorer, my family and I have survived self-sufficiently because I have made do without health insurance, medical care, new clothes, and vacations.

I have gone without health insurance for the past 12 years because I am healthy and could not afford the premiums. This year, I chose to step up to the plate as a responsible citizen and purchase health insurance required by the Affordable Care Act. Now I have taken on a very costly additional expense each month, which serves primarily to subsidize the insurance of those who cannot afford their premiums. What’s more, the high-deductible on my policy means that I would only receive help from the insurance company in case of a major hospitalization.

Less than two months after I purchased the policy from Coopportunity Health, I received the notice of the proposed base premium rate increase. Few people showed up for the hearing in Des Moines because most assume the increase is a done deal—it usually is. Are the interests of insurance companies doing business in Iowa given more precedence than the interests of the people paying premiums for their insurance policies?

I believe the proposed rate increase of 14.3 percent is excessive. Coopportunity Health assumes that health care costs will go up based on wage increases, the increased use of healthcare services, and the increased cost of new technology and drug therapies. But in fact, the trend has shifted and health care costs are in fact no longer growing as they were. Medicare will not increase their insurance costs for the coming year. Iowa’s largest insurer and others around the country have recently reported that they are saving millions of dollars by working with health care providers to keep people well instead of treating them when they are sick. This trend will continue. As more Americans buy into the Affordable Care Act and employers shift the way they provide employees with health insurance, cost trends are likely to continue to change.

In the meantime, although I chose Coopportunity Health in part because of its coop structure that would differ from the standard corporate insurance company and be geared to truly nonprofit health insurance, I now feel as though I’ve been had.

Coopportunity Health could be working to increase the number of participants—not premiums.

Thank you for your time and attention.

Sincerely,

Kate Carter Frederick

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