

# Connections

FOR GROUP MEMBERS OF COOPORTUNITY HEALTH

Spring/Summer 2014



## Meet the WINTERS

OUR FIRST MEMBERS  
FROM NEBRASKA



PAGE

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**JOIN IN!**  
Elect.  
Nominate.  
Attend.

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## ONE NUMBER. MANY SERVICES.

One toll-free number puts you in touch  
with personalized services customized  
to fit your needs **PAGE 08**

Helpline 24/7

Disease Support

Case Manager



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You have a voice with your vote



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## Questions?

### CONTACT US

#### Member Services:

1.888.324.2064  
7a – 6p (CT) | Mon–Fri

#### Hearing & Speech Impaired (TTY):

1.888.850.4762  
7a – 6p (CT) | Mon–Fri

#### Website:

coOpportunityhealth.com  
24 hours a day / 7 days a week

#### Connections Newsletter:

Connections@  
coOpportunityhealth.com

### Language Assistance

If you need assistance in a language other than English, our Member Services department is ready to help. Contact us at 1.888.324.2064.

Si necesita asistencia en un idioma que no es en Inglés, nuestro departamento de Servicios al Cliente está disponible para ayudarle. Llámenos al siguiente número, 1.888.324.2064.

Connections is published twice a year. Information in Connections is not intended to take the place of care from your healthcare provider. For individual healthcare needs, contact your provider. For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your agent or write to us.

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CoOpportunity Health is a Qualified Health Plan issuer in the Iowa and Nebraska Health Insurance Marketplace.

CoOpportunity Health does not discriminate on the basis of age, color, creed, disability, gender identity, health status, national origin, race, religion, sex or sexual orientation in the administration of its products and plans, including enrollment and benefit determinations.

# SERVING YOU

Is Our Only Priority.

As a new member of CoOpportunity Health, a nonprofit health plan, you join a growing group of more than 75,000 Iowans and Nebraskans. Thank you for believing in CoOpportunity Health and our unique approach to offering affordable health plans for individuals, families and businesses. You have more health insurance options than ever before and we are grateful you selected and enrolled in one of our plan offerings. We are serious about meeting your expectations and invite you to call, email, write, Tweet, or post your feedback. Listening to your questions and opinions — good or bad — helps us focus on what's most important to all of us: you.



We also want to introduce you to the inaugural issue of *Connections*, our member magazine. You'll be receiving *Connections* twice a year and we'll do our best to load it up with important news and information you should know and use. State and national regulators require us to send you certain notices — so we'll use *Connections* as the vehicle for getting these delivered. Here's a quick preview of some of the key stories in this issue:

**75,000+**

*The number of Iowans and Nebraskans that are new members, just like you!*

- Meet our first members — Stephanie Schwinn in Iowa and the Winter family from Nebraska
- Learn about your role as a member of a CO-OP and the opportunity to vote for board members
- Mark your calendar for our first Annual Membership Meeting — and, yes, you are invited
- Check out the many discounts and perks available to you as a member
- Learn how you can earn a \$100 VISA® gift card by completing two simple steps

We'd like to hear from you and hear your story. Just email us at [ShareYourStory@coOpportunityhealth.com](mailto:ShareYourStory@coOpportunityhealth.com). And, tell us how you like the magazine, *Connections*, at [Connections@coOpportunityhealth.com](mailto:Connections@coOpportunityhealth.com).

*Enjoy* YOUR FIRST ISSUE!



Preventive Care 101:

