



1.888.324.2064



coOpportunityhealth.com/provider



Differences Affect Your Workflow

Fully- vs. Self-Insured Members

Whether filing claims, looking for the proper website, notifying us prior to an admission, or calling Member Services, you need to know how to make the right connections for fully-insured versus self-insured members.

Overview

CoOpportunity Health is a licensed health insurer in both Iowa and Nebraska. We contract with HealthPartners Administrators, Inc. [HPAI]:

- To provide back-office enrollment, claims processing, medical management, and certain other administrative services for **fully-insured** customers.
- To serve as a direct benefit services [or third-party] administrator for cobranded **self-insured, employer-sponsored** health plans in both states.

Both fully- and self-insured business utilize the Midlands Choice network.

ID Cards



- To identify appropriate resources, use the ID card. ID cards are unique because of funding arrangement differences.

• For fully-insured business:

- ▶ The ID card is branded with the CoOpportunity Health logo.
- ▶ HealthPartners Administrators, Inc. [HPAI] is listed on the back of the ID card as the administrative services provider.

- ▶ The notation “Plan” identifies the CoOpportunity Health **product name**. Our fully-insured product names are named Premier, Choice, Preferred, and Iowa Marketplace Choice Plan.

- ▶ The national “wrap” network used for CoOpportunity Health is MultiPlan and PHCS.

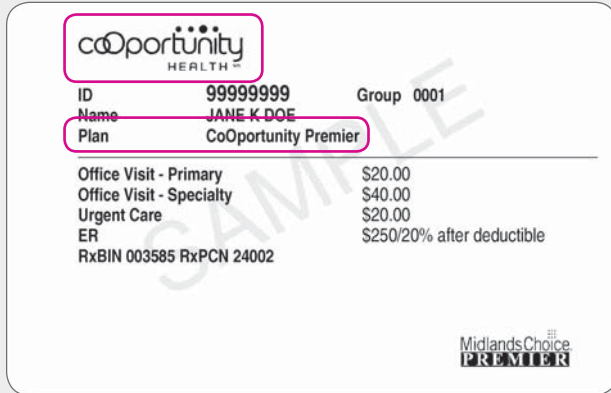
• For self-insured business:

- ▶ The ID card is cobranded with HealthPartners Administrators, Inc. and CoOpportunity Health logos.
- ▶ Because the employer is the plan sponsor/insurer, it contracts directly with HealthPartners. The employer’s logo may also display prominently on the ID card.
- ▶ HealthPartners Administrators, Inc. is always listed on the back of the ID card as the administrator.
- ▶ The notation “Care Type” identifies the product name. The employer may select a custom product name, and could use a custom network.
- ▶ The national “wrap” network used for self-insured business is Cigna.

Note: Sample ID cards follow. *These are samples only; as noted above, variations exist.*

Fully-Insured Plans — Underwritten by CoOpportunity Health and Administered by HealthPartners

Sample of a Fully Insured ID Card Front

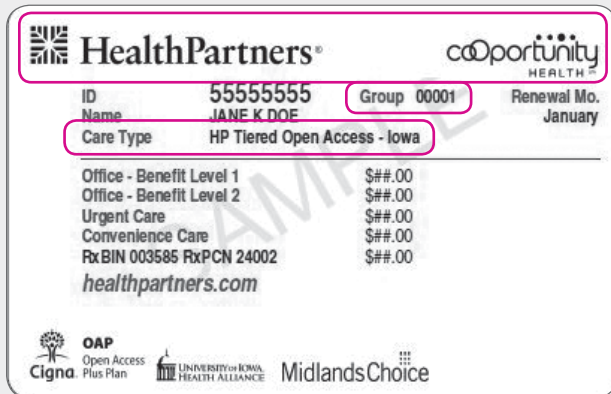


Sample of a Fully-Insured ID Card Back



Self-Insured Plans — Employer-Sponsored Health Plan Administered by HealthPartners and Cobranded with CoOpportunity Health

Sample of Self-Insured ID Card Front



Sample of Self-Insured ID Card Back



Three Self-Insured Plans

To identify a member of one of the self-insured plans, use the group number on the ID card. As new self-insured plans are added, we will update this table on our [Plan Resources](#) website page [see Self-Insured tab].

Group Name — State Where Group is Based	Group Number [on ID card as Group]	Networks	Out-of-Network Benefits?
Grinnell Regional Medical Center – Iowa	27366	Domestic Network/Choice	Yes
Iowa Specialty Hospital – Iowa	27520	Domestic Network/Choice	Yes
Marengo Memorial Hospital – Iowa	27407	Domestic Network/Premier	Yes

Website Resources

Use the table below to locate specific resources. If you need specific benefit details, use the appropriate secure Provider website.



FULLY-INSURED PLANS

coOpportunityhealth.com/provider

- Administrative Policies: coOpportunityhealth.com/adminpolicies
- Medical Policies/Coverage Criteria: coOpportunityhealth.com/medicalpolicies
- Website/Register for Secure Access: coOpportunityhealth.com/provider
- EnhancedRx Drug List: coOpportunityhealth.com/druglist
- EFT Registration: coOpportunityhealth.com/eft
- Away from Home Network: **PHCS and MultiPlan**
- Training: coOpportunityhealth.com/provider/training

SELF-INSURED PLANS

healthpartners.com/provider

- Administrative Policies: healthpartners.com/hpiaadministrativepolicies
- Medical Policies/Coverage Criteria: healthpartners.com/policies
- Website/Register for Secure Access: healthpartners.com/provider
- Drug Formulary: healthpartners.com/formulary
- EFT Registration: healthpartners.com/eft
- Away from Home Network: **Cigna**

Questions and Answers

Secure Provider Website Access

- Q1.** *I've tried to access the secure Provider website to look up a self-insured member, but I can't seem to find any information.*
- A1.** Only fully-insured member information is available at coOpportunityhealth.com/provider. For self-insured member information, access the healthpartners.com/provider website. Because these are two separate sites, you need to register for access to each secure site.

Claims

- Q2.** *What are the timely filing requirements?*
- A2.** For fully-insured and self-insured members, the timely filing guideline is 365 days from the date of service.

Medical Policies/Coverage Criteria

- Q3.** *Are the medical policies the same for self-insured members as they are for fully-insured members?*
- A3.** There can be differences. To check a particular medical policy, visit the appropriate site:
- Fully-insured: coOpportunityhealth.com/medicalpolicies
 - Self-insured: healthpartners.com/policies

► *cont'd on back*



Q4. *How and when will we be notified of medical policy changes?*

A4. You are notified 60 days in advance of most upcoming changes. In cases where a change is a benefit to you, your notice may arrive after the change has been made.

- **Fully-Insured Members:** Notice is emailed in CoOpportunity Health's *Provider Alert* and posted as a **Medical Policy Update** and on our **News** page [see Policy tab]. A link to the complete *Provider Alert* is also posted on midlandschoice.com/provider [see News and Resources].

- Sign up to receive your copy of the *Provider Alert*.

- **Self-Insured Members:** Check the HealthPartners public or secure Provider website for posted Medical Policy Updates. The updates are posted 60 days in advance of changes, typically around the first of a month; providers do not need to log in to see this information.

Electronic Claims/Electronic Funds Transfer


Q5. *Where do I find electronic data interchange [EDI] information?*

A5. The back of each member's ID card includes the website address for specific information about electronic claims and other electronic transactions. We encourage all providers to check with their EDI vendor to make sure a connection is established.

- Fully-insured members:
coOpportunityhealth.com/eservices

- Self-insured members:
healthpartners.com/eservices



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