



CoOpportunity CorePlus UI Health Alliance

FOR EMPLOYER GROUPS OF 51-100 EMPLOYEES

PPO & HSA Plan Options

For coverage beginning on or after January 1, 2015



Featuring **University of Iowa Health Alliance** Providers



Offered in
Select Counties
IN IOWA

E-00333 (11/14)

2015
Select Network
PPO Plans



New World. A New Kind of Health Insurance Company.

CoOpportunity Health is a new kind of health insurance company, a CO-OP — Consumer Operated and Oriented Plan — designed for the new world of health insurance created by the Affordable Care Act (ACA). CO-OPs like CoOpportunity Health were created to give businesses and consumers more choice by adding new competition to the marketplace.

CoOpportunity Health is also a small business, so we understand the importance of working with a company that makes it easy to do business with so that you can concentrate on running your business. Here are just a few ways we're different than the competition.



Maximizing Value Rather Than Profits

As the only nonprofit health insurance CO-OP in Iowa, we exist to create maximum value for our customers by providing cost-efficient health insurance solutions. Because we're small, we're efficient and nimble, allowing us to maintain low administrative overhead, which translates to premium savings.

Streamlined Benefit Options With Broad Network Access

You're busy running your business. You don't have the time or most likely the expertise to sift through a multitude of plan designs. That's why we've put together a select portfolio of products that include Essential Health Benefits, free preventive care and easy-to-understand plan designs. Broad network access gives your employees the flexibility to choose from a multitude of options, making it easy and convenient to stay in-network and save on out-of-pocket costs.



Benefits Loaded With Value

Every employee counts in a small business. Because the health of your employees has a direct connection to your bottom line, we've embedded key health and wellness features in all of our plans. Free preventive care, rewards for getting an annual physical and taking an online health survey, and discounts to popular retail and online services, including fitness clubs, set us apart from other health plans. All of these extras require no extra work on your part yet you gain the rewards of healthier employees.



Over-the-Top Service

Providing stellar service — from your personal billing representative in case you have questions about your monthly bill to one “universal” number for your employees to use to get the answers, advice, education and support they need — is a priority. Member service experts provide personalized, enthusiastic and compassionate support and take pride in achieving first-call resolution. That means your employees can stay focused on their jobs rather than dealing with health insurance benefit problems and you can put your energy into running your business.

CoOpportunity CorePlus UI Health Alliance & CoOpportunity CorePlus HSA UI Health Alliance Plan Features

If you're looking for a plan that gives your employees lower out-of-pocket costs and out-of-network benefits, you may want to consider CoOpportunity CorePlus UI Health Alliance and CoOpportunity CorePlus HSA UI Health Alliance. This select network PPO plan features UI Health Alliance members including five premier healthcare organizations in Iowa: Genesis Health System, Mercy-Cedar Rapids, Mercy Health Network, University of Iowa Health Care and Wheaton Franciscan Healthcare — Iowa. With this plan, your employees must receive care from a provider that participates in CoOpportunity CorePlus to receive in-network coverage. Out-of-network benefits are also available at higher out-of-pocket costs.

Interested in giving your employees a tax break? You may want to consider a qualified high-deductible health plan that works in combination with a health savings account (HSA). Your employees can use their HSA to pay for qualified medical expenses. HSA contributions are tax deductible and earn interest tax-free. The money in the HSA account can accumulate indefinitely to build savings for future expenses as well as pay for current costs.