# YOUR GUIDE TO WHAT'S COVERED



**Q:** *What is covered without cost share and/or deductible for those who live with **DIABETES**?*

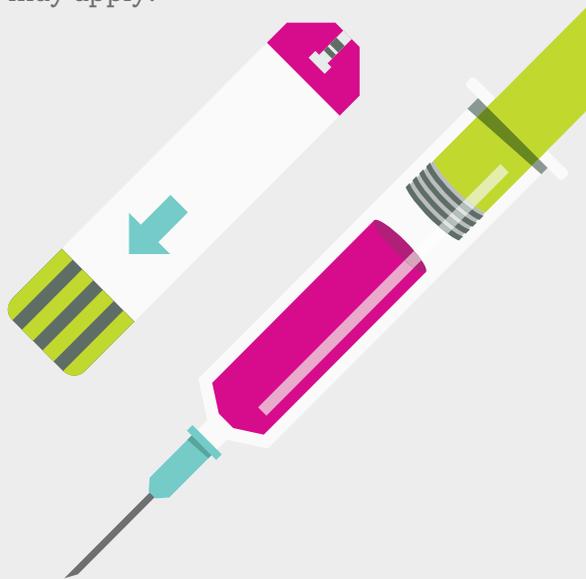
**A:** Under the Affordable Care Act, the following items **ARE covered at 100%** using an in-network provider:

- An annual wellness visit, which includes routine screening to check if you have diabetes
- Nutrition counseling for people with Type 2 Diabetes

*We also want members with diabetes to receive an annual eye exam to check for diabetic retinopathy. So we'll cover that at 100% too!*

These services are covered under your healthcare benefits, they're just not considered preventive care. Copayments, coinsurance and deductibles may apply:

- Evaluation and monitoring of ongoing medical issues
- Investigating and diagnosing new symptoms
- Follow-up tests or appointments
- Prescription drugs including insulin and diabetic supplies
- Office visits and lab work completed after the annual wellness exam
- Diabetes self-management training
- Routine foot checks



**FOR INFORMATION ABOUT DIABETES PRESCRIPTION DRUG BENEFITS, GO TO [coOpportunityhealth.com/DrugList](https://coOpportunityhealth.com/DrugList) AND CHOOSE *DIABETES SUPPLY LIST UNDER PRODUCT LISTS.***



Preventive Guidelines:

# HOW TO LEARN MORE

Help find and stop health issues before they become major concerns.

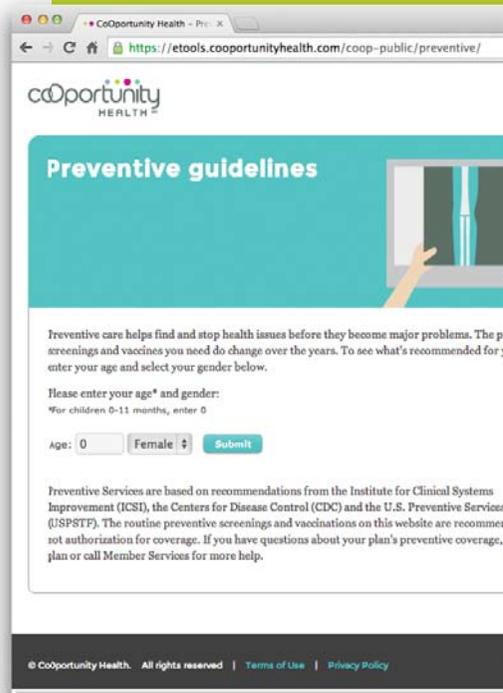
Preventive care is important to everyone. When you get screenings and other preventive services, you are taking an important step in taking responsibility for your health. It also helps doctors locate potential concerns that may be more harmful if not detected sooner. Download the *Preventive Guidelines Fact Sheet* at [coOpportunityhealth.com/UsingBenefits/PreventiveCare](https://coOpportunityhealth.com/UsingBenefits/PreventiveCare). Keep in mind, any other services delivered at the same time as your preventive care appointment may require a cost-share.

## USE THE SEARCH TOOL

CoOpportunity Health has created an easy-to-use search tool on our website so you know what preventive care services are right for you. Just enter your age and gender.



**GO TO**  
[coOpportunityhealth.com/UsingBenefits/PreventiveCare](https://coOpportunityhealth.com/UsingBenefits/PreventiveCare)





# JOIN IN

## IS WHAT WE'RE ALL ABOUT

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When you selected CoOpportunity Health as your health insurance provider, you also joined the organization as a voting member with a voice. That's right! Because we are a nonprofit, Consumer Operated and Oriented Plan (CO-OP), we are different than other insurance companies you know. Every member 18 years or older may vote in annual elections of the company's Board of Directors. But that's not all. Any member (18 or older) also is eligible to become an elected board member.



