

OACAA Briefing

The latest news from OACAA and Ohio's CAAs



November 2014

Open Enrollment in Ohio Begins with New Health Insurance CO-OP, InHealth Mutual

Open Enrollment for 2015 health insurance coverage began on Saturday, November 15, 2014 and will run through February 15, 2015. Financial assistance is available to those who qualify. To learn more about financial assistance and health insurance choices available in Ohio, visit the Marketplace (or Exchange) at www.Healthcare.gov. In order for coverage to begin January 1, 2015, individuals must enroll by December 15, 2014.

For those who would like assistance signing up for health insurance coverage, there are many options. First, Navigators and Certified Application Counselors are available in communities throughout Ohio and provide free assistance with enrollment. To locate one in your area, visit the [Find Local Help Page on the Federal Exchange](#).

Individuals may also ask a licensed insurance broker for assistance. This service is also free to consumers. To locate a licensed insurance broker, visit the [Ohio Department of Insurance website](#) where you will find an [Agent and Agency search tool](#).

Making its debut on the Federal Marketplace this year is [InHealth Mutual \(IHM\)](#)—Ohio's new, nonprofit health insurance CO-OP (Consumer Operated and Oriented Plan). As a nonprofit mutual insurer built for members by members, IHM's mission is to provide quality, affordable health insurance that is responsive to the needs and wants of all Ohioans.

InHealth is one of 23 CO-OPs nationwide funded through loans allocated by the Patient Protection and Affordable Care Act of 2010 and the only one serving Ohio. CO-OPs were created to ensure access to quality health care, to increase competition in the insurance sector, and to generate innovative products, services and solutions that ultimately lower the cost of care. Key features include:

- As nonprofits, profits will be used to either lower member premiums or enhance their benefits.
- As mutual companies, all CO-OPs are member-governed. By the end of 2015, a majority of InHealth's Board of Directors will be comprised its Members (individuals covered under an InHealth Policy).

- InHealth Mutual is prevention and wellness focused and has built programs focused on helping members to maintain their well-being, not just programs to assist members when they are sick or need care.
- Being consumer-driven, InHealth has taken suggestions from members and community partners to enhance its 2015 products and will continue to do so moving forward. For example, in 2015, InHealth added an acupuncture benefit as well as two additional visits to a physician and two visits to a behavioral health specialist with no member co-pay.
- InHealth's provider network is robust with more than 25,000 Ohio physicians, more than 300 hospitals and more than 5,000 ancillary service providers across all 88 Ohio counties.

InHealth offers free-of-charge a brand new guidebook called "A Roadmap to Better Care and a Healthier You". This guidebook covers a variety of topics related to health insurance, including what coverage means, how to use your Member ID card, how to set up your first visit with a health care provider and much more. It also provides information on what to expect during that first visit, what to look for in a provider that works for you and your needs, and how to keep up with regular health care visits. Download a copy of "A Roadmap to Better Care and a Healthier You" for your agency at www.inhealthohio.org or contact InHealth at (614) 212-6004.

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InHealth Mutual is the trade name of Coordinated Health Mutual.