

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

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September 23, 2014

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Successes & Challenges

Successes

- Technological stability
- Engaged broker community, Health Coverage Guides and Service Center to exceed Open Enrollment goals to sign up 146,000 lives
- Carriers committed to Marketplace, offering among widest range of health plan options nationally
- Launched with consumer tools for anonymous shopping, financial assistance calculator, provider directory and plan filters
- Added self-service features
- Small Business Marketplace enhancements
- Formulary tool
- Highly engaged board

Challenges

- Right-sizing organization for sustainability
- Compressed open enrollment
- Addressing and narrowing policy impacts on customers
- Targeting outreach and education to hard-to-reach populations

Goals

Sustainability

- Be fiscally sustainable to serve Colorado for long-term

Choice

- Choice : Continue to provide wide range of coverage options to meet the need of consumers
- Help consumers through decision support with more sophisticated tools and better education

Access

- Connect coverage to all qualified Coloradans

Affordability

- Contain costs to keep fees low

Topics

- Update on Mission: Access, Affordability, and Choice
- Marketplace Dashboard
- Products: New Plans & Premiums, Network Adequacy
- Outreach & Marketing Plan
- Shared Eligibility System
- Operational Plan Update
- Audit Activity
- Leadership of the Marketplace
- Financial Update

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 (Status of Customers)

- As of 8/31, 145,944 Coloradans signed up
- During non-open enrollment, trained Customer Service representatives, including Spanish-speakers and Language Line, are available to serve customers with a qualifying life change event, verifications, account maintenance and other questions
- Second open enrollment period begins November 15, 2014
 - Focus on new enrollments and renewals
 - Auto-renewal process available for those customers who choose to stay with the same plan
 - New streamlined eligibility service available

Affordability (Status of Customers)

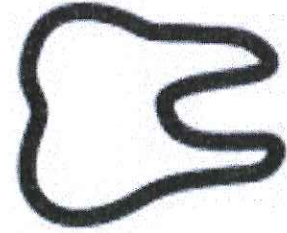
- 58% of commercial health insurance sign-ups include tax credit/cost-sharing reductions, benefiting 84,784 Coloradans
- Average tax credit statewide by eligible customers \$262/month
- Young adults seeing plans under \$50/month with tax credit, depending on income and county

Choice – Individual Marketplace 2015

176 Health Plans



16 Dental Plans



* Preliminary as of August 2014 – will be updated

Choice – Small Business Marketplace 2015

120 Health Plans



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Colorado Choice

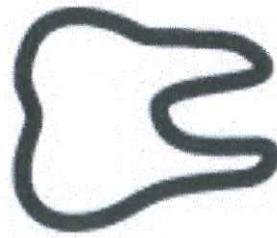


ROCKY MOUNTAIN
HEALTH PLANS®
We understand Colorado. We understand you.



Anthem.
BlueCross BlueShield

10 Dental Plans



GUARDIAN™



MetLife



Anthem.
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Marketplace Dashboard

Reporting period: 10/1/13 - 8/31/14

Submitted Enrollments	145,994
Individual	143,524
SHOP	2,470
Enrollments Utilizing APT/CSR	84,784
Average Selected Premium	283.57
Non Financially Assisted	148.14
Catastrophic	259.39
Bronze	320.39
Silver	356.79
Gold	333.12
Platinum	\$398.71 / \$179.96
Financially Assisted - Gross/Net	\$326.88 / \$98.04
Bronze	\$401.48 / \$124.45
Silver	\$433.11 / \$246.06
Gold	\$433.38 / \$251.28
Platinum	

Individual Accounts	284,429
Employee Accounts	2,829
Employer	4,437
Accounts Currently Aging	
October	48,021
November	31,510
December	45,309
January	21,937
February	21,199
March	57,909
April	5,839
May	3,477
June	3,200
July	2,230
August	2,441
September	230

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Technical Performance	99.7%
Pages served within 5 seconds	98.9%
Average page response time	1.01 sec
Appeals	
Open	50
Informal Resolution Process	28
Office of Administrative Courts	0
Pending Withdrawal	22
Closed	203
Medical/CHP+ only Appeals	14