CoOpportunity CorePlus UI Health Alliance Plan Features

Plan Name	Option A	Option B	Option C	Option D	Option E
Plan Cost	\$	\$\$	\$\$\$	\$\$\$\$	\$\$\$\$\$
Out-of-Pocket Costs	\$\$\$\$\$	\$\$\$\$	\$\$\$	\$\$	\$
Cool Features	<ul style="list-style-type: none"> • First three office visits free • \$30 primary care and behavioral health outpatient visits • \$10 generics • Free preventive care • Rewards for healthy behaviors • First-dollar coverage for office visits before deductible is satisfied 	<ul style="list-style-type: none"> • First three office visits free • \$30 primary care and behavioral health outpatient visits • \$10 generics • Free preventive care • Rewards for healthy behaviors • First-dollar coverage for office visits before deductible is satisfied 	<ul style="list-style-type: none"> • First three office visits free • \$20 primary care and behavioral health outpatient visits • \$10 generics • Free preventive care • Rewards for healthy behaviors • First-dollar coverage for office visits before deductible is satisfied 	<ul style="list-style-type: none"> • First three office visits free • \$15 primary care and behavioral health outpatient visits • \$10 generics • Free preventive care • Rewards for healthy behaviors • First-dollar coverage for office visits before deductible is satisfied 	<ul style="list-style-type: none"> • First three office visits free • \$20 primary care and behavioral health outpatient visits • \$10 generics • Free preventive care • Rewards for healthy behaviors • First-dollar coverage for office visits before deductible is satisfied

CoOpportunity CorePlus HSA UI Health Alliance Plan Features

Plan Name	Option A HSA	Option B HSA	Option C HSA	Option D HSA	Option E HSA
Plan Cost	\$	\$\$	\$\$\$	\$\$\$\$	\$\$\$\$\$
Out-of-Pocket Costs	\$\$\$\$\$	\$\$\$\$	\$\$\$	\$\$	\$
Cool Features	<ul style="list-style-type: none"> • Free preventive care • Rewards for healthy behaviors • Tax savings 	<ul style="list-style-type: none"> • Free preventive care • Rewards for healthy behaviors • Tax savings 	<ul style="list-style-type: none"> • Free preventive care • Rewards for healthy behaviors • Tax savings 	<ul style="list-style-type: none"> • Free preventive care • Rewards for healthy behaviors • Tax savings 	<ul style="list-style-type: none"> • Free preventive care • Rewards for healthy behaviors • Tax savings

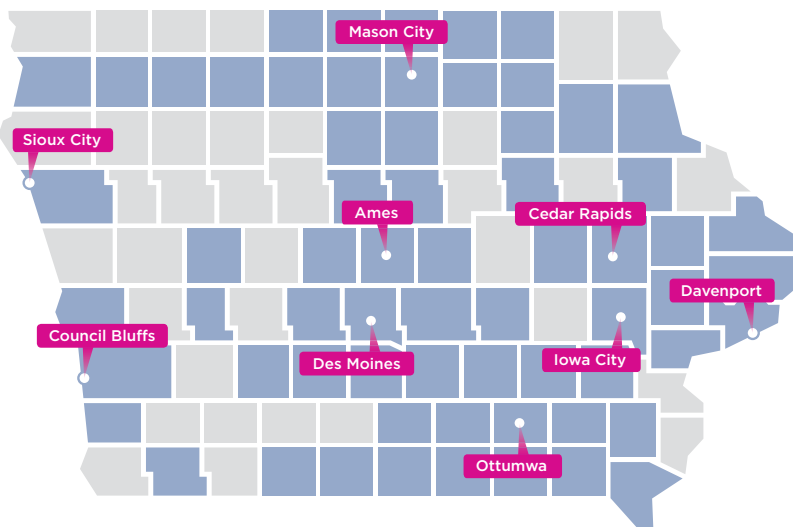
You may choose CoOpportunity CorePlus UI Health Alliance or CoOpportunity CorePlus HSA UI Health Alliance if your business is domiciled in one of the Iowa counties where the plan is marketed (see map on page 4).

Extensive Options for Providers & Pharmacies

With CoOpportunity CorePlus UI Health Alliance and CoOpportunity CorePlus HSA UI Health Alliance, your employees will have lots of opportunities for getting their care from network doctors, hospitals and pharmacies.

Counties Where These Plans Can Be Purchased

You may choose CoOpportunity CorePlus UI Health Alliance and CoOpportunity CorePlus HSA UI Health Alliance if your business is domiciled in one of the many counties where the plan is marketed; open counties are in blue.



