



NEBRASKA



1.888.324.2064



coOpportunityhealth.com



Tobacco User?

Save Money on Your Premium by Completing Tobacco Cessation Program

Most of us are looking for ways to stretch our paycheck a little further. If you're a tobacco user, completing the CoOpportunity Health Quit for Good activity is an easy way to help you and your employer save on your health insurance costs.

How the Program Works

Step One | Enrollment

- During enrollment, two key pieces of information need to be provided
 - 1 Tobacco Use (Yes or No)
 - 2 Intention to participate in the online CoOpportunity Health Tobacco Cessation Program (Yes or No)
- If you're doing your own enrollment, you'll answer these questions on the "Confirm Your Information" page
- If your employer is doing the enrollment for you, the employer is responsible for answering these questions so please make sure your employer has your correct information

Step Two | Tobacco Cessation Program Completion

- Program completion requires you to complete the Quit for Good online virtual coaching program within 60 days of your effective date
- The program is comprised of three 20-minute interactive modules on the CoOpportunity Health secure member portal
 - 1 Quit smoking again
 - 2 Dealing with stress
 - 3 Getting active
- Follow these simple steps to complete the program
 - 1 After receiving your CoOpportunity Health ID card in the mail, become a registered user by visiting our website at coOpportunityhealth.com

- 2 After logging on, choose "Quit for Good" from the homepage

- 3 Complete the three modules within 60 days of your effective date

- 4 For example, if coverage starts on January 1, 2014, the modules will need to be completed by March 2, 2014, to keep the non-smoking rates

- If the three modules are not completed within 60 days of your effective date, your employer will be charged higher rates which are 50 percent more than non-tobacco rates
- Your employer may choose to pass those higher rates onto you by deducting more money from your paycheck for your health insurance costs
- As proof of completion, you may want to print a copy of the screen showing you completed all three modules and give it to your employer

Tobacco Use Guidelines | According to the ACA, tobacco use is defined as the following:

- Use of tobacco on an average of four or more times per week within the past six months
- Includes all tobacco products including smokeless tobacco
- Excludes tobacco use for religious and ceremonial purposes



Participation is the Key



- : Please note that changing your tobacco use behaviors is not required as part of the program. CoOpportunity Health wants to support you in making healthier

choices for your health and encourages you to become tobacco-free both for the cost savings and your health. The only requirement to receive non-tobacco rates is the completion of all three “Quit for Good” online modules within 60 days of your effective date after indicating tobacco use and cessation program at enrollment.

Oops! I Missed the Deadline



- : There are no exceptions if you miss the 60-day deadline. Because it is easy to let time get away, you are encouraged to complete the program as soon as you

can after your coverage goes into effect.

It is also important that you sign up to participate in the tobacco cessation program at enrollment. Otherwise, you won't be eligible to receive the lower non-tobacco rates.

Be Honest if You're a Tobacco User



- : If you do not correctly report tobacco use, CoOpportunity Health can go back and apply the higher premium if it is determined you use tobacco. Health

coverage will not be impacted, but the lower rates are not an option until the next renewal.

Tobacco status will be updated at each renewal. If you miss the 60 days window for participating in Quit for Good, you can choose to participate at the next renewal.

The Law Allows Higher Rates for Tobacco Users



- : Under the Affordable Care Act, insurance companies can charge higher rates for tobacco users. It is up to your employer whether those higher rates

are passed onto the tobacco users.



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