Assistance Channels	44,572
Broker Assisted Enrollments	*1,580
Certified Brokers	*8,714
HCG Assisted Enrollments	441
Trained Health Coverage Guides	232
Certified Application Counselors	In Progress
Service Center Assisted Enrollments	In Progress
Carrier Direct	

Customer Relationship	56,188,725
Contact Stats	
Total page views	1,506,056
Unique homepage visitors	2,994,740
Unique web visits	381,466
Inbound calls serviced	46,043
Inbound chats serviced	54%
Calls answered within 20 seconds	

Top Three	
Top 3 marketplace pages	
1.) Manage Documents	
2.) Search for Quotes	
3.) Eligibility	
Top 3 consumer questions	
1.) General Information	
2.) Pre-Enrollment Questions	
3.) Enrolling	

*Data self-reported, measures undergoing verification

Products—New Plans, Premiums & Network Adequacy

- Detailed plan and rate information to come from
- Division of Insurance
- Division of Insurance is responsible for and regulates network adequacy
- Carriers, as a condition of licensure, must demonstrate to the Division of Insurance their network adequacy in each geographic rating area in which they offer plans

Marketing & Outreach Goals for Open Enrollment

- Increase awareness of Connect for Health Colorado, the availability of financial assistance and importance of coverage
- Enhance information on website, collateral, other materials for customers and assistors
- Educate customers on renewal opportunities & processes
- Drive customers to Assistance Sites, Brokers & Connect for Health Colorado to enroll
- Support & provide in-person education across state
- Promote enrollment assistance across state

Current Marketing & Outreach Priorities

- Current Marketplace customers (retention)
- 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
- Customers moving between Medicaid & private market

Pre-Open Enrollment Marketing Activities

July - September

- Plan, produce advertising campaign
- Secure testimonials for multi-channel use

September – October

- Marketing campaign launch
 - TV, online, mobile, radio, print advertising with targeted messaging – in English & Spanish
 - County, regional targeted messaging about affordability (based on data) and value
- Support education, training with Brokers/Health Underwriters, Assistance Network

Open Enrollment Marketing & Outreach

October 14-15 – Building Better Health: Enroll 2015

- Kick-off event sponsored by Colorado Health Foundation, Connect for Health Colorado, HCPF, DOI
- Up to 1,000 Health Coverage Guides, brokers, community organizations, stakeholders to participate