65,000+ Network Pharmacies

MedImpact is our pharmacy benefits manager (PBM). MedImpact contracts with more than 65,000 retail pharmacies across the United States.² All of our plans include prescription drug coverage under the same deductible and out-of-pocket maximum as medical expenses. Other important features of our pharmacy benefits include:

- Mail order options with cost savings; your employees will pay two copayments for a 93-day supply of generic formulary drugs and formulary preferred brand-name drugs
- Specialty drugs are purchased through CVS Caremark Specialty Pharmacy, providing additional cost savings; specialty drugs are limited to a 31-day fill
- Copayments for all drugs, making it easy for your employees to know their out-of-pocket costs

In-Network Providers

CoOpportunity CorePlus and CoOpportunity CorePlus HSA features UI Health Alliance member organizations. More than 60 hospitals and more than 10,000 practitioners are in-network, including five premier healthcare entities in Iowa:¹

- Genesis Health System, which includes four hospitals in Iowa and the Genesis Health Group with more than 160 physicians
- Mercy-Cedar Rapids, which includes Mercy Medical Center and a network of 13 family practice clinics and four specialty clinics
- Mercy Health Network, a statewide system of 41 hospitals and 142 physician clinics with 625 physicians
- University of Iowa Health Care, Iowa's only comprehensive academic medical center that includes the state's largest multi-specialty physician group practice
- Wheaton Franciscan Healthcare — Iowa, which includes three hospitals and 130 primary care and specialty providers in northeast Iowa

In addition to UI Health Alliance member organizations, additional facilities, clinics and practitioners in select Iowa counties participate in CoOpportunity CorePlus.

Out-of-Network Providers

Any provider who does not participate in CoOpportunity CorePlus is an out-of-network provider. Claims for out-of-network providers, except for emergencies, will process at the out-of-network level.

¹ UI Health Alliance, 2014

² MedImpact, 2014

TIER 1 — Formulary Generic Drugs	TIER 2 — Formulary Preferred Brand-Name Drugs	TIER 3 — Non-Preferred Drugs	TIER 4 — Specialty & High-Cost Drugs
\$10 copay	\$40 copay	\$80 copay	\$150 copay

Note: For Preferred Bronze and all of the HSA plans, the copays apply after the overall deductible is met except for generics for Preferred Bronze.

Tools & Services for Your Employees

We know your employees are busy. That's why we've made it easy for your employees to connect with us electronically, on-the-go and on-the-phone.

Phone Support

One central phone number — **1.888.324.2064** — serves as the entry point for a variety of member benefit and personal health support services. Personal health support services are integrated in every plan including:

- **Member Services** — Answer questions about benefits or claims
- **CareLineSM 24/7** — Registered nurses available for help with home treatment advice, medications, urgent healthcare questions, and questions from pregnant members and new parents
- **Healthy Pregnancy** — At-risk moms work with a personal nurse trained to work with pregnant women and their families
- **Disease Support** — Support for members living with a condition such as asthma, diabetes, heart disease or depression. Nurses help members follow treatment plans, find life balance, build skills and knowledge about the condition, and work with the clinical care team
- **Case Managers** — Specially trained individuals who help members with complex health issues like major injury or a catastrophic medical or mental health condition
- **Nurse Navigators** — Help with decision support and coordination-of-care questions for medical issues
- **Pharmacy Navigators** — Help anticipate, research and answer complex pharmacy questions
- **Behavioral Health Navigators** — Assistance in finding a mental or chemical healthcare professional or questions about coverage



Personalized Member Website

When your employees register for coOpportunityhealth.com, they get access to personalized, real-time account information, including these key features:

- Access Live Chat with Member Services
- Look up 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 favorite providers to their home page
- Access health assessment
- Access their ID card and sign up for paperless online delivery of health plan documents

Mobile Phone Resources

Your employees are mobile, so are we. Your employees can access popular online tools from their smartphone:

- “*Help Me Find*” tools: Doctors and Hospitals, Pharmacies, Drug List
- Secure account tools
- View and use your “virtual” ID card
- Call CareLine 24/7 or Member Services
- Symptom Checker and Health A-Z Library

CoOpportunity CorePlus UI Health Alliance Plan Comparison Chart – Groups 51-100

Out-of-Pocket Costs for CoOpportunity CorePlus UI Health Alliance Health Plans for Groups 51-100

