

# Article from the *Credit Union Journal*

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## Iowa, Nebraska CU Leagues Unveil Obamacare Solution

BY [ED ROBERTS](#)

DES MOINES -- Credit unions in Iowa and Nebraska are partnering with CoOpportunity Health to offer affordable, health insurance options for individuals, families and businesses starting this fall at the approach of the deadline for the Affordable Care Act, known as Obamacare.

The partnership among the Iowa CU League, Nebraska CU League and CoOpportunity Health has been in development for more than two years and is believed to be the first of its kind among cooperatives nationwide. It will give participating Iowa and Nebraska credit unions the tools to provide member outreach and education on healthcare reform while making CoOpportunity Health's insurance options available to individuals, families and businesses.

The partnership comes as credit unions are looking to serve the expanded health insurance marketplace expected as a result of the Affordable Care Act, which is scheduled to go into effect January 1, 2014.

CoOpportunity Health is a new health insurance CO-OP that was created as part of the Affordable Care Act to create new competition and new choice. It is one of 24 CO-OPs approved nationwide, but the only one to serve Iowa and Nebraska.

Iowa and Nebraska credit unions will be the exclusive financial institution distribution channel for CoOpportunity Health when open enrollment for health insurance begins Oct. 1, 2013. Between Iowa and Nebraska, there are more than 180 credit unions serving approximately 1.45 million members.

"Through our partnership with CoOpportunity Health, our members and those who seek out membership will have access to vital information and new health insurance options at a time of great confusion and need," said Patrick Jury, president of the Iowa League.

Jury said beyond offering credit union members an affordable, member-focused health insurance alternative, another benefit of the partnership is that credit union Health Savings Accounts can be established when a prospect enrolls in a qualified high-deductible health insurance plan through CoOpportunity Health.

Group Benefits, Ltd. will serve as the preferred broker for the credit union/CoOpportunity Health partnership in both states.

Iowa and Nebraska credit unions participating in the program will be announced in the coming month. CoOpportunity Health will begin enrollment in October 2013 with effective dates of Jan. 1, 2014.

CoOpportunity Health is licensed to do business in Iowa and Nebraska offering health insurance solutions on the Iowa and Nebraska Health Insurance Marketplaces (Exchanges) for individuals, families and small groups, as well as offering off-Exchange health plans for all under 65 market segments.