Oct. 15 through Feb. 15 (includes pre-open enrollment) Enrollment events

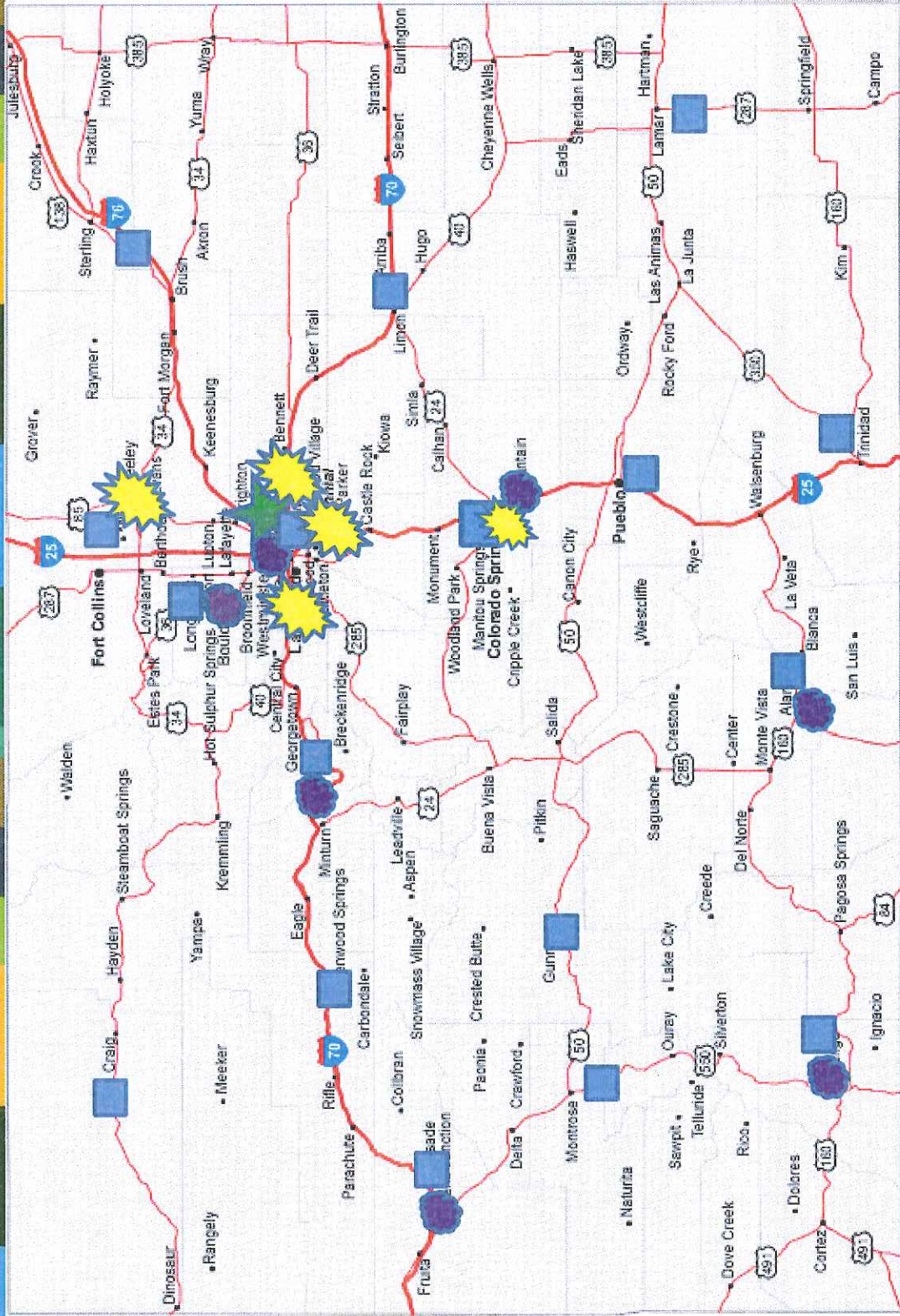
- Branded vehicle to tour state
- Short-duration enrollment events across state for local communities, staffed by Health Coverage Guides, Certified Application Counselors, Brokers
- Renewals and new customers

Retail Enrollment Sites

- Walk-in sites in key population centers during high-volume deadline times
- Staffed by Brokers, Health Coverage Guides, Certified Application Counselors