Plan Benefits	Option A		Option B		Option C		Option D		Option E	
Deductible (Individual/Family)	\$4,000/\$8,000		\$3,000/\$6,000		\$2,000/\$4,000		\$1,500/\$3,000		\$1,000/\$2,000	
Coinsurance	30%		30%		20%		20%		10%	
Out-of-Pocket Max (Individual/Family)	\$6,350/\$12,700		\$6,000/\$12,000		\$4,000/\$8,000		\$3,000/\$6,000		\$2,000/\$4,000	
Medical Benefits	✔ = Deductible Applies		✔ = Deductible Applies		✔ = Deductible Applies		✔ = Deductible Applies		✔ = Deductible Applies	
Preventive Care/Screenings/Immunizations	\$0		\$0		\$0		\$0		\$0	
First Three Office Visits Free (Includes Primary Care, Specialists & Outpatient Behavioral Health)	Yes		Yes		Yes		Yes		Yes	
Primary Care Visits	\$30		\$30		\$20		\$15		\$20	
Specialist Visits	\$60		\$60		\$40		\$30		\$40	
Behavioral Health (Inpatient)	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
Behavioral Health (Outpatient)	\$30		\$30		\$20		\$15		\$20	
Habilitative & Rehabilitative Services (Physical Therapy, Occupational Therapy, Speech Therapy)	\$30 (Primary) \$60 (Specialist)		\$30 (Primary) \$60 (Specialist)		\$20 (Primary) \$40 (Specialist)		\$15 (Primary) \$30 (Specialist)		\$20 (Primary) \$40 (Specialist)	
Laboratory Services (Outpatient)	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
X-Ray/Diagnostic Imaging	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
High-Tech Imaging (MRI/CT/PET)	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
Emergency Room Services (Waived If Admitted)	\$250 plus coinsurance & deductible	✔	\$250 plus coinsurance & deductible	✔	\$250 plus coinsurance & deductible	✔	\$250 plus coinsurance & deductible	✔	\$250 plus coinsurance & deductible	✔
Home Health Care	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
Inpatient Admission	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
Outpatient Services	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
Skilled Nursing Care	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
Hospice	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
Durable Medical Equipment	30%	✔	30%	✔	20%	✔	20%	✔	10%	✔
Prescription Drug Benefits	✔ = Deductible Applies		✔ = Deductible Applies		✔ = Deductible Applies		✔ = Deductible Applies		✔ = Deductible Applies	
Preferred Generic Drugs	\$10		\$10		\$10		\$10		\$10	
Preferred Brand Drugs	\$40		\$40		\$40		\$40		\$40	
Non-Preferred Generic & Brand Drugs	\$80		\$80		\$80		\$80		\$80	
Specialty & High-Cost Drugs	\$150		\$150		\$150		\$150		\$150	
Routine Pediatric Vision Services	✔ = Deductible Applies		✔ = Deductible Applies		✔ = Deductible Applies		✔ = Deductible Applies		✔ = Deductible Applies	
Eye Exam	\$0		\$0		\$0		\$0		\$0	
Out-of-Network Benefits										
Deductible (Individual/Family)	\$8,000/\$16,000		\$6,000/\$12,000		\$4,000/\$8,000		\$3,000/\$6,000		\$2,000/\$4,000	
Coinsurance	50%		50%		40%		40%		40%	
Out-of-Pocket Max (Individual/Family)	\$12,700/\$25,400		\$12,000/\$24,000		\$8,000/\$16,000		\$6,000/\$12,000		\$4,000/\$8,000	

The family deductible and out-of-pocket maximum can be met through any combination of family members. Deductibles, copays and coinsurance apply toward the out-of-pocket maximum.

CoOpportunity CorePlus HSA UI Health Alliance Plan Comparison Chart — Groups 51-100

Out-of-Pocket Costs for CoOpportunity CorePlus HSA UI Health Alliance Health Plans for Groups 51-100