## YOU ELECT

As a brand new startup company, we have a “formation” board that includes six appointed directors. Now that we are open for business with more than 75,000 members, we will move to a “transitional” board starting in January 2015 with three member-elected directors. By 2016, members will elect six board members to serve on an “operational” board — for a total of nine directors — all elected by CoOpportunity Health members. Watch for more information about how to vote online or by mail in the Fall/Winter issue of *Connections*.

## YOU NOMINATE

Interested in serving on the board or know someone who would be a great director? Information about the nominations process will be available on our website by July 1.

## YOU ATTEND

We invite and encourage members to attend our Annual Membership Meeting. This year, the meeting will be held in Omaha, Neb., on Thursday, Dec. 4, 2014. You’ll hear the results of board elections, learn about how the company is doing, and meet key people running the day-to-day operations of CoOpportunity Health.



## SAVE THE DATE!

*First Annual Membership Meeting will be held Thursday, Dec. 4 in Omaha, Neb. The location and time will be announced in the Fall/Winter issue of Connections.*

## BE FIRST TO VOTE

Your voice is important. Vote online or by mail. Watch for board election information in the Fall/Winter issue of *Connections*.



## BOARD NOMINATION

Check the website after July 1 for information about the nomination process.

## Learn More. Join In.

Check out the new *Governance* section on our website. You can read about current board members, access bylaws and other key company information.



**GO TO**  
[coOpportunityhealth.com/  
AboutUs/Governance](http://coOpportunityhealth.com/AboutUs/Governance)



# ONE NUMBER. Many Services.

Every CoOpportunity Health member has access to Personal Health Support programs to ensure extra help is received when needed. One toll-free number — **1.888.324.2064** — puts you in touch with personalized services customized to fit your needs. You may simply need access to quick and knowledgeable help from CareLine<sup>SM</sup> 24/7 nurses who can help with urgent care questions. Other members may work long-term with a personal nurse to help with disease or condition management. Personal health support is one of the ways CoOpportunity Health is different — with important services to guide you through healthcare and your health insurance experience.



.....  
Get more information on Personal Health Support programs for: asthma, cancer, COPD, coronary artery disease, depression, diabetes, heart failure, low-back pain, pregnancy.



**GO TO**  
[coOpportunityhealth.com/Member/HealthyLiving](https://coOpportunityhealth.com/Member/HealthyLiving)

## ● DISEASE SUPPORT

We offer **Personal Nurse Support** for members living with a chronic condition. Our nurses can help you follow your treatment plan, find balance in your life, build skills and knowledge about your condition, and work with your clinical care team.

## ● CASE MANAGEMENT

**Case Managers** are specially-trained individuals who help members with complex health issues like a catastrophic medical or mental health condition, or a major injury.

## ● TREATMENT & DECISION SUPPORT

**Nurse Navigators** are ready to help you with decision support and coordination-of-care questions for medical issues.

**Pharmacy Navigators** help anticipate, research and answer complex pharmacy questions.



# 1.888.324.2064

Simply call the same number to access all of these services.

● **BEHAVIORAL HEALTH NAVIGATORS**

*Behavioral Health Navigators* offer support with finding a mental health or chemical dependency healthcare professional and can answer questions about coverage.

● **HEALTHY PREGNANCY**

*Personal Nurse Support* for at-risk moms who work with a personal nurse specially trained in high-risk pregnancies.

● **CARELINE™ 24/7**

Don't forget that **Registered Nurses** are available any time of the day, 365 days a year to answer questions about treatments, medicines, urgent healthcare, pregnancy and new babies, or any question you may have after business hours.

# Meet STEPHANIE



**STEPHANIE SCHWINN** is a mental health therapist currently practicing in Waterloo, Iowa. While she had health

insurance coverage in the past, three years ago it became too expensive and she had to do without.

Stephanie followed the progress of the Affordable Care Act very closely. When soon she learned that CO-OPs were going to be a part of it, she got excited. The CO-OP model — focusing on taking care of our members, not enriching stockholders — really appeals to her.



