



nevada
health
co-op

simply better

2013 PRESS KIT



BACKGROUND

A CO-OP is a consumer-owned and operated health plan.

While a health CO-OP is new to Nevada, other CO-OP's are not. It is much like a credit union – members own it.

The Nevada Health CO-OP is a non-profit health care coverage alternative created under the Affordable Care Act. Each state had the opportunity to have a private, non-profit group apply to develop a Health CO-OP specifically for their state. The Nevada Health CO-OP is controlled by Nevadans and is only available to Nevadans. All income from insurance premiums is spent on providing and improving quality health care for members of CO-OP right here in Nevada.

The CO-OP has received both low cost startup and solvency loans totaling \$65.9 million that will be repaid within 5 years and 15 years respectively.

The CO-OP will offer a range of non-profit health plans to individuals, families and small employers on the Silver State Health Insurance Exchange late this year. It will also offer new health care coverage options to groups off the exchange, focusing on plans that serve the needs of Nevada families and Nevada business.

Headquartered in the heart of Las Vegas, the CO-OP will become a statewide entity by 2015. It will begin by serving Southern Nevada and the Washoe County area. The CO-OP has been sponsored by self-insurance groups that have a long and strong history of providing excellent and affordable member-focused health care for diverse populations in Las Vegas for 30 years.

The CO-OP is now accepting reservations for the first 30,000 members to ensure space in 2014 (when the CO-OP begins coverage).

- On the exchange, Nevadans may officially sign up for the CO-OP throughout the upcoming Silver State Exchange open enrollment period, taking place October 2013 through March 2014. We will have CO-OP employees throughout the community to help you.
- Off the exchange, you can enroll easily through the CO-OP's website. You can also call or walk in to enroll and we will help you. To learn more, follow the CO-OP on the Facebook and Twitter pages.



SIMPLY BETTER

“Simply Better” is the mission of the CO-OP. Leadership is creating a set of simple not-for-profit, consumer-owned health plans that work easily for patients, doctors, employers, brokers and our community with easier administrative processes.

NEVADA’S MONEY STAYS IN NEVADA

The CO-OP can offer health care coverage both on and off the new Silver State Exchange and will seek the business of employers and Nevadans who want to reinvest their health care dollars in Nevada.

The CO-OP will be the only member-owned and operated non-profit health plan in the state. Premium dollars and profits will stay in Nevada for the benefit of Nevadans.

545,000 REASONS

Nevada has one of the highest uninsured rates in the nation, 545,000 Nevadans.

In 2014, most Nevadans will be required to have health insurance. Many don’t currently have insurance. The Nevada Health CO-OP is now accepting a limited number of reservations on a first-come basis.



FORMATION-TO-DATE

- Board of Directors: A formation Board of Directors is in place to develop a full governing board and a consumer-focused advisory board. By the end of 2015, the formation board will transition to a member-controlled Board of Directors, which will be comprised of members and health professionals.
- State licensing: The Nevada CO-OP has completed the first steps of Division of Insurance HMO licensing that will allow it to also develop PPO, POS, HMO and alternative plan designs.
- Solvency funding: The funding needed to establish the CO-OP operating reserves has been received.
- Network Design: Networks in Southern and Northern Nevada are currently being assembled.
- Plan Design: CO-OP staff members are currently working with national experts on plan design options that will meet both Silver State Health Insurance Exchange requirements and off-exchange non-profit health coverage options that are controlled by Nevadans.

***“The Nevada Health CO-OP is like a credit union for health insurance.
Like a credit union, the CO-OP is locally controlled and non-profit.”***



FACT SHEET

- In 2014, Nevadans will be required to have health insurance.
- The Nevada Health CO-OP is a *Consumer Oriented and Operated* non-profit health insurance alternative created by the Affordable Care Act.
- The CO-OP is an entity that will be offered on the Silver State Health Insurance Exchange.
- Open Enrollment for the CO-OP runs from October 2013 to March 2014.
- The CO-OP is now accepting a limited number of reservations (30,000) on a first-come basis.
- The CO-OP is controlled by Nevadans and is only available to Nevadans.
- Profits and premiums do not go to shareholders. They go to improving quality health care for CO-OP members.
- The CO-OP is simple, personalized, affordable insurance. It is straightforward and easy to use. It is an insurance company by the people, for the people.
- The CO-OP is for those that are tired of for-profit insurance coverage.
- The CO-OP is for those that want a Nevada-based coverage option.
- The CO-OP is committed to ensuring the health of fellow Nevadans.
- The CO-OP is locally based, has a local number and is staffed by Nevadans.



