

MEMBER FAQs

1. Why is the CO-OP closing?

The cost to pay claims was higher than premiums in the last two years. The CO-OP would have had to raise rates and cut services above what would have been affordable to members.

2. Will my claims be paid?

Yes, claims will continue to be paid under the terms of the plan. As always, you will need to pay premiums under the terms of your plan in order for your policy to remain in effect.

3. When will my health insurance policy expire? We expect that your current policy will remain in effect through the end of the year. We will notify you in advance of any changes.

4. Do I need to keep paying the CO-OP for my health insurance? Yes. You should continue to pay your insurance premiums through the end of December to maintain your health insurance.

5. What do I need to do? During open enrollment, you will need to choose a new health care policy with a different carrier to begin coverage on January 1, 2016. Open enrollment begins November 1, 2015. A broker or navigator can help you enroll with a new carrier for a 2016 plan. Please check the CO-OP's website for additional information.

6. Can I change insurance companies right now?

Not at this time. Changes in insurance providers for individuals must occur during open enrollment, which begins on November 1st, 2015 and continues through January 31st, 2016. Please select and enroll with your 2016 insurance provider before January to avoid a gap in coverage.

7. Will my doctor continue to accept the CO-OP insurance? Can I still get my prescription filled?

You may continue to see providers and receive coverage, for both medical and pharmacy, under your policy. As always, your premium must be paid timely. If your provider leaves the network, we will change the provider directory as soon as we become aware. We always recommend checking the provider list to make sure your provider is in the network. If you have any issues finding a provider, call us and we will assist you.

8. I am enrolled through HealthCare.gov and need to change my dependents or mailing address but I do not see the CO-OP on Healthcare.gov? Please call Healthcare.gov at 1-800-318-2596 (TTY: 1-855-889-4325) to change any of your information if you enrolled through HealthCare.gov.

9. I have a surgery approved and scheduled in 2015, will it still happen?

Yes, at this time your coverage will continue under the same terms of your policy.