



NEWS RELEASE

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CoOpportunity Health QHPs receive full certification from CMS

(DES MOINES, Iowa) Sept. 27, 2013 — The Centers for Medicare & Medicaid Services (CMS) has certified CoOpportunity Health’s product portfolio as Qualified Health Plans (QHPs) ready to be marketed on the Nebraska Health Insurance Marketplace for individuals, and the SHOP Marketplace for small businesses. This means that CoOpportunity Health’s plans meet all standards and guidelines of the Patient Protection and Affordable Care Act for coverage and out-of-pocket costs.

In just five days, individuals and families in Nebraska will be able to visit the Health Insurance Marketplace at HealthCare.gov, set up an account, and begin to shop, compare and enroll in new health plans that cover essential health benefits, including no cost-sharing for preventive care. Also new is financial assistance for many people to help with premium reductions and other out-of-pocket expenses. And perhaps most importantly, no one can be denied coverage because of a pre-existing health condition.

“Receiving our notice of full certification means we’re open for business and ready to go,” said CoOpportunity Health CEO David Lyons.

“This fulfills a major part of our mission to provide more options and competition in Nebraska where there has been one dominant carrier for many years. We’re thrilled we will be offering competitive health plans statewide for Nebraska individuals **and** businesses on the Marketplace, as well as in the open market through traditional sales channels,” Lyons said.

In Nebraska, CoOpportunity Health plans for individuals, families and employer groups are:

- **CoOpportunity Premier** — PPO plans that offer a broad provider network with 100 percent of the hospitals and 97 percent of the practitioners in Nebraska.
- **CoOpportunity Premier HSA** — qualified high-deductible health plan that works in combination with a health savings account (HSA).



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All CoOpportunity Health plans include the Healthy Rewards program, which gives enrolled members the opportunity to earn a \$100 gift card for completing two healthy-living steps: a physical exam and a simple health survey. Many plans also include a “first three free” feature for office visits with primary care, specialists or behavioral health providers; any cost-sharing for the professional service is waived for the first three visits in a benefit period.

Lyons summed it up: “We’re the new player in town. We want to not only establish our reputation with quality health insurance plans, but we’re here to shake things up so that all Nebraskans have even more and better options than they’ve ever had before. I think we’ve done that and then some. To say we’re excited about October 1 is a spectacular understatement.”

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About CoOpportunity Health — Headquartered in West Des Moines, Iowa, CoOpportunity Health is the only multistate health insurance CO-OP in the U.S., operating in both Iowa and Nebraska, and is a Qualified Health Plan issuer certified by CMS. For more information about the CO-OP, or to shop for insurance plans for individuals, families, and employer groups of all sizes, visit coOpportunityhealth.com or call 1.866.271.6111.