READ THE FULL STORY AT  
[coOpportunityhealth.com](http://coOpportunityhealth.com)



*“When the big day arrived, like everyone else, I found HealthCare.gov busy, so I went directly to the CoOpportunity Health website, and after a little comparison shopping, found a suitable policy.”*

**STEPHANIE SCHWINN**  
Iowa member

*Stephanie*  
**SCHWINN**

Our first member  
from Iowa



# Meet THE WINTERS



**DAVID AND AMBER WINTER**, from Lincoln, Neb., met at Williams Cleaners, the Winter family business.

Until recently, Williams Cleaners offered health

insurance coverage through the company, but in 2010, the company owners decided they could no longer keep up with the costs.

The Winters purchased a family plan, but year-by-year they found their costs increasing. In the end, they were forced to decrease their benefits to keep costs in line. That's why they were excited when their agent first told them about CoOpportunity Health. Amber was especially excited to see the Three-for-Free benefit, which she knew would save them money.



READ THE FULL STORY AT  
[coOpportunityhealth.com](http://coOpportunityhealth.com)



*"In a world of rising costs, it was comforting to see this company move into Nebraska and offer affordable health insurance."*

**AMBER WINTER**  
Nebraska member

*The*  
**WINTERS**

Our first members  
from Nebraska





# RX FOR USING YOUR DRUG BENEFITS

There's nothing more frustrating than going to a pharmacy to pick up your prescription and finding out your out-of-pocket costs are higher than expected or special approval is needed. Here's a primer on how drug benefits work.



## CHECK THE ONLINE DRUG LIST

Health plans have a list of drugs that are covered under your insurance. Our drug list is called the EnhancedRx Drug List. You can find the drug list on our website at [coOpportunityhealth.com/DrugList](http://coOpportunityhealth.com/DrugList).

## USING THE DRUG LIST SEARCH

You can search by the name of the drug or the type of drug. Not sure how to spell the drug? Just type in the first couple of letters in the search box. You also can search by the first letter of the drug name using the alphabetical search.

**Generic Drugs** are listed in lowercase italics (*amoxicillin*). Your out-of-pocket costs are lowest for generic drugs. Always ask your doctor for generics.

**Brand Name** drugs are listed in ALL CAPS (AUGMENTIN).



## DRUG LIST CHANGES

Sometimes we make updates to our drug list because new generic or brand-name drugs are available. If we make a change to a drug you are currently using, we'll send you a letter in advance. This will give you time to talk to your doctor about your options.

And, remember, if you're taking a brand-name drug and a generic becomes available, the pharmacist can move you to the generic without a new prescription.

For changes to our drug list, go to [coOpportunityhealth.com/UsingBenefits/MemberPharmacy](http://coOpportunityhealth.com/UsingBenefits/MemberPharmacy) and click on the link under Quick Tools called *Drug List Changes*.

# UNDERSTANDING HOW TO READ THE ONLINE DRUG LIST LEGEND

What do all of these symbols mean? When using the online drug list search tool, you'll notice some symbols. Here's a guide to help you understand the meaning behind them.

## STATUS

There is a column called *Status* on the online drug list. The *Status* column provides the Tier structure.

Symbol	Status	Definition
F	Formulary	These are either generic or preferred brand-name drugs. Generic formulary drugs (lower case italics) have a \$10 copay. Preferred brand-name formulary drugs have a \$40 copay.
NF	Non-Formulary	These are non-formulary drugs. You still have benefits for these drugs but you'll pay an \$80 copay.
 EXCLUDED	Excluded	These drugs are not covered.

**Note:** Some plans may require you to meet your deductible before you have prescription drug coverage.

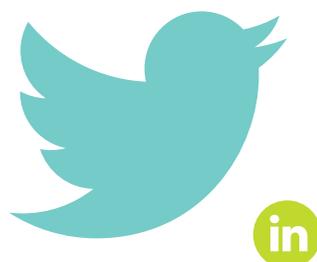
## RESTRICTIONS

When scrolling down, a section called *Restrictions* appears. Pay close attention to the terms in this column.

