

NEWS RELEASE

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CoOportunity Health Introduces First Member

(**DES MOINES, Iowa**) Oct. 31, 2013 — Insurance companies that have been around for years probably wouldn't be able to tell you who was their first customer. Not so for CoOportunity Health.

"We are tickled pink — pun intended — to introduce our first CO-OP member, Stephanie Schwinn," said CoOportunity Health CEO David Lyons. "Stephanie's health insurance story will be familiar to many lowans."

Schwinn, 42, is a social worker from Waverly, Iowa. In 2010, after having worked for an organization for many years, she decided to open her own practice, which meant no more employer-based health insurance. After purchasing an affordable health savings account (HSA) policy with a high deductible to help manage her costs, Stephanie soon found herself with an ever-increasing monthly premium and eventually dropped the insurance. She went shopping again in 2011 when she joined a private practice that didn't offer employer-based health insurance, but was again disappointed.

"I literally had to choose between groceries or health insurance, so decided to go without coverage, so I've been without it since then," said Schwinn.

Being a resourceful and hopeful consumer, when the Affordable Care Act passed, Schwinn began researching for viable options and discovered the creation of health insurance CO-OPs (Consumer Operated and Oriented Plans).

Schwinn remarked, "Being familiar with the concept of cooperatives I knew this mean the company works for its members, not stockholders."

She "stumbled" across CoOportunity Health on social media, began requesting more information from the CO-OP website, and a few weeks before Oct. 1, she made a phone call.



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"I called their customer service and found it very helpful. I told the rep I'd never been excited to buy insurance before. When the big day arrived, like everyone else, I found HealthCare.gov busy, so I went directly to the CO-OP website and after a little comparison shopping, found a suitable policy," said Schwinn.

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About CoOportunity Health — CoOportunity Health is the country's only multistate Consumer Operated and Oriented Plan (CO-OP), a nonprofit health insurer licensed in Nebraska and Iowa. It offers Qualified Health Plans certified by these states and the federal Centers for Medicare and Medicaid Services to individuals, families, and employers on the Health Insurance Marketplace and in the private, commercial market. For more information, visit <u>coOportunityhealth.com</u> or call 1-866-271-6111.

Editor's Note — a high-resolution photograph of Stephanie Schwinn is available from http://bit.ly/SchwinnPic1. To arrange an interview with Schwinn, contact Leigh McGivern leigh.mcgivern@coOportunityhealth.com or at (515) 770-7061.