

***Update for Legislative Health Benefit
Exchange Implementation Review
Committee***

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April 24, 2014

SB 11-200

“The intent of the Colorado Health Benefit Exchange is to increase access, affordability and choice for individuals and small employers purchasing health insurance in Colorado.”

Access

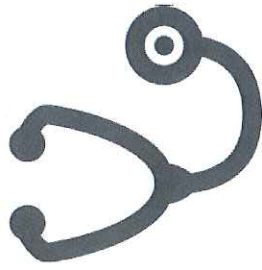
- 128,000 Coloradans signed up
- Full shopping websites in English and Spanish
- Customer Service Center with trained representatives, including Spanish-speakers and language line
- Applications accepted through website, phone, in-person and by mail
- In-person customer support provided by 444 Health Coverage Guides, 1,556 licensed agents/brokers, 392 Certified Application Counselors, 1,800 carrier sales representatives
- Walk-in sites opened for end of open enrollment

Affordability

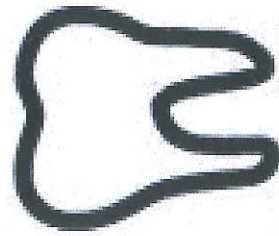
- 59% of commercial health insurance sign-ups include tax credit/cost-sharing reductions, benefiting over 74,000 Coloradans
- Average tax credit received is \$277/month
- Young adults seeing plans under \$50/month with tax credit, depending on income and county
- Marketplace supported enrollment in Medicaid (significant number of young adults enrolled)

Choice – Individual Marketplace

150 Health Plans



22 Dental Plans

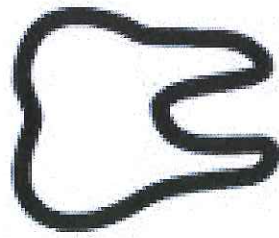


Choice – Small Business Marketplace

92 Health Plans



45 Dental Plans



Statewide Metrics (as of 4/15/14)

Category	Total
Coloradans signed up for commercial health insurance (individuals and small businesses)	127,233
Calls and chats serviced	334,507
Customer accounts	267,957
Unique website visitors	1,260,008
Age	% of Total
0 - 34	38%
35 - 54	35%
55 - 64	27%
	% of Total
With financial assistance	59%
Without financial assistance	41%

Small Business Metrics (as of 4/15/14)

Category	Total
Small businesses participating	500
Small businesses with open enrollment periods	304
Small businesses completed enrollment	220
Employees and dependents covered lives	1,860

Metrics – geography (individual marketplace)

Category	% of total enrollments	Counties portion of state population
% of sign-ups in urban counties	74.9%	77.5%
% of sign-ups in agricultural urban counties	15.1%	14.5%
% of sign-ups in rural counties	9.9%	7.9%

Operational Plan

- Sales Plan
- Customer Service Strategy and Operational Efficiency
- Communications, Outreach and Marketing
- Technology and Operational Support Systems
- HR/Administration
- Operating Metrics
- Budget/sustainability (separate document)

Sales Plan

- All sales channels utilized during Open Enrollment
- Coordination with agents/brokers, HCGs, and Customer Service Center at walk-in sites in March
- Enrollment events and sites operated by agents/brokers and HCGs promoted by paid media and direct emails and calls to customers
- Customer Service Center made over 101,000 outbound calls, sent over 653,000 emails and sent over 29,000 letters to customers

Customer Service Center Strategy and Efficiency

- Staffing and hours increased to accommodate last-minute rush
- Tiers of trained Customer Service Center Representatives to accommodate different customers
- Special teams for agents/brokers and HCGs
- Special teams for outbound calls
- Efficiency plans underway to improve answer times, lower staffing and costs

Communications, Outreach and Marketing during open enrollment

- 5 walk-in sites in March served about 2,700 people
- 781 educational and enrollment events between 10/1/13 and 3/31/14
- RV driven around state nearly 4,000 miles
- Grassroots street teams talked to over 64,000 people in Colorado
- Paid media included tv, radio, print, online, mobile, digital countdowns to emphasize deadline (English and Spanish)

Current marketing and outreach priorities

- Young adults
- Small businesses
- Minorities/Latinos
- Coloradans statewide who are eligible for tax credit
- Self-employed business people/ entrepreneurs
- Seasonal workers
- Large business part-time employees, COBRA-eligible
- Churn
- Retention

Current marketing activities

- Review of enrollment data
- Assessment of tactics
- Developing messaging and tactics for young adults (graduating college students and those aging off parents' plans)
- Developing messaging and tactics for small businesses
- Continue paid media to maintain and build awareness
- Ground campaign tactics to target eligible customers
- Mail marketing, mobile, online, social media
- Partnerships

Technology and operational support systems

- Continuous enhancement of technology to improve customer experience
- Improved Small Business Marketplace portal
- Automation of life change events
- Shared Eligibility Service
- Renewals

HR and Administration

- Key staff hires
- Contractors rolling off
- Adherence to security and privacy procedures