

## CoOpportunity Health Liquidation Frequently Asked Questions For Small Groups

### 1. I am an employer and have a CoOpportunity Health group insurance plan. How does this impact my company?

You should work with your agent or broker to explore your options for arranging replacement coverage. Questions for SHOP (Small Business Health Options Program) customers can be directed to the call center for SHOP Marketplace, which is part of [www.HealthCare.gov](http://www.HealthCare.gov), at 1-800-706-7893, TTY 1-800-706-7915, Mon-Fri, 9 a.m. to 7 p.m. (ET). Agents and brokers may also use this number.

If not replaced earlier, the Iowa and Nebraska Guaranty Associations will continue your group insurance for between 30 and 45 days. After this time your policy will be cancelled. **We encourage employers with coverage through CoOpportunity to enroll with another insurance company as soon as possible.**

In Iowa, businesses in the areas of the state without other SHOP insurance carriers will be able to maintain eligibility for the Small Business Health Insurance tax credit, if they switch to a non-SHOP carriers and meet all other eligibility requirements in 2015. *Per Section 45R – 2015 Guidance with Respect to the Tax Credit for Employee Health Insurance Expenses of Certain Small Employers* <http://www.irs.gov/pub/irs-drop/n-15-08.pdf>, an eligible small employer with a principal business address in one of the 84 counties\* that does not have a carrier offering coverage through SHOP can purchase coverage through another carrier off SHOP and still qualify for the small employer tax credit. Calculate the credit under section 45R by treating health insurance coverage provided for the 2015 health plan year as qualifying for the section 45R credit, provided that that the coverage would have qualified for a credit under section 45R under the rules applicable before January 1, 2014. This treatment applies with respect to the coverage provided during the 2015 calendar year and during any portion of a health plan year beginning in 2015 that continues into 2016.

In Nebraska, businesses in areas of the state with other SHOP insurance carriers are encouraged to switch to another SHOP carrier to maintain eligibility for the Small Business Health Insurance tax credit.

### 2. Should I make my premium payment?

If you want to continue your coverage with CoOpportunity Health until your coverage is terminated and avoid a gap in coverage, your premium must be paid by the due date. If you want to cancel your coverage, contact CoOpportunity Health or work with your broker or agent.

**3. If I want to continue to use the SHOP Marketplace and change insurance companies, where do I go?**

Contact your agent or broker, go to [www.HealthCare.gov](http://www.HealthCare.gov), or call the SHOP Call Center for Small Businesses at 1.800.706.7893.

If you are an employer group that enrolled in CoOpportunity Health plans in the open market, please work with your agent or broker, or contact CoOpportunity Health at 1-888-324-2064, Mon-Fri, 7 a.m.-6 p.m.

**4. If I am an employer group that enrolled in CoOpportunity Health plans in the open market (not the SHOP Marketplace), where do I go?**

Please work with your agent or broker or contact CoOpportunity Health at 1-888-324-2064, Mon-Fri, 7 a.m.-6 p.m.

**\*Adair, Adams, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dubuque, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Humboldt, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, Page, Palo Alto, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Worth, Wright.**