Plan Benefits	Option A HSA		Option B HSA		Option C HSA		Option D HSA		Option E HSA	
Deductible (Individual/Family)	\$5,000/\$10,000		\$3,000/\$6,000		\$2,500/\$5,000		\$2,000/\$4,000		\$1,500/\$3,000	
Coinsurance	0%		0%		20%		20%		20%	
Out-of-Pocket Max (Individual/Family)	\$5,000/\$10,000		\$3,000/\$6,000		\$6,350/\$12,700		\$4,000/\$8,000		\$6,350/\$12,700	
Medical Benefits	✓ = Deductible Applies		✓ = Deductible Applies		✓ = Deductible Applies		✓ = Deductible Applies		✓ = Deductible Applies	
Preventive Care/Screenings/Immunizations	\$0		\$0		\$0		\$0		\$0	
First Three Office Visits Free (Includes Primary Care, Specialists & Outpatient Behavioral Health)	No		No		No		No		No	
Primary Care Visits	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Specialist Visits	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Behavioral Health (Inpatient)	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Behavioral Health (Outpatient)	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Habilitative & Rehabilitative Services (Physical Therapy, Occupational Therapy, Speech Therapy)	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Laboratory Services (Outpatient)	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
X-Ray/Diagnostic Imaging	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
High-Tech Imaging (MRI/CT/PET)	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Emergency Room Services (Waived If Admitted)	\$0	✓	\$0	✓	\$250 plus coinsurance & deductible	✓	\$250 plus coinsurance & deductible	✓	\$250 plus coinsurance & deductible	✓
Home Health Care	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Inpatient Admission	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Outpatient Services	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Skilled Nursing Care	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Hospice	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Durable Medical Equipment	\$0	✓	\$0	✓	20%	✓	20%	✓	20%	✓
Prescription Drug Benefits	✓ = Deductible Applies		✓ = Deductible Applies		✓ = Deductible Applies		✓ = Deductible Applies		✓ = Deductible Applies	
Preferred Generic Drugs	\$0	✓	\$0	✓	\$10	✓	\$10	✓	\$10	✓
Preferred Brand Drugs	\$0	✓	\$0	✓	\$40	✓	\$40	✓	\$40	✓
Non-Preferred Generic & Brand Drugs	\$0	✓	\$0	✓	\$80	✓	\$80	✓	\$80	✓
Specialty & High-Cost Drugs	\$0	✓	\$0	✓	\$150	✓	\$150	✓	\$150	✓
Routine Pediatric Vision Services	✓ = Deductible Applies		✓ = Deductible Applies		✓ = Deductible Applies		✓ = Deductible Applies		✓ = Deductible Applies	
Eye Exam	\$0		\$0		\$0		\$0		\$0	
Out-of-Network Benefits										
Deductible (Individual/Family)	\$10,000/\$20,000		\$6,000/\$12,000		\$5,000/\$10,000		\$4,000/\$8,000		\$3,000/\$6,000	
Coinsurance	0%		0%		40%		40%		40%	
Out-of-Pocket Max (Individual/Family)	\$10,000/\$20,000		\$6,000/\$12,000		\$12,700/\$25,400		\$8,000/\$16,000		\$12,700/\$25,400	

The entire family deductible must be met before benefits are paid for any family member. Deductibles, copays and coinsurance apply toward the out-of-pocket maximum.

Benefits Loaded With Value

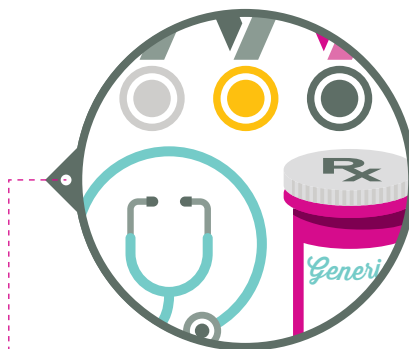
Many people think health insurance is to protect them when they are sick. At CoOpportunity Health, we believe health insurance also should help your employees stay healthy. That's why our plans have a strong foundation of preventive care and primary care with rewards for healthy behaviors. When you choose a CoOpportunity Health plan, your employees receive immediate value from their health insurance.

Ready On Day One

Your employees have 100 percent coverage for preventive care services. There's no cost-sharing and the deductible doesn't apply when using in-network providers, including:*

- Routine exams and periodic health assessments
- Appropriate immunizations for men, women and children
- Routine screening for colorectal, breast and cervical cancer
- Routine prenatal and postnatal services, exams, screenings, tests, counseling
- Routine and appropriate screenings for adults and children
- Routine eye and hearing exams for children
- Obesity screening and nutrition counseling for adults and children
- Screenings and cessation interventions for tobacco users

*A detailed listing of ACA-required preventive services provided at no cost-share for adults, women and children is available at coOpportunityhealth.com/PreventiveCare.



