



BY THE NUMBERS: THE FIRST OPEN ENROLLMENT OF CONNECT FOR HEALTH COLORADO®

October 2013 through March 2014*

More than 305,000 Coloradans signed up or were approved for health insurance. Of those, more than 127,000 signed up for private health insurance through Connect for Health Colorado during the first open enrollment period.

The Centers for Medicare and Medicaid Services (CMS) established state targets prior to open enrollment – Colorado's was 92,000 covered lives. Colorado has exceeded the CMS identified state target (92,000) by more than 30%.

In 2013, staff modeled financial sustainability scenarios for the Marketplace, based on numbers of lives covered, to establish administrative fees and sustainability. The four modeling zones for 2014 were:

- 50,000 representing marketplace sustainability at fees below the FFM
- 75,000 realistic, but conservative range
- 136,000 mid-range, allowing administrative fees to remain among the lowest in the country
- 200,000 aggressive

Modeling was done before 330,000 individuals were offered early renewal, significantly reducing our potential customer base. **Even with a significant reduction in our original target market, Colorado achieved the goal of the mid-range modeling to allow us to maintain administrative fees among the lowest in the country.**

As reported by the Kaiser Family Foundation and Pew Charitable Trust citing early March enrollment numbers, Colorado was the 4th most cost effective among the state based marketplaces, based on grant dollars awarded, not actual spend. Our enrollment has since jumped 20%.

**Those who started the process by March 31 were able to complete enrollment until April 15*

THE NUMBERS

Individuals signed up through April 15th: 127,000+

Other Metrics through April 10th	Value	
Total customer accounts created	267,957	
Small employers participating in Small Business Marketplace (SHOP)	500	
Small Businesses with open enrollment periods	304	
Small Businesses enrolled through SHOP	220	
Employees and family enrolled through SHOP	1,860	
Total unique web visitors	1,285,098	
System availability	99.9%	
Pages serviced within 5 sec	99.6%	
Total calls and chats serviced	334,507	
Individuals enrolled by age	< 18	12%
	18 – 25	8%
	26 – 34	18%
	35 – 44	16%
	45 – 54	19%
	55 - 64	27%
	>= 65	-
Individuals enrolled by gender	Male	48%
	Female	52%
Individuals enrolled in private insurance with/without financial assistance (tax credit)	With financial assistance	59%
	Without financial assistance	41%

Individuals enrolled by county

County	Total Enrollments	% of Total	County	Total Enrollments	% of Total
Adams	8,721	7.2%	La Plata	1,966	1.6%
Alamosa	325	0.3%	Lake	166	0.1%
Arapahoe	15,707	12.9%	Larimer	8,227	6.8%
Archuleta	505	0.4%	Las Animas	201	0.2%
Baca	66	0.1%	Lincoln	132	0.1%
Bent	43	0.0%	Logan	385	0.3%
Boulder	10,254	8.4%	Mesa	2,761	2.3%
Broomfield	1,702	1.4%	Mineral	51	0.0%
Chaffee	1,045	0.9%	Moffat	187	0.2%
Cheyenne	23	0.0%	Montezuma	547	0.4%
Clear Creek	203	0.2%	Montrose	1,013	0.8%
Conejos	167	0.1%	Morgan	405	0.3%
Costilla	95	0.1%	Otero	255	0.2%
Crowley	45	0.0%	Ouray	272	0.2%
Custer	130	0.1%	Park	518	0.4%
Delta	660	0.5%	Phillips	137	0.1%
Denver	15,675	12.9%	Pitkin	1,571	1.3%

Dolores	53	0.0%	Prowers	202	0.2%
Douglas	7,055	5.8%	Pueblo	1,787	1.5%
Eagle	1,596	1.3%	Rio Blanco	71	0.1%
El Paso	8,309	6.8%	Rio Grande	329	0.3%
Elbert	443	0.4%	Routt	1,352	1.1%
Fremont	608	0.5%	Saguache	212	0.2%
Garfield	1,026	0.8%	San Juan	38	0.0%
Gilpin	164	0.1%	San Miguel	616	0.5%
Grand	589	0.5%	Sedgwick	59	0.0%
Gunnison	1,181	1.0%	Summit	1,068	0.9%
Hinsdale	47	0.0%	Teller	424	0.3%
Huerfano	127	0.1%	unknown	7	0.0%
Jackson	37	0.0%	Washington	145	0.1%
Jefferson	13,857	11.4%	Weld	5,788	4.8%
Kiowa	29	0.0%	Yuma	305	0.3%
Kit Carson	149	0.1%			

Customer Support Network

250 Customer Service Center Representatives at peak capacity

1,556 Brokers/agents trained and certified by Connect for Health Colorado each in both the individual and small business marketplaces

444 Certified Health Coverage Guides (HCG)

392 Certified Application Counselors (CAC) and staff trained at **40** organizations

About 1,800 Insurance Company sales representatives certified and trained

15 Training Sites and **21** Trainers

More than 103,745 hours of Certification Training given to Customer Service Center Representatives, Brokers, Health Coverage Guides, Certified Application Counselors, Carrier representatives, Community Organizations

