

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

Response #1

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
highly dissatisfied  
nightmare trying to navigate website  
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====  
highly dissatisfied  
nightmare trying to navigate website  
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====  
highly dissatisfied  
Got a different answer to questions each time I called. Each time I called I was assured the problem was fixed....NOT!  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
highly dissatisfied  
Insurance broker was the only way I could get insurance  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
highly dissatisfied  
My rates went up \$150 per month with bigger out of pocket expense due to new health care law!  
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====  
highly dissatisfied  
=====

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

It did not take my birthdate therefore threw me into medicaid status. Made a trip to Golden to meet in person to get it fixed...waited 3+ hours was assured all was fixed...again disappointed nothing was fixed. Finally had to go through a broker with fingers crossed!

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

Terrible experience!

=====

**Response #2**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
somewhat dissatisfied  
Getting information in a timely fashion was frustrating. I worked with a broker who had to stay on top of everything or it would not have happened.  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
somewhat satisfied  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
somewhat dissatisfied  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
somewhat satisfied  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
somewhat satisfied  
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====  
somewhat satisfied  
=====



**Response #3**

1. Describe your interaction with Connect for Health Colorado

=====  
=> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
highly dissatisfied  
Always had a very hard time getting ahold of them. Put on hold for 30 minutes or so and then hung up on. Online was no better. When I did finally get to someone, their answers were vague and generally not right.  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
highly dissatisfied  
Absolutely horrible. Most times could not navigate.  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
highly dissatisfied  
The worst. Unacceptable wait times and a lot of hang ups. Customer service people were not informative and wrong most of the time.  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
somewhat satisfied  
My broker was the best. Without him I would have given up on Connect for Colorado  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
highly dissatisfied  
Too high  
=====

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7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

Knew I didn't qualify, but still had to go through the process.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat satisfied

Without my broker it would have been awful

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

They need to get their act together. Hire competent people and more of them. I am so glad I will not have to deal with them after this month. Way too frustrating

=====

**Response #4**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
somewhat satisfied  
I have an insurance broker, so he did most of the legwork, however the site seems to be down more than it's up.  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
somewhat satisfied  
The site seems to be down very often and the health plan information is not always accurate, which makes choosing a plan very difficult.  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
neutral/no opinion  
I don't think I ever called.  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
highly satisfied  
I have a great insurance broker who really knows his stuff!  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
highly dissatisfied  
Things seem to be getting more expensive, while actually getting less for the money. The Affordable Care Act is not very affordable!  
=====

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7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

neutral/no opinion

N/A

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat satisfied

=====



**Response #5**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
somewhat dissatisfied  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
neutral/no opinion  
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====  
highly dissatisfied  
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====  
highly dissatisfied  
=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====  
The application process did not state if I shopped, but did not buy, and closed out until another log in session, I would loose my eligibility status for my medicaid determination. It took weeks and many many phone calls to straighten out the matter.  
=====



**Response #6**

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

highly dissatisfied

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

somewhat dissatisfied

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

neutral/no opinion

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly dissatisfied

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

=====



**Response #7**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
somewhat dissatisfied  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
somewhat dissatisfied  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
highly dissatisfied  
I could not figure out the site myself so I called an insurance broker.  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
highly satisfied  
My insurance broker was great and very helpful but for him the website is very frustrating.  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
highly dissatisfied  
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====  
highly dissatisfied  
=====

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

neutral/no opinion

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

You should not have allowed the low cost carrier into the network. They are ruining it for everyone by increasing the cost and lowering the tax credit. I called to find out how long it would take to see a primary if I switched from Kaiser and they said there was a 3 month wait. I asked how they were planning on handling all the new clients a was told " they did not know" . I stayed with Kaiser at a higher rate and lower tax credit but not sure how long I can afford it. It is too expensive.

=====

**Response #8**

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

highly dissatisfied

find it extremely difficult to resolve issues. no flexibility in the computer system to correct minor mistakes - ie: spelling, transposition of numbers or other similar types of errors. there seems to be an attitude of "you want what done?" and not an approach of "how can we fix the issue?" quick to say "that has been sent to the carrier" and the carrier telling us they have not received any information from C4HC.the process has become too labor intensive to affect a smooth experience for the clients.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

somewhat satisfied

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

highly dissatisfied

see question 2

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

not everyone needs to be subjected to the Medicaid screen. based upon income and number of family members it should be very easy to determine who would qualify for Medicaid and all others could go straight to C4HC.

