

CoOpportunity Health Rehabilitation Frequently Asked Questions

As the rehabilitation progresses, new information will be added to this document. Answers to existing questions are revised, and new questions are added. January 5, 2015 updates are underlined.

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. 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.

11. If I want to continue to receive subsidies for health insurance 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 paid my premium but coverage is not effective yet, will I get that back?

If you cancel your CoOpportunity coverage before coverage is effective, your premium would not be used for coverage, and under state law, you would be entitled to a refund of those premium dollars. For example, if you canceled before January 1, the premium you paid in December for coverage beginning January 1 would be refundable. Contact 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 the Marketplace, contact CoOpportunity Health at 1-888-324-2064, Mon-Fri, 7 a.m. to 6 p.m.

14. Who do I call for precertifications or prior authorizations?

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

15. 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.

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, Mon-Fri, 7 a.m. to 6 p.m.

For Employer Groups

17. **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, Mon-Fri, 9 a.m. to 7 p.m. (ET). Agents and brokers may also use this number.

18. **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.

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

Contact your agent or broker, go to www.Healthcare.gov, or call the SHOP Call Center for Small Businesses at 1-800-706-7893.

Other Topics

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

If you completed both steps in the program (received a preventative 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.

21. **Will my federal tax credits and cost sharing reductions still occur if I still have a CoOpportunity policy?**

The Centers for Medicare and Medicaid Services within the Department of Health and Human Services has indicated that while CoOpportunity is in rehabilitation status, the advance payments of the premium tax credits and cost sharing reductions will continue being paid on behalf of consumers.

22. **If the rehabilitation is unsuccessful, will my federal tax credits and cost sharing reduction status change?**

The Department regrets that we cannot provide an answer to this question yet. If CoOpportunity goes into liquidation, CoOpportunity plan status may change requiring you to change plans in order to continue receiving financial assistance with your premiums and cost sharing. The federal government has indicated that its decision about eligibility for tax credits and cost sharing reductions during liquidation will be issued soon. You will receive official notification from the Health Insurance Marketplace about any changes, but we encourage you to consider other options now. You can change plans at www.healthcare.gov or the Health Insurance Marketplace call center at 1-800-318-2596.

23. **Will CoOpportunity receive any additional federal loans to make the company solvent again?**

CoOpportunity, which was created and funded via low interest loans from the federal government, was subsequently provided additional solvency loans from the federal government to continue insurance operations. CoOpportunity requested additional funding to continue operations. The Centers for Medicare and Medicaid Services (CMS) officials made the final loan award decisions. In making the award decision, CMS took into consideration the reasonableness of the amount of the funding requested, the feasibility of the strategy and business plan proposed, and the impact of the loan on CoOpportunity's long-term viability. On December 16, 2014, CMS advised CoOpportunity and the Iowa Insurance Commissioner that CMS would not provide additional solvency funding to CoOpportunity.