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MEMORANDUM

May 7, 2015

TO: Legislative Health Benefit Exchange Implementation Review Committee
FROM: Bill Zepernick, Senior Fiscal Analyst, (303) 866-4777
SUBJECT: Update on Public Feedback on Connect for Health Colorado

Summary

This memorandum provides updated cumulative statistics for the public feedback received concerning Connect for Health Colorado through a survey on the General Assembly website. Through May 1, 2015, 52 responses have been received from consumers and insurance brokers across the state. The full text of these responses was provided to the committee previously in Attachment A and Attachment B (these responses are also available upon request from Legislative Council Staff).

Location. To date, responses have been received from the following locations:

- the Denver Metro area - 15 responses, including responses from Denver, Boulder, Brighton, Centennial, Highlands Ranch, Westminster;
- Pueblo - 10 responses;
- Fort Collins - 5 responses;
- Colorado Springs - 3 responses;
- Grand Junction - 3 responses;
- Alamosa - 1 response;
- Aspen - 1 response;
- Basalt - 1 response;
- Chafee County - 1 response;
- Garfield County - 1 response;
- Ouray County - 1 response;
- Routt County - 1 response; and
- location not specified - 9 responses.

Respondent type and purchasing assistance. Responses have been received from 32 consumers and 20 insurance brokers. Most consumers reported receiving some sort of assistance from a broker, health care navigator, or other organization. Of the 32 consumers, 18 respondents reported using a broker; 10 respondents indicated that they received assistance from a health care navigator, insurance broker, or other organization when purchasing insurance, but did not describe from which; and 4 respondents did not reference receiving assistance and likely made their purchase on their own.

Overall satisfaction. For consumers, 21 respondents were highly dissatisfied with Connect for Health Colorado, 8 respondents were somewhat dissatisfied, 1 respondent had a neutral opinion, and 2 respondents were somewhat satisfied. For insurance brokers, 3 respondents were highly dissatisfied, 10 respondents were somewhat dissatisfied, and 7 respondents had no opinion or a neutral opinion of Connect for Health Colorado.

Key concerns. While not a comprehensive list, some common concerns stated by both consumers and brokers include:

- difficulty and delays in receiving a Medicaid eligibility determination;
- delays and lost paperwork when transmitting insurance policy selections from Connect for Health Colorado to the insurance carrier;
- difficulty making modifications to policies (such as adding a dependent or noting other life changes) after initial enrollment;
- long waiting times and varying degrees of knowledge when calling the customer support center;
- difficulty correcting tax documents sent by Connect for Health Colorado; and
- the Connect for Health Colorado website was generally viewed as useable and functional, but several changes were suggested, including improvements in displaying policy information and bug fixes for things such as the subsidy calculator.