=====





**Response #9**

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

neutral/no opinion

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

neutral/no opinion

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly satisfied

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

neutral/no opinion

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

=====



**Response #10**

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

neutral/no opinion

Connect for Health's Website or the Group is not a problem. The problem arises when we need to go to the Medicaid website and wait on them for a determination about my client. This can take upwards of 30 days to get that determination and when you get it, it may not be accurate which extends the cycle.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

neutral/no opinion

See above. The Medicaid website is a nightmare.

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

somewhat satisfied

Wait times are a major problem

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

neutral/no opinion

NA I am a broker

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

neutral/no opinion

The price is the same whether you are on the exchange or off the exchange. So this question is irrelevant.

=====

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

As I have stated above the Medicaid application system is a complete disaster. It is archaic in design and functionality. Real time determinations are much less than what is being reported.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat satisfied

Once completed and payment is made to the carrier the process seems to work fine in most cases. Sometimes there are issues with the carrier not receiving the data (enrollment). These can be time consuming but are a smaller percentage than those that go straight through with no problems

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

As a broker who works within the parameters of Connect for Health the process of getting a Medicaid determination must be revised. Brokers could increase substantially there business through the exchange if the Medicaid determination process was improved.

=====

**Response #11**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
highly dissatisfied  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
highly dissatisfied  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
highly dissatisfied  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
highly satisfied  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
highly dissatisfied  
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====  
highly dissatisfied  
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====  
highly dissatisfied  
=====



**Response #12**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
highly dissatisfied  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
highly satisfied  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
highly dissatisfied  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
highly dissatisfied  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
somewhat satisfied  
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====  
somewhat satisfied  
=====

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I have spent a minimum of 20 hours either on hold or talking with Connect For Health representatives. While most of these reps are very understanding and verbally helpful, NOT ONE person could resolve any issues that needed attention. I am still being billed from my previous insurance carrier even though I have contacted them personally and had several 3 way calls with Connect for Health and myself and Cigna. Connect For Health was never able to send my information over to my new carrier. After a lot of stress and anxious calls, my new carrier manually set up my account with them. I can say it was more than above and beyond from my insurance carrier to find a way to get me set up because Connect for health could not do so. EVERY person I have spoke with ( more than a dozen) have assured me that the problem is resolved. That has not once been the case. Huge fail as far as I can see. I cannot express the sheer frustration of waiting on hold up to 2 hours, finally speaking with someone, and being assured the problem is resolved and nothing changes. Over and over I have called, waited, spoke with a representative, waited and several times even been disconnected after going through all that. I learned that these reps cannot even call someone back in these instances because it is a call in center only. As a huge supporter of the Affordable care act, I can only say this department is a farce. a lot of people are being paid to give lip service and little else. no one knows what they are doing as far as I can see. Even people who say they will follow my issue never seem to do it. All the polite assurances that indeed they will correct the problem never appears. To say that I dread starting this process again in 5 months is a gigantic understatement. I am happy to have a chance to vent these grievances.

=====



**Response #13**

1. Describe your interaction with Connect for Health Colorado

=====

==> I signed up for Medicaid through Connect for Health Colorado.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

highly dissatisfied

=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====

highly dissatisfied

=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====

highly dissatisfied

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly dissatisfied

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly dissatisfied

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

=====

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====  
highly dissatisfied  
=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====  
Good job Colorado.  
=====

## Response #14

1. Describe your interaction with Connect for Health Colorado

=====

==> I purchased Health Insurance.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

somewhat dissatisfied

the website has filters you apply when looking to narrow your choices but each time you go back to the main page after liking at a plan it erases all the filters you chose

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

highly dissatisfied

after waiting on hold for 1 hour they would not speak with me as I was not primary account holder, but spouse. Since I did all the work to set up this plan this really angered me. I could answer all the security questions but still could not inquire about my account

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly satisfied

my insurance broker Brad Niedermann was invaluable in providing guidance and navigating through the maze of C4

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly dissatisfied

I do not find this affordable health insurance coverage. The premium is not bad but the out of pocket expenses are extremely high and prevent many from accessing health care as they cannot afford the high deductible and percentage costs

=====

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

see no point in having all applicants have to apply for Medicaid even when they know they are not eligible

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

I still needed my brokers assistance to complete the process and I am a college educated professional

