

CoOpportunity Health Rehabilitation Frequently Asked Questions

For Individual policyholders

1. 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 rehabilitation order affects all CoOpportunity policyholders, including Nebraskans. The company will continue in existence, but the Commissioner, as rehabilitator, is granted authority to manage the company. The Iowa 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**.

The Nebraska Department of Insurance is working closely with the Iowa Insurance Division to protect all CoOpportunity policyholders.

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

- You must purchase by the 15th of the month to have coverage effective the 1st of the next month.
 - Purchase by December 15, 2014 = coverage starts January 1, 2015
 - Purchase by January 15, 2015 = coverage starts February 1, 2015
 - Purchase by the end of open enrollment on February 15, 2015 = coverage starts March 1, 2015
- If you enrolled on or before December 15, 2014, and you continue to make your premium payments, you have coverage through CoOpportunity on January 1, 2015.
- If you signed up on December 16, 2014 or later, your application has not been processed. You have until the end of open enrollment, which ends **February 15, 2015**, to enroll in another plan.

3. What is changing with my CoOpportunity Health insurance policy?

- Watch for important information you may receive from CoOpportunity Health, healthcare.gov, or the Iowa Insurance Division, the appointed rehabilitator for CoOpportunity.
- **CoOpportunity Health policies are no longer offered for sale.**

- Tax subsidy eligibility and amounts may change if you keep your CoOpportunity Health plan. For additional information, contact www.Healthcare.gov at 1-800-318-2596, TTY 1-855-889-4325. The 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.

4. What are my options with CoOpportunity Health taken off the Marketplace?

In Nebraska, coverage is available on the Marketplace (healthcare.gov) from Assurant, Blue Cross Blue Shield, and Coventry until open enrollment ends on February 15, 2015.

5. What if I purchased a CoOpportunity Health policy and did not qualify for a subsidy?

If you did not qualify for a subsidy on the federally facilitated marketplace, or if you want to shop for other options that do not include a subsidy, you can shop for those plans as well until February 15th. Please contact an agent or broker to discuss those options.

6. Will CoOpportunity Health still have a website?

Yes, the Iowa Insurance Division, as rehabilitator, will continue operations, including the CoOpportunity website.

7. Should I pay my premium?

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

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

Yes, until you cancel your coverage.

9. 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.

10. Will my provider still accept my insurance?

The rehabilitation order should not impact your provider's standing with CoOpportunity Health. However, your provider may opt to leave the network used by CoOpportunity Health, so you should contact your provider to make sure.

11. If I want to remain in the marketplace and change insurance companies, where do I go?

Contact www.Healthcare.gov at 1-800-318-2596, TTY 1-855-889-4325. The call center is open 24/7. You can also consult an agent, broker, navigator or certified application counselor.

12. 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.

13. What if I enrolled after 12/15/14 and paid my premium, will I get that back?

If you cancel your CoOpportunity coverage and select a replacement plan **by January 15, 2015**, your premium would not be used for coverage, and under state law, you would be entitled to a refund of those premium dollars. Contact www.Healthcare.gov at 1-800-318-2596, TTY 1-855-889-4325 to discuss a refund of premium. The call center is open 24 hours a day, 7 days a week.

14. Who do I call for precertifications?

The process in your policy does not change. Contact CoOpportunity Health at 1-888-324-2064.

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

The process in your policy does not change. Contact CoOpportunity Health at 1-888-324-2064.

16. 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.

Group coverage

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, at 1-800-706-7893, TTY 1-800-706-7915. Agents and brokers may also use this number.

2. Should I make my premium payment?

Yes, not making a premium payment will lead to cancellation of your policy.

3. If I want to remain in the marketplace and change insurance companies, where do I go?

Contact your agent or broker or go to www.Healthcare.gov.