Symbol	Restrictions	Definitions
 PRIOR AUTHORIZATION	Prior Authorization	Approval is needed before the drug is covered. Your doctor typically requests this approval.
 STEP	Step Therapy	You need to try one or more other drug list medicines first before the "step therapy" drug is covered. If you haven't followed the steps, your doctor will need to request approval.
 LIMIT	Quantity Limit	There is a limit on how much medicine you can get when you fill your prescription. For example, six pills per month.
 SPECIALTY	Specialty Drugs	These drugs are covered under your specialty drug benefits and have a \$150 copay. You must get these drugs from CVS Caremark Specialty Pharmacy. Many of these drugs also require prior authorization.



# GET IN TOUCH, STAY IN TOUCH



How we interact with you is what sets us apart from the other health plans out there. We can't wait to hear from you! In fact, we encourage it. Social media for many members is a part of their daily lives. That's also true for CoOpportunity Health. We're on Facebook, Twitter and LinkedIn almost every day, and YouTube when we have video to share. We're easy to find and once you're there, you'll get useful posts that will help you:

1. Learn more about your plan benefits
2. Become an educated healthcare consumer
3. Learn the answers to common questions we receive from members
4. Read the latest about how the Affordable Care Act affects you from trusted, credible third parties, like the Kaiser Family Foundation, The Commonwealth Fund, FamiliesUSA and *The New York Times*

**“A HEALTH INSURANCE COMPANY THAT ACTUALLY RESPONDS ON TWITTER. NOW THAT’S PRETTY COOL.”**

*Micah Yost, Omaha, Neb. — member*



## COMING THIS SUMMER

Just search for CoOpportunity Health on your favorite social media platforms, then “Like” us on Facebook, “Follow” us on Twitter ([@CoOpportunity](#)) or LinkedIn, or subscribe to our YouTube channel. Comment, share, ask questions and more. Plus, look for our special #FitnessFriday recipe and fitness posts!

For those not on social media, we’re working hard to add features and functions to *Connect & Share* on the CoOpportunity Health website. We recently added the *Member Stories* section. Read about our first members in Iowa and Nebraska, read what other CO-OP members are saying in *Member Buzz* and use the *Share Your Story* link to tell us how being a CoOpportunity Health member has impacted your life or your family. Make sure to bookmark *Connect & Share* and check back frequently for these new features and updates:

- **Facebook and Twitter Feeds:** get access to posts even if you’re not active on social media
- **See Us, Join In!:** learn about upcoming events where you can meet and talk with CoOpportunity Health staff and see pictures and videos from past events
- **What Do You Think?:** give us your opinions and see what others think through short polls or longer surveys
- **Get to Know Us:** watch videos featuring CoOpportunity Health staff talking about their work at the CO-OP
- **Get Involved:** every CoOpportunity Health member has a vote and a voice; learn about nominating and voting for board directors



## WE’LL BE AT THE IOWA STATE FAIR!

If you’re a fan of the Iowa State Fair — and who isn’t? — make sure to stop by any day of the Fair, Aug. 7-17, to visit with CoOpportunity Health on Expo Hill (southeast side of the fairgrounds just north of the Cultural Center, across the street from Pioneer Hall). **Look for the big pink CoOpportunity Health RV!**



# HEALTHY REWARDS

You and your covered family members are automatically eligible to take advantage of the perks and privileges offered by the Healthy Rewards program from the first day you are enrolled.

## REWARDS FOR HEALTHY LIVING



If you're at least 18 years old, you can join the nearly 700 CO-OP members who have already earned their Healthy Rewards \$100 VISA®

gift card\*. Get a preventive exam AND take an online health assessment.\*\*



## DISCOUNTS TO HELP YOU SAVE

As a CO-OP member, you get extra perks! Discounts are available from local and online retailers for drugs, diabetic supplies and lab tests not covered by your health plan; eye exams, glasses, contacts and LASIK surgery; hearing tests and supplies; gym memberships; weight-loss programs; lifestyle coaching and name-brand fitness gear. Save instantly with your Healthy Rewards discounts! All the information you need to start saving is available at [coOpportunityhealth.com/Discounts](http://coOpportunityhealth.com/Discounts).

