



Department of Consumer and Business Services

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Questions and Answers for Oregon's Health CO-OP Members

Oregon's Health CO-OP is no longer able to do business due to financial issues. The State of Oregon has taken over the company's assets to help pay claims and connect policyholders with new plans.

As a CO-OP member, what do I need to do?

All CO-OP members, including those who purchase insurance themselves and who get it from their employers, will lose their coverage at 11:59 p.m. Sunday, July 31, 2016. If you have health insurance through Oregon's Health CO-OP, you need to find new coverage as soon as possible.

Call HealthCare.gov at 1-800-318-2596 (toll-free) to sign up for a new plan and see if you qualify for financial help. Please make sure you request an Aug. 1 start date to ensure that you do not have a gap in coverage.

For specific steps you need to take to enroll in a new plan, click here:

<http://dfr.oregon.gov/public-resources/Pages/special-enrollment.aspx>

Will I need to start over on my deductible/yearly out-of-pocket maximum?

Members who buy their own insurance rather than getting it through their employer will not lose the money they already have paid into their CO-OP plan for yearly out-of-pocket maximums. Your new insurer will apply that money to your new plan.

When can I expect to get my Loss of Coverage and Proof of Creditable Coverage letters that I need to enroll in a new plan?

You can expect to receive these letters in the mail on either Saturday, July 23, or Monday, July 25. The Loss of Coverage letter is also available to download here: <http://dfr.oregon.gov/public-resources/Documents/loss-of-coverage.pdf>

My Oregon Health CO-OP premium is automatically withdrawn from my bank account. What should I do?

If you are able to cancel your August payment, we recommend you do so. The state is working on a way to cancel any pending automatic withdrawals and to refund any August premium payments that have already been made.

How can I get help finding/enrolling in a plan that is similar to my current CO-OP plan?

Contact your insurance agent for help selecting a new plan. If you don't already have an agent, visit OregonHealthCare.gov to find a local expert to help you find and enroll in a new plan. You can also email info.marketplace@oregon.gov or call 1-855-268-3767 (toll-free) for help 7 a.m. to 7 p.m. weekdays and 8 a.m. to 5 p.m. on weekends until July 31.

I have a scheduled hospital stay that will start before July 31 and end after Aug. 1, will it be covered?

Oregon law requires that benefits under the plan you purchased will continue to provide coverage for inpatient medical costs when those costs begin to accrue before a plan is terminated. If you experience any issues at all, please file a complaint with the division.

Will I be responsible for my medical bills?

You are still responsible for any co-payments or co-insurance incurred throughout the month of July. However, Oregon law prohibits providers from billing patients for the insurance company's portion of the cost of medical care.

My doctor's office said it will not accept my CO-OP plan anymore, can they do that?

No. Paragraph seven of the receivership order signed by a Marion County Circuit Court judge states that all provider contracts must continue and that all providers must continue to perform services to Oregon's Health CO-OP members as long as the members pay their premiums. Your providers must accept your CO-OP plan until July 31, 2016. If you have an issue with your provider, please call 1-855-268-3767 (toll-free) for help.

I am pregnant/have a serious illness or have treatment planned, what should I do? How do I make sure I have a plan with similar network and benefits?

Your current CO-OP plan will remain in effect and your health care providers are required to accept it until 11:59 p.m. PST July 31, 2016.

It is important to take action now to ensure consistent care. An insurance agent will be able to help you select a new plan and carrier that provides a similar network, drug formulary, and benefits to what you currently have today.

Visit OregonHealthCare.gov to find a local expert to help you find and enroll in a new plan. You can also email info.marketplace@oregon.gov or call 1-855-268-3767 (toll-free) for help 7 a.m. to 7 p.m. weekdays and 8 a.m. to 5 p.m. on weekends until July 31.

What other plans can I choose from?

It depends on which county you live in. In 2017, every county has at least one carrier offering plans on the marketplace (HealthCare.gov) and one carrier offering plans off the marketplace. It is recommended that when enrolling in replacement coverage, you select a plan that will participate in your county in 2017. To find coverage options for your county in 2016 and 2017, go to <http://dfr.oregon.gov/public-resources/Documents/co-op-individual-coverage.pdf>.

More information: <http://dfr.oregon.gov/public-resources/Pages/co-op.aspx>