

HEALTHCARE.GOV OPENS SPECIAL ENROLLMENT PERIOD FOR INNOVATIVE PARTNERS AND AMERICAN COLLECTIVE HEALTH PLAN MEMBERS

NEBRASKA – June 29, 2026

A Special Enrollment Period (SEP) has been opened by Healthcare.gov for individuals enrolled in health plans for Innovative Partners or American collective at any time, including if the plan has already been canceled.

The SEP started June 11, 2026. and is open through Aug. 10, 2026. The SEP is allowing affected individuals and families to apply and transition to comprehensive Marketplace coverage. More information on finding coverage can be found at Healthcare.gov.

The reasoning for the SEP opening is due to a lawsuit filed by the Federal Trade Commission against Innovative Partners, LP (conducting business as Innovative Health Plan and Healthcare Plan) and American Collective, LP (conducting business as ACLP Health Plan) for claiming to offer comprehensive health insurance, but were deceptively marketing noncomprehensive medical discount memberships, limited plans or preferred provider organization (PPO).

For help on getting new health insurance, call Healthcare.gov at 800-318-2596 (toll-free) and inform them you are an Innovative Partners or American Collective customer that is seeking new coverage. Coverage should generally begin on the first day of the month after a new plan is selected. To active coverage, you will need to pay your first premium.

Qualifying for an earlier effective date on your Marketplace plan is possible, though to do so the first month's premium and premiums for previous months would need to be paid in order for earlier coverage to start.

Paul Lopez from Tripp Scott has been appointed a receiver in the case, the [Innovative Receiver](#) website has more information on the case itself, including consumer victim forms, updates, and the court order form. For more help, people can email innovativereceiver@trippscott.com.

For obtaining new coverage, it is important to visit Healthcare.gov or working with a Nebraska licensed agent. To find local help in Nebraska, visit <https://www.healthcare.gov/find-local-help/> and search based on your zip code to find individuals that can help with Marketplace coverage.

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About Nebraska Department of Insurance: The DOI is part of the U.S. insurance regulatory framework which is a highly coordinated state-based national system designed to protect policyholders and serve the greater public interest through the effective regulation of the U.S. insurance marketplace.