Cool Features of CoOpportunity CorePlus

- Three-for-Free, first office visits free for primary, specialty or behavioral health clinicians
- Primary care, specialists, outpatient behavioral health and rehab copays
- Low \$10 copay for generics
- Rewards when your employees get a routine preventive exam and take an online survey about their health
- Perks like discounts to popular retail and online services including fitness clubs

Cool Features of CoOpportunity CorePlus HSA

- Tax savings when your employees open a health savings account and use the funds to pay for qualified medical expenses
- Low cost share for primary care visits and \$10 copay for generics after reaching the deductible
- Rewards when your employees get a routine preventive exam and taking an online survey about their health
- Perks like discounts to popular retail and online services including fitness clubs

Rewarding Your Employees for Healthy Behaviors



You're busy running your business. Yet, having employees who are engaged in their health is important to you. That's why we've developed the CoOpportunity Healthy Rewards program, a turnkey program that rewards your employees for healthy living.

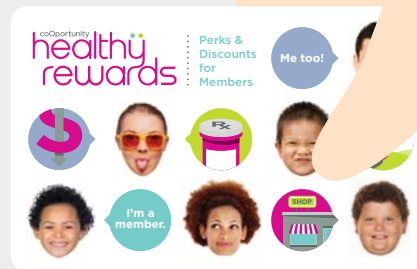
There are two components to the program: **1** Rewards for Healthy Living **2** Discounts to save your employees money
CoOpportunity Health will take care of the communications to your employees about these programs.



Rewards for Healthy Living*

Your employees will receive a one-time \$100 Healthy Rewards gift card after completing two simple steps:

- 1 Get a Routine Preventive Physical Exam:** A physical exam with a primary care physician is part of your employees' free preventive care. Encouraging your employees to establish a relationship (a medical home) with a doctor and receiving appropriate preventive care are important for overall health and well-being.
- 2 Complete Online Health Assessment:** After registering for coOpportunityhealth.com, your employees can complete an online health assessment. Knowing their numbers like blood pressure, body mass index (BMI) and cholesterol (LDL and HDL) are helpful to complete the assessment. After completing the assessment, they will receive a personalized report and gain access to information and programs based on their results.



Discounts to Help Employees Save

Soon after your employees become members, we'll send them a Healthy Rewards card that gives access to discounts from popular retail and online services.

- Prescription savings program for drugs not covered through the health plan
- Vision services including eye exams, glasses and contacts
- LASIK eye surgery
- Hearing tests and supplies including name-brand hearing aids
- Diabetic supplies and drugs
- Laboratory services including blood tests
- Gym and fitness club memberships
- Weight-loss programs
- Lifestyle health coaching
- Exercise equipment and programs

Visit our website for more information about the program at coOpportunityhealth.com/HealthyRewards.

*Available to members 18 years of age and older (limited to two \$100 gift cards per contract per plan year; one card per member per year). Health Assessment available in Spanish by contacting Member Services.

Both program steps must be completed by December 31, 2015, to receive the \$100 Healthy Rewards gift card, regardless of effective date.

Health Savings Account Made Easy

Looking for a way to provide additional value to your employees? You may want to consider a qualified high-deductible plan that allows your employees to open a tax-advantaged Health Savings Account (HSA).

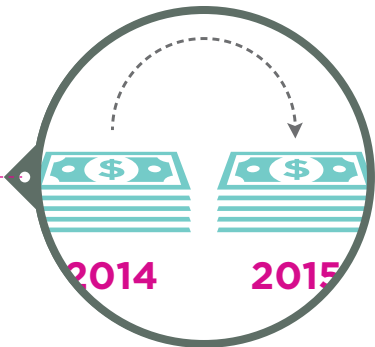
How an HSA Works

Your employees each open up a fully-portable, tax-advantaged credit union or bank account to pay for current or future medical expenses.

Employees contribute money to the HSA. The yearly contributions cannot exceed the applicable limit set by the Internal Revenue Service (IRS).

