



NEBRASKA



1.888.324.2064



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Tobacco Use & Rating Impact

Tobacco Cessation Program Participation Helps to Lower Rates

Under the new Affordable Care Act (ACA) rating guidelines for small groups 1-50, tobacco use is one factor that can be used to calculate premiums. Other factors that are part of the new adjusted community rating system include family size, geographic location and age.

CoOpportunity Health has made the business decision to include tobacco use for determining its rates for small groups 1-50 in Nebraska. As a member-owned organization seeking to engage members on making decisions that can bolster their health and well-being, CoOpportunity Health believes it is important to offer programs to help members make healthier choices. This fact sheet explains how tobacco use is determined and how a group can receive the 50 percent lower non-tobacco use rates when covering tobacco users.

Tobacco Use Factor

If an insurer decides to implement tobacco rates, they must also offer a tobacco cessation program for those small group members. Small group members who participate in the program within the timeframe will not be charged the higher tobacco rates. CoOpportunity Health is offering the Quit for Good program.

How the Program Works

Step One | Initial Quoting

- When completing the census with your broker, please indicate tobacco status when known for employees and their dependents age 18 or older
- This will help you receive more accurate initial rates

Step Two | Enrollment

- When enrolling employees and their dependents, it is important to indicate two key pieces of information

- 1 Tobacco Use (Yes or No)
- 2 Intention to participate in the online CoOpportunity Health Tobacco Cessation Program (Yes or No)

- If employees are doing their own enrollment, they must also answer both questions for all dependents they are enrolling

Step Three | Tobacco Cessation Program Participation

- If the employee/dependent answers “yes” to both questions, the CoOpportunity Health Tobacco Cessation Program must be completed within 60 days of the effective date

Step Four | Reporting

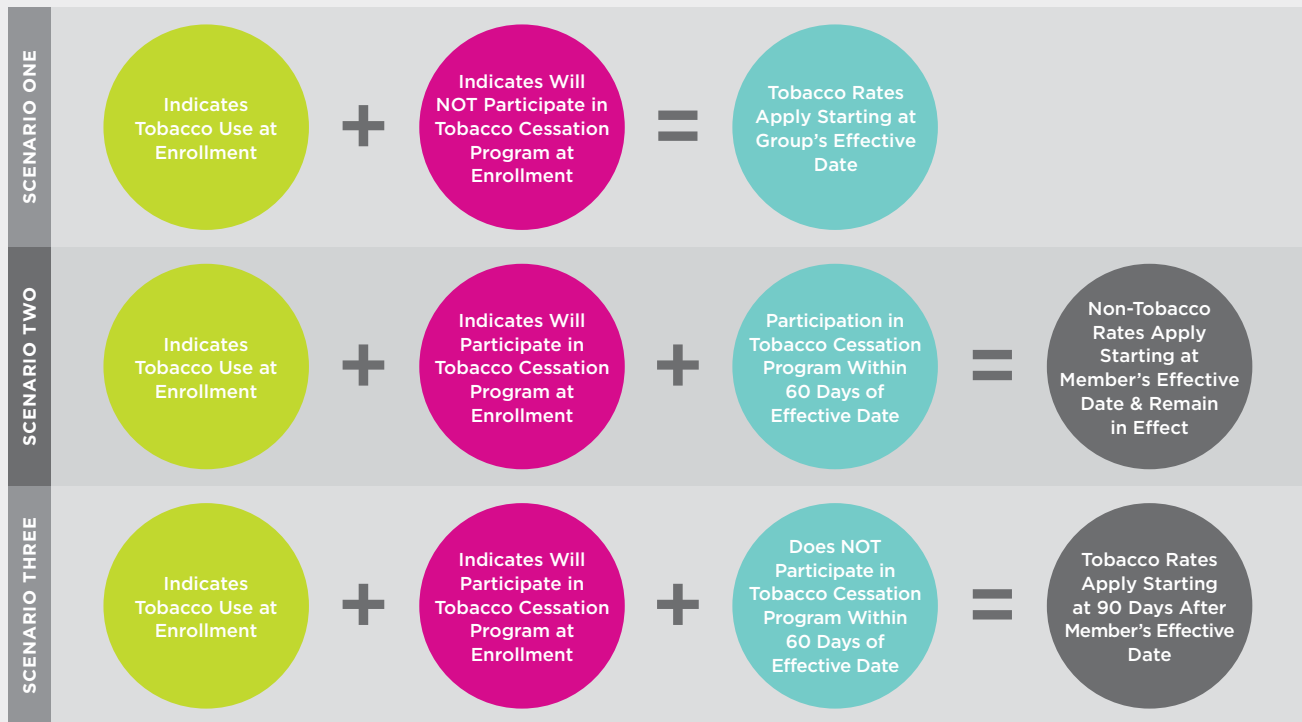
- The group can view who is a tobacco user and who has completed the cessation program by using the eTool “Create printable employer roster”

Tobacco Use Guidelines | According to the ACA, tobacco use is defined as the following:

- Use of tobacco on an average of four or more times per week within the past six months
- Includes all tobacco products including smokeless tobacco
- Excludes tobacco use for religious and ceremonial purposes



Rating Impact



Tobacco Cessation Program



CoOpportunity Health offers "Quit for Good," an online virtual coaching program. The program is comprised of three 20-minute interactive modules:

Quit smoking again | Dealing with stress | Getting active

Here are the steps that will need to be followed:

- 1 After receiving a CoOpportunity Health ID card, become a registered user of coOpportunityhealth.com
- 2 After logging on, choose "Quit for Good" from the homepage
- 3 Complete the three modules within 60 days of the effective date
- 4 For example, if coverage starts on January 1, 2014, the modules will need to be completed by March 2, 2014, to keep the non-tobacco user rates
- 5 If the three modules are not completed within 60 days of the member's effective date, the higher tobacco rates will go into effect
- 6 Most groups are choosing to pass the tobacco surcharge to the employee

Tobacco Use Behaviors

Please note that an employee/dependent does not need to change their tobacco use behaviors to receive the lower rate. The only requirement is the completion of all three "Quit for Good" online modules within 60 days of the member's effective date after indicating tobacco use and intent to participate in a tobacco cessation program at enrollment.

Tobacco Use Reporting

If an employee/dependent does not correctly report tobacco use, CoOpportunity Health can go back and apply the appropriate tobacco use rating factor. Health coverage will not be impacted, but the employee/dependent is ineligible for the lower rates until the next renewal. Tobacco status will be updated at each renewal. Employees/dependents who miss the 60 days window for participating in Quit for Good can choose to participate at the next renewal.



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