## THREE-FOR-FREE

SILVER, GOLD AND PLATINUM PLANS ONLY.



If you are on one of the non-HSA Silver, Gold, or Platinum plans, each covered family member gets three free office visits. Here's how it works:

- Use in-network providers (Tier 1 for Choice members). This includes urgent care and convenient care/walk-in clinics.
- Let the provider know you have Three-for-Free so they don't collect your copay. If you do pay a copay and Three-for-Free applies, the provider will send a refund to you after the claim processes.
- If you get other services, such as a lab test or X-ray, you'll pay for those based on the cost-sharing of your benefit plan.



\* Limited to two gift cards per contract per plan year; one card per member per year.

\*\* A paper or Spanish version of the health assessment is available by calling Member Services at 1.888.324.2064.



# KA-CHING!

Be Smart & Save Money

Most of us shop for sales when we buy groceries, clothes and other purchases. Although you can't usually get healthcare on sale, you can save money by using the healthcare system wisely.

As a CO-OP, we're passionate about giving you tools and resources to help you save money.



## CareLine<sup>SM</sup> 24/7

Call **1.888.324.2064** to speak with a registered nurse. The nurse can answer questions about treatments, medicines, urgent problems, pregnancy and new babies. Help is available around-the-clock and there is no cost.

### USE NETWORK PROVIDERS

You'll have the lowest out-of-pocket costs when you get care from a healthcare provider that contracts with CoOpportunity Health. Ask if the provider is in-network for your CoOpportunity Health plan.

### SHOW YOUR INSURANCE CARD

Always show your CoOpportunity Health ID card before getting care. The provider uses information from your card to look up your benefits and file your claims.

### USE THE ER FOR EMERGENCIES ONLY

Avoid going to the hospital ER for routine health concerns such as sore throats, earaches, colds and rashes. You should seek care from an ER only in a true emergency, when life or limb-saving care is needed.

### URGENT CARE CLINICS

Urgent care or walk-in clinics are a great option if you need to seek care and your regular doctor's office isn't open. Your copay is the same as a primary care office visit, which is a lot less money than going to the emergency room.

### UNDERSTAND YOUR PLAN

Take a few minutes to find out your out-of-pocket costs before you have benefits (deductible) and the most you'll pay (out-of-pocket maximum), as well as costs for office visits, drugs, and hospital and outpatient care. Some services also may require prior approval. So if you don't receive it, you may receive a bill for the full amount, without any insurance coverage.



*Avoid going to the ER for routine problems such as sore throats, earaches, colds and rashes.*



# WE'RE AT YOUR SERVICE

## A PERSONALIZED WEBSITE JUST FOR YOU

The CoOpportunity Health member website gives you access to personalized, real-time account information. Registration is easy and takes just a few minutes. This secure portal gives you access to these key features:

- Look up your medical and pharmacy benefits
- See claims including deductible details and other cost breakdowns
- Read and respond to secure email messages
- Search for network providers
- Save your personal providers to your home page
- Use decision support tools to help choose care
- Access health and well-being resources including your health assessment
- Access your ID card and sign up for online delivery of health plan documents



## CHAT WITH US THROUGH LIVE CHAT

*All registered users can access the Live Chat tool. Just login and click "start a chat." You can talk directly with a Member Services expert with keystrokes. It's quick, convenient and secure!*



**NOT REGISTERED YET? GO TO [coOpportunityhealth.com/Member](https://coOpportunityhealth.com/Member)**

## If You Need to Make a Change

Change is going to happen. We know that. If you have had a change of address or phone number, or any other type of change, you may contact Member Services at **1.888.324.2064** to have that change made. Details regarding the rules for qualifying events can be found in your Benefits Certificate.