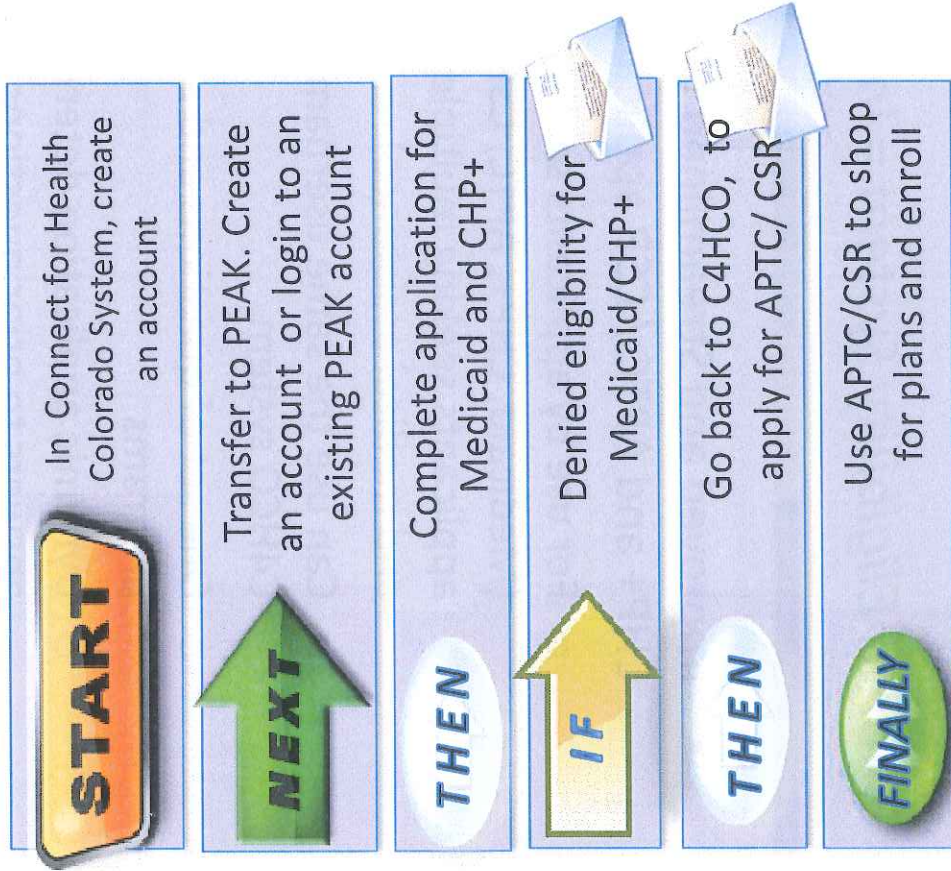
Outreach Coverage

-  Kick Off 10/14
-  Broker events
-  Potential Enrollment Event
-  Potential Retail Site

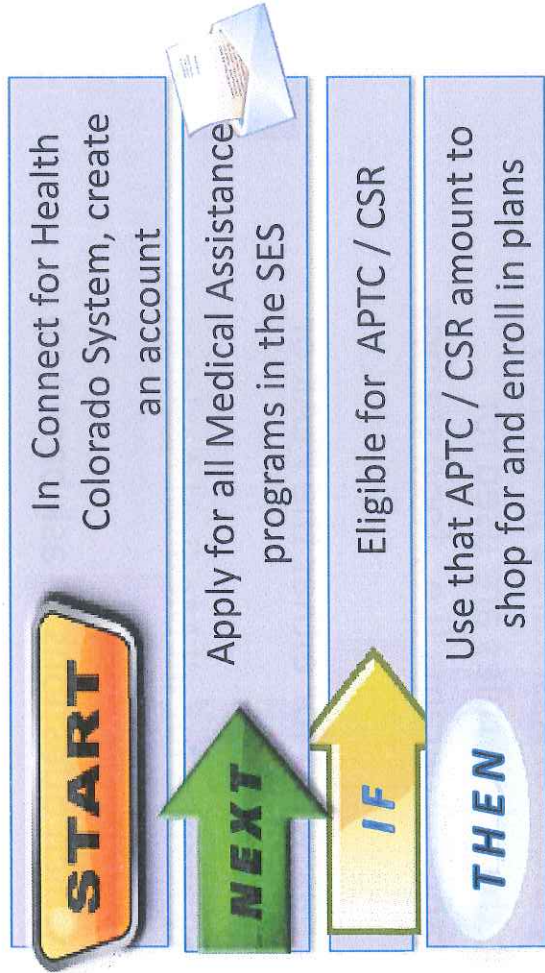


What is the Shared Eligibility System (SES)?

The eligibility process last year (for consumers starting in C4HCO):



The eligibility process with SES (for consumers starting in C4HCO):



Shared Eligibility System = Improved Customer Experience

- Improved and Streamlined Customer Experience for Medicaid / CHP+ and APTC / CSR applicants
 - For use by applicants seeking only Medical Assistance programs (Medicaid, CHP+, APTC, CSR), but the same rules are used for applicants seeking multiple assistance programs (i.e., food stamps and medical assistance)
 - Can use the same username and password for either the PEAK or C4HCO system
 - One set of questions and eligibility results for all Medical Assistance programs
 - Dynamic application determines which questions to ask based on answers to prior questions
 - One eligibility notice for all Medical Assistance programs
 - Enhanced help text and hover text
 - Allows Medical Assistance recipients to report changes online

Shared Eligibility System Status

Both HCPF and C4HCO are on track to deliver SES functionality for the November 15, 2014 start of the Open Enrollment Period