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

this process is time consuming and complicated

=====

**Response #15**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
highly dissatisfied  
My husband and I used a broker and even with his help, we encountered roadblock after roadblock and delay after delay.  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
somewhat satisfied  
There were a few issues with the flow of the search capability but in general, all the necessary information was there.  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
highly dissatisfied  
Incredibly long waits on the phone and generally poor service when we finally did reach a customer service rep. The answers we got were either - 'just wait' or 'call back in a few days' or 'I will make a report and send it to "someone" for their review'. Then nothing happened. The quality of the interactions were often dismissive to the point of being rude sometimes.  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
highly satisfied  
Without the support, assistance and persistence of Brad Niederman, my husband and I would still be struggling to get our health insurance. His knowledge and service was far beyond what we expected. Broker service was vital to us in helping us choose the right plan and in understanding how to navigate through the system to successfully get our plan in place.  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
somewhat satisfied  
The plans all have extremely high deductibles and out-of-pocket \$. Also they are limited in their scope. We had to choose the 'best' that was there that we could afford, not necessarily the best plan for our full needs.  
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

somewhat satisfied

It took a long time but it worked.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

There should be another option below "highly dissatisfied" - because that is what we would have chosen. Out of necessity, we had to choose a different health care provider for 2015. As a result, there were a myriad of delays, errors that nearly cost us our health care benefits, lost information and a total breakdown of communication with the health care providers. It was a nightmare of incompetence from Connect for Health. When we initially chose our plan and wanted to pay, we were told to wait for a couple of weeks for the paperwork to process. We began this process in mid November shortly after the exchange opened. We continued to inquire about how we pay, why we had not received anything from our new health provider etc. and were told to 'wait'. So we waited and in late December (after numerous calls and being told that the deadline didn't matter - as long as we got the payment in by December 31), we found out that our plan had been terminated for non-payment!! With Brad's help, many phone calls to both our NEW health care provider, and to Connect for Health, we finally resolved the problem in finding the fault was Connect for Health terminating our NEW policy instead of our OLD one. We finally received our health care cards from our new provider in early January 2015 almost 3 months from the start of the process. HOWEVER, it didn't stop there -In January, we received payment deductions from our OLD health care provider as well as cards from them! We had contacted the OLD health care provider as directed and did what we needed to do to cancel the old policy. Connect for Health did not inform them or do their part and as a result, we had to deal with getting credited back the charges from our previous provider. This no sooner was resolved than we received another notice from the new health care provider stating that our health care policy with them had been terminated AGAIN and we did not have coverage. The source of this was Connect for Health AGAIN - no one we contacted there had any idea what had happened or why. It took days of communication between us, our broker and Connect for Health to get this resolved. In the meantime, we had health issues that required use of our policy that was denied and resulted in us being billed for the full health service. This has also been resolved but not without a great deal of time, effort and anxiety about our status. If anything had happened in the midst of any of those 'outages' of coverage, it would not have been a simple situation.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

Our story is more the norm than the exception. I am aware of many many other stories that are more dire than ours. In short, I feel the Connect for Health system is broken on so many levels. It has no regard for those whom they are supposed to be serving nor do they serve. Our personal experience was all about adding delay, confusion and frustration. The disrespect I experienced was not helpful either. To be fair not everyone was that way but neither did anyone seem to have a clear chain of command to follow in all cases of problems. This system needs MAJOR attention to achieve what the lies tell us in the commercials and the fake emails about caring about customers.

=====

**Response #16**

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

The whole purpose is to get people on medicaid FIRST, then help with plans

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

somewhat satisfied

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

highly dissatisfied

Pitiful. Long waits, and not helpful for brokers. They don't like us

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly satisfied

Without a broker's help it's difficult

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly dissatisfied

Higher deductible, and co-insurance for higher premiums

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

somewhat dissatisfied

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

Can't get your plan until you've gone through the medicaid process

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

Connect for Health says that brokers don't know how to fill out form so they are the problem. After 40 years of filing out the forms for health ins. I really doubt that !!

=====



**Response #17**

1. Describe your interaction with Connect for Health Colorado

=====  
=> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
somewhat dissatisfied  
I missed a month of coverage in February. Nothing happened, but there should have been enough time to get coverage for that month  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
somewhat satisfied  
There is a lot to go through. HSA, HMO, etc. lots of learning.  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
neutral/no opinion  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
somewhat satisfied  
Went fairly smoothly. He was more accessible to answer questions, but he also had to call your call center for some questions.  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
somewhat dissatisfied  
Very limited coverage for a lot of money. It will get worse when I move to the southern part of the state later this year  
=====

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====  
neutral/no opinion  
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====  
somewhat dissatisfied  
Other than the month of missed coverage, it has gone OK.  
=====

**Response #18**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
somewhat dissatisfied

Pros: easy to shop for insurance by cost.

Cons: it's still screwed up.