Employees use their HSA contributions to pay for qualified health expenses, giving them greater control over their healthcare dollars. HSA funds can be used for:

- Paying for qualified medical expenses to help satisfy the required deductible before benefits begin
- Paying coinsurance
- Covering other qualified medical expenses that may not be covered under the health plan, but are reimbursable under IRS guidelines
- Saving for future medical expenses through investment options offered by the financial institution providing the HSA



Advantages of an HSA

There are four reasons why your employees will love an HSA:

- Contributions are made on a tax-advantaged basis
- Any unused funds carry over from year-to-year and grow tax-deferred
- When used to pay for qualified medical expenses, funds can be withdrawn tax-free
- Employees keep the account with them if they change employers or retire

Aggregate Medical Deductible

CoOpportunity Health HSA plans use an aggregate medical deductible. This means that if the plan covers more than one family member, benefits will begin for all family members once the family deductible is met.

Out-of-pocket maximum amounts are also aggregate, requiring the family out-of-pocket maximum to be met before all services are covered in full for any single family member. Routine preventive care is covered at no cost share or deductible requirements.

Opening an HSA

An HSA can be opened when the following criteria are met:

- Employee is covered by a qualified high-deductible health plan such as CoOpportunity Preferred HSA
- Employee is not covered under another medical plan (including spouse's or domestic partner's)
- Employee is not enrolled in Medicare
- Employee cannot be claimed as a dependent on someone else's tax return

Important Information About CoOpportunity Health 51-100 Plans

Summary of Health Management Programs

CoOpportunity Health case and utilization management programs help ensure effective, accessible and high quality healthcare. These programs are based on the most up-to-date medical evidence to evaluate appropriate levels of care and establish guidelines for medical practices. Our programs include activities to reduce the underuse, overuse and misuse of healthcare services. These programs include:

- Inpatient care coordination to support timely care and ensure a safe and timely transition from the hospital
- Complex case management to provide care coordination
- The CareCheck[®] program to coordinate out-of-network hospitalizations and certain services

Prior Approvals

We require prior approval for a small number of services and procedures. For a complete list, go to coOpportunityhealth.com/MedicalPolicies or call Member Services toll-free at 1.888.324.2064.

Out-of-Network Services

Members must call CareCheck[®] at 1.800.316.9807 to receive maximum benefits when using out-of-network providers for inpatient hospital stays: same-day surgery; new or experimental or reconstructive outpatient technologies or procedures: durable medical equipment or prosthetics costing more than \$3,000; home health services after visits exceed 30; and skilled nursing facility stays. We will review the member's proposed treatment plan, determine length of stay, approve additional days when needed and review the quality and appropriateness of the care received. Benefits will be reduced by 20 percent if CareCheck[®] is not notified.

Protecting Your Privacy and Personal Health Information

CoOpportunity Health complies with federal and state laws regarding the confidentiality of medical records and personal information about our members. Our policies and procedures help ensure that the collection, use and disclosure of information complies with the law. When needed, we get consent and authorization from our members (or an approved member representative when the member is unable to give consent or authorization) for release of personal information. We give members access to their own information consistent with applicable

laws and standards. Our policies and practices support appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members while being sensitive to privacy. For a copy of our Notice of Privacy Practices, please visit coOpportunityhealth.com or call Member Services toll-free at 1.888.324.2064.

We Can't Wait For Members To Call

We want your employees to be happy with their health plan. Serving our members is our number one priority! In fact, it's what sets us apart from other insurance companies. Because we are a CO-OP, we exist only to serve our member-owners.

Member Services is available to help your employees with benefits questions and services from 7 a.m. to 6 p.m. CT, Monday through Friday. Call toll-free at 1.888.324.2064.

Live Chat is available when your employees are registered for our secure Member website, 8 a.m. to 5 p.m. CT, Monday through Friday.

CareLine 24/7 services are available to help your employees anytime of the day, 365 days a year, at 1.888.324.2064. Your employees can call with questions about treatments, medicines, urgent healthcare advice, pregnancy and new baby questions or just about any kind of question they may have after business hours.

CareCheck[®] is a registered mark of HealthPartners





For more information: coOpportunityhealth.com

Individual Sales Hotline: 1.866.217.6111

Email: sales@coOpportunityhealth.com

Connect with us    

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