




*Update for Legislative Health Benefit  
Exchange Implementation Review  
Committee*

*November 22, 2013*

## *Individual Marketplace*

- Individuals/families have 150 health plan choices from 10 carriers, with or without tax credit
- Prices vary by age, 11 rating areas, size of family, tobacco use
- Medical and dental plans, standalone dental, link to vision
- New CYA Plans for young adults (high deductible, lower premiums – can't use advance tax credits)
- Financial assistance application starts with Medicaid/CHP+ determination before advance premium tax credits and cost-sharing reductions are calculated
- Service Center, Brokers/Agents and Health Coverage Guides available for one-on-one support

## *Small Business Marketplace*

- Employers have 92 health plan choices from six carriers
- Prices vary by age, 11 rating areas, size of family and tobacco use
- Medical and dental plans, standalone dental, link to vision
- Choice model – allows employer to provide dozens of health plans to employees
- No requirement to provide insurance for employers with up to 50 employees
- Service Center, Brokers/Agents and Health Coverage guides available for one-on-one support

© Connect for Health Colorado. All Rights Reserved

3



## *Customer Service and Sales Force*

- Customer Service Center in Colorado Springs includes 130 front-office representatives and separate back-office team
- Toll-free number operating since July: 1-855-PLANS4YOU (855-752-6749)
- 1,400 agents/brokers certified to serve individuals, families and small businesses
- 500+ Web-Based Agents
- 1,000 Carrier Dedicated Sales Agents
- 300 - 400 full-time and part-time Health Coverage Guides statewide
- 250-300 Unpaid Certified Application Counselors

© Connect for Health Colorado. All Rights Reserved

4



## Technology

- Flexible architecture of Commercial Off the Shelf (COTS) products
- Designed to minimize long-term costs
- Ability to add software and features
- Virtualized servers with redundancy
- Unique team of vendors/system design
- **Technology and operations separate and not connected with federal marketplace, healthcare.gov**

© Connect for Health Colorado. All Rights Reserved.

5



## Security - MARS-E Compliance

- **Minimal Acceptable Risk Standards for Exchanges, a compilation of security and privacy requirements and regulations from various organizations and agencies, including:**
  - There are 19 risk control families within 3 classes (technical, operational, and management)
  - These families, from the CMS taxonomical summary, include:
    - FTI Safeguards (IRS Publication 1075)
    - Access Control
    - Awareness & Training
    - Configuration Management
    - Identification & Authentication
    - Incident Response
    - System & Communications Protection

© Connect for Health Colorado. All Rights Reserved.

6