Step in Process	Dates (2014)
Design of online application	May-July
Design of paper application	May-August
System Testing	June-November
Training (state workers, C4HCO certified Brokers/Health Coverage Guides)	September-November
Go-live of online application	Mid-November
Go-live of new paper application	Mid-November (contingent on CMS approval)

Operational Plan Quarterly Review

Operational priorities drove the strategic plan and continue to drive execution of work:

1. Grow/Retain Customer Base
2. Streamline Eligibility
3. Process Improvement & Cost Effectiveness
4. Usability

Grow & Retain Customer Base

Project	Go-live Date	Expected Finish	Scope of Tasks
Annual Plan Renewals & Eligibility Redeterminations	October 20, 2014	December 15, 2014	Noticing, Training, Testing, Deployment
Recertification / Training of Brokers and Health Coverage Guides	September 08, 2014	November 14, 2014	Module Development, Training Deployment
Assistance Network Program Development	April 01, 2014	February 15, 2015	Program Evaluation, RFP Planning
Qualified Health Plan/Qualified Dental Plan Certification 2015 Plan Year	February 01, 2014	October 15, 2014	Plan & Rate Validation, Cobranding & Quality/Company Profile Updates, Legal Participations Agreement, Modifications to Detail Benefit Pages
Application Programming Interface (API) Strategies for Web-based Entities (brokers)	Anticipated start date Q1 2015 – Planning in process		

Grow & Retain Customer Base (cont.)

Channel	Activities
Carriers	Engage carriers and their sales teams on existing books of business
Brokers	Evaluate performance and engage to manage new and existing business under tight timeframes
Managing General Agents (MGA's)	Direct partnerships with MGAs, focus on training and sales support
Assistance Network	Identify best practices and support execution
Service Center	Develop outbound strategy, retention messaging and further develop sales culture to support all sales channels
Marketing and Communications	Ongoing brand awareness, ramping up earned media in the fall, near term focus on life change events, small business and renewals and retention

Process Improvement / Cost Efficiency

Project	Start Date	Expected Finish	Scope of Tasks
Content Management (change management of organizational policies and procedures)	May 05, 2014	October 17, 2014	Content Management Lifecycle Improvement
Onboarding of All Carriers to a Stable Electronic Data Interface (EDI) Solution	Based on Testing Experience – Updating Project Plan		
Plan Management Module	June 06, 2014	October 10, 2014	Auto-loading of Plans, Marketplace Approval of Plans by Carrier
Call Center Vendor Sourcing Strategy	May 28, 2014	December 31, 2014	Assess Market Capabilities, Analyze Options, Determine Go-Forward Strategy
Business Process Improvement in Service Center	This project charter is currently being reviewed		Implement Process Improvement Recommendations

Usability

Project	Start Date	Expected Finish	Scope of Tasks
Usability / Stakeholder Analysis	April 2014	May 16, 2014	Actively Engaged Advisory Groups & Others to Gather Input on Platform Enhancements
Consumer Decision Support Tools	February 2014	September 30, 2014	Evaluate Formulary Tool, Develop 3 Year Strategy for Decision Support Enhancements
Version 2.0 Platform Enhancements	January 2014	November 15, 2014	SHOP Redesign, Individual Portal, Agent Enhancement

Audit Activity in 2014

- **State Audit**
 - Began in February 2014, Report to Legislative Audit Committee scheduled December 9, 2014
- **Office Inspector General (OIG) Audits in 2014**
 - Enrollment & Verifications
 - Financial Performance
 - IT Systems
- **CMS/CCIIO Site Review**
 - August 2014
- **Independent Financial & A-133 Compliance Audit**
 - December 2014

Leadership of the Marketplace

- Board of Directors Officers, voted July 2014
 - Chairperson – Sharon O’Hara (served since 2013)
 - Vice-Chairperson – Arnold Salazar (served since 2011)
 - Secretary – Dr. Michael Fallon (served since 2011)
- Interim CEO, Gary Drews to serve until permanent placement
 - Recruiting firm hired 8/25/2014
 - Position and candidate profile being developed
 - Goal to have position filled within 6 months