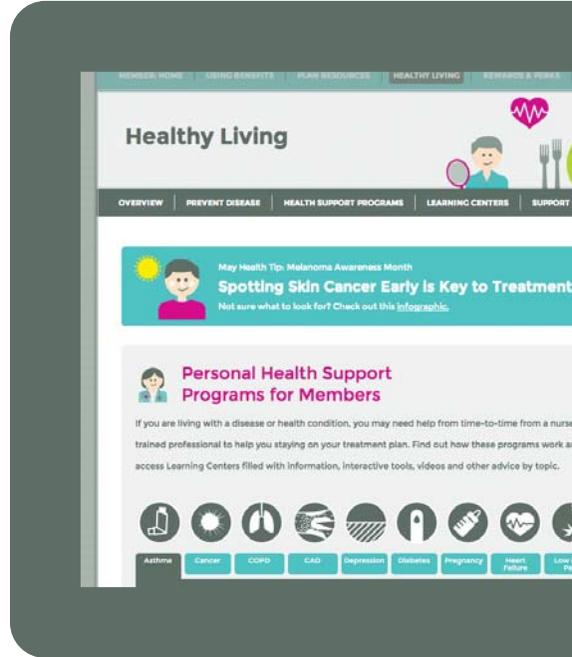


## HEALTHY LIVING: Your Online Tool to Learn How to Live a Healthier Life

Certain conditions can be self-managed with just a little know-how. You have a complete library available to you, right at your fingertips. The *Healthy Living* section on the public member website is complete with reading material, online educational videos, interactive decision tools, and a symptom checker. We believe that you should have access to information on the following manageable behaviors that can help you live longer:

- Healthy weight (BMI) maintenance
- Smoking and tobacco use cessation
- Encouraging physical activity
- Healthy eating
- Managing stress
- Avoiding at-risk drinking
- Identifying depressive symptoms

If you don't have access to the internet, you can always call Member Services and request specific information to be mailed to your home.



GO TO  
[coOpportunityhealth.com/  
Member/HealthyLiving](http://coOpportunityhealth.com/Member/HealthyLiving)



### HAVE YOU BOOKMARKED US ON YOUR MOBILE PHONE?

You can access our most popular online tools from your smartphone. Go to [coOpportunityhealth.com](http://coOpportunityhealth.com) from your smartphone browser. Bookmark to your phone's home page for easy return access.

- Search for in-network doctors and hospitals
- Look for drugs on our drug list
- Access secure account tools like claims lookup
- View and use your virtual ID card
- Call Member Services or CareLine<sup>SM</sup> 24/7
- Use the *Symptom Checker* and *Health A-Z Library*

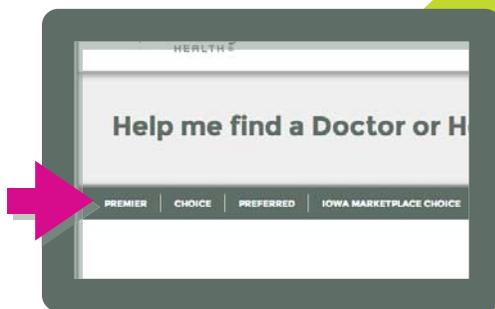


WE'RE AT YOUR SERVICE

# PROVIDER SEARCH TOOL TIPS: Stay In-Network

Use our online provider search tool at [coOpportunityhealth.com/ProviderSearch](http://coOpportunityhealth.com/ProviderSearch) when looking for an in-network provider:

- 1 Know Your Product.** Be sure to choose your product or plan from the gray toolbar.
- 2 Location Matters.** Providers often practice in multiple locations. Just because a provider is in-network for one location doesn't mean he or she is in-network for all locations.
- 3 Individual Names Are Important.** All providers in a clinic or facility may not be in-network. Ask by provider name if he or she is in-network for your specific CoOpportunity Health plan.
- 4 Change Happens.** Although we update our directories weekly information can change. Before receiving services, ask your provider



if he or she is in-network for your specific CoOpportunity Health plan.

- 5 We Can Help.** Call Member Services at **1.888.324.2064** from 7 a.m. – 6 p.m., Monday through Friday. We're happy to explain your benefits and help you find a network provider.



Presorted Standard  
U.S. Postage  
**PAID**  
Des Moines, IA  
Permit No. 689



1.888.324.2064

[coOpportunityhealth.com/Member](http://coOpportunityhealth.com/Member)



Connect with us  
M-00307 (06/14)