

OPEN ENROLLMENT PERIOD  
NOV. 15, 2014 – FEB. 15, 2015

# STAYING COVERED IN 2015



## YOUR GUIDE TO OPEN ENROLLMENT PERIOD

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Soon you will begin receiving important information in the mail about renewing your health insurance coverage for 2015. It is important for you to pay attention to these notices and complete any necessary steps to ensure your coverage continues with no interruption. This guide is designed to give you an overview of the process, what to expect, and how to take action. Please read it carefully and save as a quick reference for Open Enrollment.

## 1 OPEN ENROLLMENT

**NOV. 15, 2014 TO FEB. 15, 2015**

The Open Enrollment Period is Nov. 15, 2014, through Feb. 15, 2015.

This is the period of time when you can make changes in your coverage — such as switching from one plan to another.

## 2 MARKETPLACE NOTICES

If you currently receive help paying for your premiums through tax credits, or other financial assistance from the Individual Health Insurance Marketplace ([HealthCare.gov](http://HealthCare.gov)), you will receive a notice from the Marketplace before Open Enrollment begins. It is very important for you to **follow the steps** outlined in the notice to **confirm you still qualify for** advanced payments of premium tax credit and cost-sharing reduction for the upcoming year. You are required to report any changes in income and family size, as well as all other eligibility information currently on file with the Marketplace.

**Note:** If you do not currently qualify for financial assistance, you will not receive a notice.

## 3 RENEWAL PACKETS

You will receive a renewal packet from CoOpportunity Health before **Nov. 15**. Your 2015 premium rate information will be enclosed, as well as information about how to make a plan change.

Be sure to follow the steps outlined in this packet. Remember, any plan changes you want to make must happen during Open Enrollment, Nov. 15, 2014 to Feb. 15, 2015.

## 4 PLANS BEING DISCONTINUED

### CHANGES IN IOWA AND NEBRASKA

**Platinum Plans:** Platinum plans are not being offered in 2015. If you are enrolled in a Platinum metal level plan, your renewal packet will explain the steps you need to take.

### CHANGES IN IOWA ONLY

**CoOpportunity Choice UIHA:** This plan will not be offered in 2015. If you are enrolled in this plan, your renewal packet will explain the steps you need to take.

**CoOpportunity Preferred UIHA:** This plan will be discontinued in 15 counties: Buchanan, Butler, Cherokee, Crawford, Des Moines, Dubuque, Greene, Grundy, Guthrie, Ida, Iowa, Louisa, Monona, Plymouth and Tama. If you live in one of these counties, your renewal packet will explain other plan options available for 2015.

**What if I don't want the plan selected?** If you do not want to be renewed on the plan selected by CoOpportunity Health, you may select a different plan during the Open Enrollment Period.

## 5 IMPORTANT DEADLINES

### MAKING CHANGES

If you want to change the plan you are enrolled in, you **MUST** do it during Open Enrollment, Nov. 15, 2014 to Feb. 15, 2015. Changes made by the 15th of the month will take effect the first (1st) day of the following month.

MAKING CHANGES DEADLINES	DATE COVERAGE WILL START
Dec. 15, 2014	Jan. 1, 2015
Jan. 15, 2015	Feb. 1, 2015
Feb. 15, 2015	March 1, 2015

### ENDING COVERAGE

You may end your coverage at any time during the year. You must give 14 days advance notice. It is important that you call CoOpportunity Health to stop premium billings (paper or online bill pay) at **1.888.827.0181** Mon.-Fri., 8 a.m. to 5 p.m.

**Marketplace Enrollees:** Marketplace enrollees should call **1.800.318.2596**. Open 24 hours a day, 7 days a week.

#### Open Market (Off Exchange)

**Enrollees:** If you did not enroll through the Marketplace, you need to complete the Medical Change Form to end your coverage. It will be provided in your renewal packet, or you can access online at [coOpportunityhealth.com/Renewals](http://coOpportunityhealth.com/Renewals).

## 6 HELP PICKING A PLAN

Need help choosing a new plan? There are several options for getting help:

- **Your Agent.** If you work with a licensed agent or broker, they are your best resource for making a new plan selection.
- **Our Renewal Hotline.** Call **1.855.394.8844**, Mon-Fri, 7 a.m. to 6 p.m. with questions about your current plan, new options for 2015, and assistance in selecting a plan that meets your needs.
- **coOpportunityhealth.com/Renewals.** We've set up a special page on our website to walk you through the renewal process. You'll be able to look at plan details and learn more about coverage options.
- **Marketplace Customer Service.** Call **1.800.318.2596** for assistance in choosing a plan. Open 24 hours a day, 7 days a week. (TTY: 1.855.889.4325)
- **Local Assistor.** You may have worked with a certified application counselor, navigator, or clinic or hospital-based financial counselor to enroll in coverage. Go to [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov) to find help in your area.



## 7 MAKE SURE YOUR PROVIDERS ARE IN-NETWORK

It is always important to make sure providers you want to use are in-network for the plan you are selecting. The 2015 version of our provider directories will be available at [coOpportunityhealth.com/ProviderSearch](http://coOpportunityhealth.com/ProviderSearch) by early November. Or, you may call Member Services (1.888.324.2064) to verify provider participation.

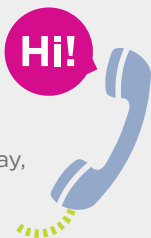
## 8 CHECK COVERED DRUG LIST

Be sure to check the 2015 CoOpportunity Health Drug List at [coOpportunityhealth.com/druglist](http://coOpportunityhealth.com/druglist).

## 9 HOW TO MAKE A PLAN CHANGE

**Marketplace Enrollees:** If you enrolled on the Marketplace ([HealthCare.gov](http://HealthCare.gov)) you can make a plan change during the Open Enrollment Period one of two ways:

- Call Marketplace Customer Service at **1.800.318.2596**, available 24 hours a day, 7 days a week. (TTY: 1.855.889.4325)
- Log in to your [HealthCare.gov](http://HealthCare.gov) account and follow the steps to make a plan change.



### Open Market (Off Exchange):

If you did not enroll through the Marketplace, you need to complete the Medical Change Form. It

will be provided in your renewal packet, or you can access online at [coOpportunityhealth.com/Renewals](http://coOpportunityhealth.com/Renewals).

### NOT MAKING A PLAN CHANGE?

No action is needed if you are NOT changing the plan option outlined in your renewal notice and rate sheet. Your new coverage starts Jan. 1, 2015.

## 10 WHAT TO EXPECT: ID CARDS

If you are making a change in your plan, you'll receive new ID cards in the mail before your new coverage starts.

If you are not making changes, you will NOT be receiving new ID cards. Keep using the ID cards you received in 2014.



## 11 PAYING YOUR PREMIUM

**Your new 2015 premium is due by your effective date.** If you pay online through automatic bill pay, your new 2015 premium will be withdrawn on the date you've indicated. If you pay by paper bill, you will receive your January bill by mid-December.