1. I entered my social security number incorrectly last year when setting up my account. RMHP discovered this and notified me. I was unable to edit my account to correct it, finally got it fixed this year by calling the helpline. Actually, I only think it's fixed, because I couldn't check it when I recently tried logging into my account.

2. This year, the website notified me that my premium was appx. double what I signed up for. Seems that the website has been adding last year's premium to this year's and showing the sum of the 2 as this year's premium. Fortunately, that's not what I'm being charged, but it took a call to the helpline to reassure me. The helpline 'helpers' didn't seem to know that the website had this problem.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
somewhat satisfied

It's very easy to compare plans by price and deductible, but the detailed information provided for plans can be misleading, and possibly in error. I shopped for a plan by looking for something that I felt was affordable, then compared details by searching insurance company websites. If the website is going to be used the way I think it's intended, then this needs to be fixed. It appears to be partially the responsibility of the insurance companies to provide good information in a format that can be presented accurately on the C4HC website.

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
somewhat satisfied

Helpline employees are helpful and intelligent, however they are either not knowledgeable about website problems, or have been instructed not to talk about them with customers (why I can't fix my social security number, and that the website has been providing incorrect information on premium cost for enrollees)

=====

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

neutral/no opinion

I set a phone appt with someone when I had difficulty with the website, but I was able to make the website work. I was disappointed to be connected with someone who was not local (mesa county), and wound up cancelling the phone appt.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

somewhat dissatisfied

I don't think C4HC can do anything about this. I'm disappointed that RMHP/Mesa County, who is supposed to be the blue-ribbon poster child for good, affordable health care is 30-40% higher than the Front Range. I'd try the co-op, but I distrust their pricing strategy, and want to see whether they are going to 'make it' in future years.

Health Insurance in Colorado is absolutely unaffordable (it's 25% of our annual expenses and would be 35% if employer HC expenses were counted). I'd love to see the state work toward some form of Universal Health Care. It's the only way it's going to be affordable for everyone, including those poor folks in rural and resort communities.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

somewhat dissatisfied

I've tried the process even though I know I'm not eligible (using a couple of criteria), and it's way too simplified to be useful. I think the website would be better if it had a better-designed questionnaire that helped the user determine what was considered as income (ie, how is MAGI different than what's on your tax return?), and how a spouse's health insurance affects your eligibility.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly satisfied

I can do it, and the insurance company knows I've signed up. Success!

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I know that you've asked for additional funding for your helplines, but you won't need it if you fix the website so people don't need to call.

=====

**Response #19**

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

.Connect for Health is like a whole new insurance company that doesn't have a clue to what they are doing. I blame the majority of the problems with DHS as they make the rules and the problem that DHS has is they have really smart people working there but they need to hire more people with common sense to make this work.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

highly dissatisfied

I use a different site for health plans because connect for healths is not user friendly or efficient and the website will not allow me to print quotes to email clients.

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

somewhat satisfied

I have gotten to know everyone in the call center they have been very patient even when times have been extremely frustrating due to computer glitches. The call center has also gotten more knowledgeable than last year

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

somewhat satisfied

Hilltop are local office that helps with the PEAK financial application has been great to deal with and they send the clients back to enroll and very good at getting answers from DHS to get problems resolved but the process takes to long for such a short enrollment period.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly dissatisfied

ACA Rates are 55% higher than rates before the ACA and with Grand Mothered Plans being discontinued this year CO will have at least 160,000 people uninsured because they cannot afford the ACA and do not qualify for subsidies.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

With all the computer problems this process was a nightmare and again due to DHS and their terminology nobody can understand what the Hell they are talking about such as medical assistance. Why can't they just ask are you applying for Medical Coverage or Health Insurance? Not one person marked medical assistance that was the number one problem.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat satisfied

This process was probably the easiest part except for the 500 errors we were getting and had to wait to get Connect to fix the issue some took about 4 months to fix.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I really cannot begin to explain the nightmare of this last enrollment and if I had to do it all over again I would have quit my job. Insurance Agents right now have the worst job in existence. Like I have said before we are trying to fix all of these problems in such a short enrollment time period that you cannot get a hold of Connect and you cannot contact the insurance carrier during those times without long hold times so they amount of hours that are put in is enormous. I just think that things could run much smoother if you get rid of the government.

=====

**Response #20**

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

neutral/no opinion

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

neutral/no opinion

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

neutral/no opinion

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly satisfied

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

neutral/no opinion

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

My biggest problem is Medicaid. Either determination or changes in determination at a later date. Getting someone in the Mesa Co. Dept of Human Services has been a real turkey trot. Most of if not all of my clients have had problems in determination of eligibility or changes after purchase or changes in them being on Medicaid.