LEADERSHIP PROFILE

BOBBETTE BOND

Co-leading the Nevada Health CO-OP is Bobbette Bond. She has been involved in health care in Nevada for 25 years. As the project coordinator for the CO-OP, Bond seeks to accept 30,000 members in its first year. She plans to target individuals and small-business owners who want an alternative to large, corporate insurers based out-of-state. The simplicity of the CO-OP's health plans set it apart and Bond's goal is to see how simple the plan can stay while still being in compliance with exchange regulations.

A veteran of the health fund arena, Bond brings many years of experience to the leadership of the CO-OP. She has spoken at various levels of state government, including the Nevada Department of Health & Human Services and the Nevada State Legislature, advocating for better, more affordable, and more member-friendly health care for Nevadans.

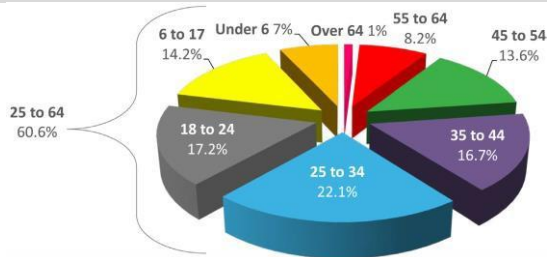
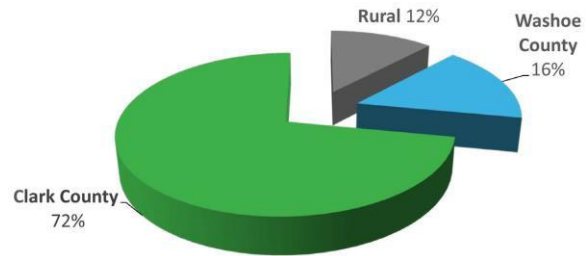
Bond has recently served as the Executive Director of the Nevada Health Care Policy Group, as director of public policy for the Culinary Health Fund, and as the policy advocate for the Health Services Coalition. These organizations are dedicated to providing quality health care to members by improving health care cost and quality transparency, by engaging patients in their care, and by providing physicians with the tools needed to provide efficient care. With Bond, the fund has developed the resources necessary to assist physicians and their office staff to navigate the Culinary Health Plan benefits on behalf of its participants with much more simplicity and ease.

Now with the Nevada Health CO-OP, Bond plans to use her extensive experience to bring an affordable health care alternative to the lives of Nevadans. With one of the highest uninsured rates in the nation, Bond understands Nevada's need for access to quality health care and an affordable insurance plan, and looks forward to bringing the CO-OP to residents throughout the reservation and open enrollment periods.



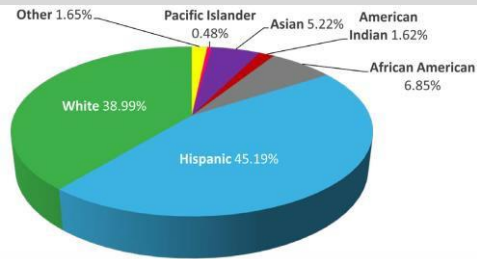
INFORMATION ON UNINSURED NEVADANS

**THE UNINSURED
LIVE EVERYWHERE...**



**THEY ARE
ALL AGES...**

**THEY LOOK
LIKE NEVADA...**



**THEY WORK
EVERYWHERE...**



BOILER PLATE

The Nevada Health CO-OP is a non-profit health insurance alternative created under the Affordable Care Act, administered by Nevadans for Nevadans. “Simply Better” is the mission of the CO-OP, focused on creating a simple consumer-owned health plan that works easily for patients, doctors, employers and the community. Headquartered in the heart of Las Vegas, the CO-OP serves the Nevada community directly with great understanding of the needs of the people, particularly among diverse populations and small businesses struggling to access and provide healthcare coverage.

The Nevada Health CO-OP is accepting reservations for the first 30,000 members, leading to open enrollment in October 2013. To learn more or to reserve a spot, visit the CO-OP at www.NevadaHealthCOOP.org.