- **14,652 hours for Certified Health Coverage Guides** (SHOP: 18 online, 20 in-person; Individual/family only: 17 online, 16 in-person)
- **29,564 hours for Certified Brokers/Agents** (10 online, 9 in-person- *some courses online were optional as they already had this knowledge as brokers*)
- **More than 14,400 hours for dedicated Carrier sales representatives** (4 online, 4 in-person - *some courses were optional as they already had this knowledge as brokers*)
- **4,704 hours for Certified Application Counselors** (12 online)
- **425 hours for Community Organizations**
- **40,000 hours of training for Customer Service Center Representatives** (160 each)
- **1,845 total training sessions delivered by Certified Trainers**

Reaching Coloradans

Snapshot

Helping in Their Communities

Eagle County Health & Human Services (Eagle, Pitkin, Garfield Counties)

- Health Coverage Guides: **5**
- Outreach events Oct-Mar: **78**, including three during last week of March
- Enrollment events Oct-Mar: **15**
- People reached via community outreach: **2222**
- Customers assisted: **2260**

Health District of Northern Larimer County (Larimer County)

- Health Coverage Guides: **14**
- Individual appointments or encounters: **3,922**
- Medicaid enrollments: **389**
- Connect for Health Colorado enrollments: **342**
- Calls for information and appointments: **6,000**
- Community presentations: **39** reaching 1,043 people

Northwest Colorado Visiting Nurses Association (Routt, Moffat, Rio Blanco, Grand, Jackson counties)

- Health Coverage Guides: **14**
- Outreach events: **152**
- Enrollment events: **35**
- Est. customers assisted: **4,500**

Brokers, Health Coverage Guides, Certified Application Counselors, Connect for Health Colorado Staff and Community Organizations

Person-to-Person

150 Assistance Site locations from 53 organizations covered every county in Colorado throughout open enrollment

781 Connect for Health Colorado Educational and Enrollment Events between Oct. 1 2013 and March 31, 2014

3,889 miles driven by staff in Connect for Health Colorado-branded RV to enrollment events across state, from Limon to Grand Junction, Fort Collins to Pueblo, December through March

Outreach Street Teams

Talking to Coloradans where they work and play (September 2013 – March 2014)

- **5,148** Total hours 'on the streets'
- **64,394** people they spoke with
- **More than 230 Places** where they deployed (events, pro and college games; shopping areas; theaters, gyms, bars, coffee shops, streets, etc)
- **38,040** instant emails sent directing people to Connect for Health Colorado phone, web, network

Connect for Health Colorado Metro Denver Walk-in Sites 5 locations

- Open during three weeks in March
- 48 total days available to public (combined)
- 432 total hours open for public (all sites)
- 297 total workers available to public during three weeks
 - 75 Brokers
 - 20 Health Coverage Guides/CACs/PEAK staff
 - 22 Connect for Health Colorado Staff

Helped approximately 2,700 people

- 1,238 – 16th street
- 150 – Lutheran Hospital
- 900 – Hampden Ave. site
- 302 – Hmart
- 39 – BenefitMall

Rough enrollments/disposition

- Commercial Health Insurance – 329
- Medicaid/CHP – 383
- Need follow-up – 271
- No disposition captured – 62
- Questions only - 341

Average time brokers/HCGs spent with each customer – 45-60 minutes

Additional walk-in sites were offered through the Assistance Network across the state

By Phone/Online/In the Mail

Customer Service Center

29 languages (non-English) requested of our translation services from October through March. Most requested:

- Spanish (*if bilingual Customer Service Representatives are fully engaged with callers*)
- Vietnamese
- Mandarin
- Amharic
- Korean
- Cantonese
- Nepali
- Russian

Top questions asked by people calling/chatting with our Customer Service Center

- Medicaid Eligibility Questions
 - How do I complete PEAK application?
- General Information/New Enrollments
 - What is Connect for Health?
 - How do I get started?
 - How much credit do I receive?

Phone calls: 101,153 outbound calls made to account holders and other contacts to educate and invite enrollment

Website chats for help/information: 48,929

Emails: 653,516 total outbound emails to account holders and other contacts obtained from events, street teams, educational outreach, etc.

- **81 total unique e-mail campaigns** since November 2013
- **134,136 emails** to inform about Medicaid denials
- **519,380 emails** to account holders reminding to complete enrollment

Mail: 29,784 letters sent to account holders with enrollment reminder and information
1,262 letters (enrollment reports) sent to Brokers/Health Coverage Guides

Website

ConnectforHealthCO.com

1.3 million unique visitors since October, 50/50 split of new vs. returning visitors

- Spike of nearly 70,000 unique visitors on Oct 1, 2013
- Spike of about 30,000 unique visitors on Dec 23, 2013
- Spike of about 54,000 unique visitors on Mar 31, 2014