ITs a problem

=====



**Response #21**

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

Many of my patients/clients have been lured to plans by a bait-and -switch deception: one or more local physicians and clinics are listed in the provider directory but, when the client seeks services, the doctor is not a participating or preferred provider. So far there have been about 30 such cases.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

neutral/no opinion

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

somewhat dissatisfied

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

neutral/no opinion

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

somewhat dissatisfied

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly satisfied

Medicaid eligibility and enrollment has been very straightforward, easy, and client friendly.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

Difficult to complete the paperwork and to understand the plan requirements. Most clients need help.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I fear they the medicaid enrollment has been a great success, a major leap forward. It has come at the expense of the working class families above the medicaid resource level. It will take several years to determine if the "improved access" to insurance produces a population wide improvement in health.

=====

**Response #22**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
neutral/no opinion  
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====  
somewhat satisfied  
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====  
somewhat dissatisfied  
We don't have time to wait on the phone for over 30 minutes to speak to a representative...  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
somewhat satisfied  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
somewhat dissatisfied  
My insurance is more expensive now than it was 4 years ago with no changes in my health or personal situation...  
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====  
somewhat satisfied  
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====  
somewhat satisfied  
=====



**Response #23**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
highly dissatisfied

I began using the Connect for Health web site in November but found that software locked my application and it could not be completed. I went to the Fort Collins Connect for Health office and they too tried and failed to help complete the application. It was not until mid February that the application could be completed, so that the medical coverage would begin March 1, 2015. Then the assigned medical provider decided to bill me for both January and February premiums although I had no health coverage with them in that period. After my first appointment in March with the medical provider to have a "well woman " medical exam which was to be free under the policy, the medical provider proceeded to bill me for \$150 of laboratory tests because the doctor did not code the tests correctly.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
highly dissatisfied

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
neutral/no opinion

The downtown Fort Collins Connect for Health center tried to fix my problems although the software would not permit my applications completion

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
neutral/no opinion

See 4. above

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
somewhat satisfied

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

The software should allow applications for premium credits without having to go through the Medicaid eligibility. I believe this was part of the problem that my initial application could not be completed.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

As noted in 2 above, the enrollment failed to start my enrollment on March 1, and later the health plan failed to bill me correctly for a "well women" visit.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

If Amazon.com can allow customers to sign up and purchase items with simple web sites, we should also be able to do the same for health care.

=====

**Response #24**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
highly dissatisfied  
Start over. Your group has made it incredibly difficult to buy insurance. Going through a broker and it's still difficult. I was told by RMHP that both C4 and they were at fault; the result? I had to call, wait on hold forever, only to discover that somewhere along the line last year, I had been lost in the brain damage.  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
neutral/no opinion  
Better than last year. But last year, I had the worthless Humana HMOx, which was accepted by zero doctors I contacted. ZERO. What's the point?

This is really a N/A answer, as the broker did the entire deal this time.

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
neutral/no opinion  
People are very friendly. Very kind. But due to incompetence, the call center people are getting yelled at by people like me, when things screw up.  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
highly satisfied  
Love Brad Niederman, my broker. Without him, I probably would still be uninsured.  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
somewhat satisfied  
Depends. My 'regular rate' for my wife and me was about \$2,200/month. Who can pay that? Not us. We just retired, so income is very low, so we were subsidized heavily. The subsidized rate is entirely affordable; maybe too inexpensive, compared to the regular unsubsidized rate.  
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

N/A

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

My folder is an inch thick with paper notes and screen shot printouts. Why did you do software changes right before the Fall 2014 enrollment? Has anyone there ever run a business to make a profit? You'd NEVER DO THIS if you had.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I'm a registered Democrat. I love being able to buy insurance with no pre-existing condition exclusion. I believe in the ACA. Everyone has been polite on the phone.

COMPETENCE is what will get people off your back, not apologizing 93 times.

=====



**Response #25**

1. Describe your interaction with Connect for Health Colorado

=====  
==> I purchased Health Insurance.  
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====  
highly dissatisfied  
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====  
highly dissatisfied  
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====  
highly dissatisfied  
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====  
somewhat satisfied  
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====  
highly dissatisfied  
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====  
neutral/no opinion  
=====

Attachment B – Public Feedback on Connect for Health Colorado (April 9 – April 24)

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I worked on getting insurance from Dec 2014 until Feb 2015. I did everything correctly and things were still not correct during the process on the other end. This is too long a story to put in an email and I would very much like to discuss with the appropriate parties regarding this matter. 970-443-3279

Thank you.

=====