



By the Numbers:
Colorado's Second
Open Enrollment



2015 Open Enrollment Report

On November 10, 2014 Connect for Health Colorado launched its second Open Enrollment Period for individuals and families who need private health insurance. With only half the time, the second open enrollment still outpaced the first enrollment period. And, by February 28, 2015 more than 141,000 Coloradans had health coverage for 2015 – making Connect for Health Colorado one of the top-performing state-based Marketplaces.

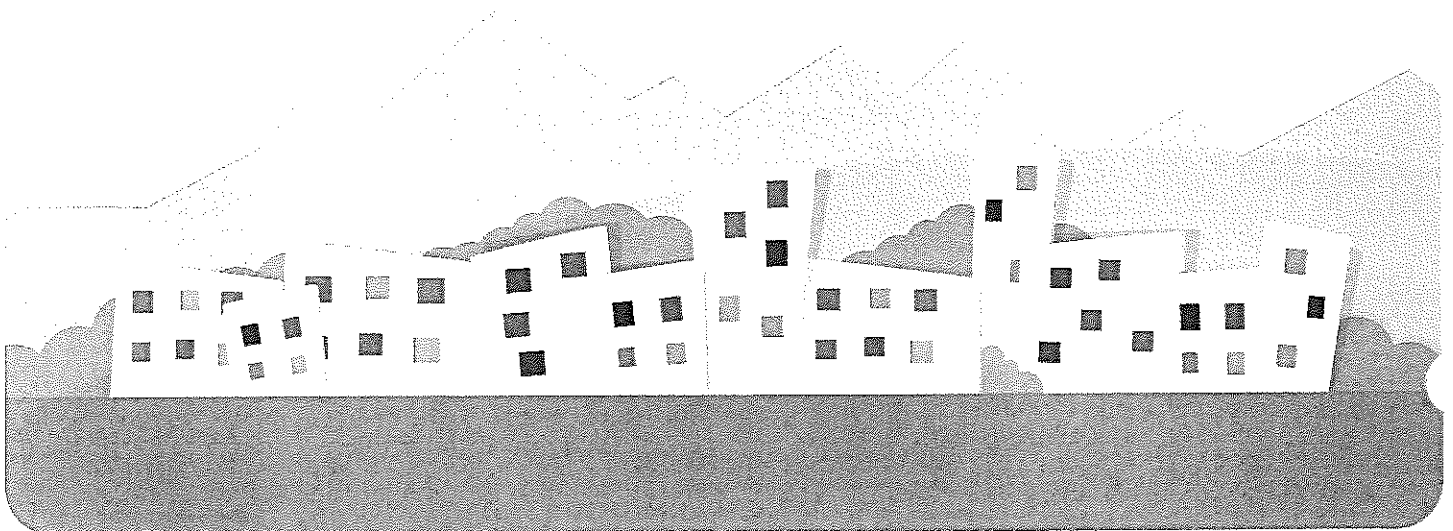
Total 2015 enrollments increased in 63 of the state's 64 counties compared to year-end 2014 active policyholders. Rural counties, which represent 8% of the state's population, had 10% of all Marketplace enrollments. This report contains more details, as well as links to maps, that show how Coloradans are gaining access, affordability and choice as they purchase health insurance.

197 Days

Open Enrollment Period for 2014 Coverage
(Oct. 1, 2013 - April 15, 2014)

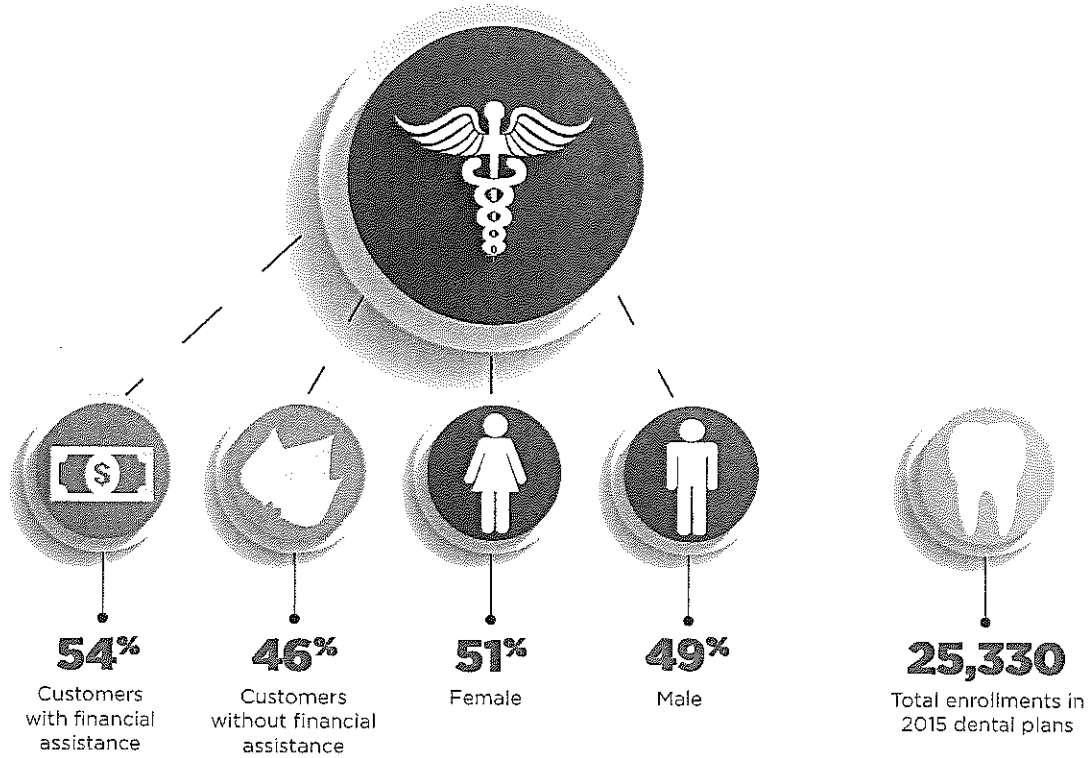
97 Days

Open Enrollment Period for 2015 Coverage
(Nov. 10, 2014 - Feb. 28, 2015)



Individual Marketplace
Total enrollments in 2015 medical plans

41,669

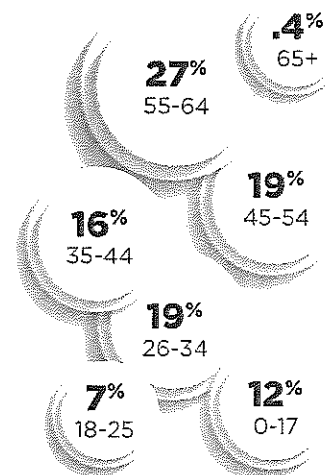


Who helped with enrollment?

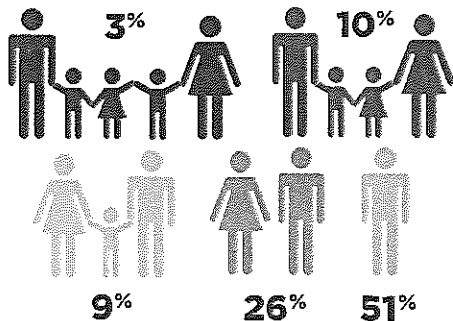


- 40% Brokers
- 6% Health Coverage Guides
- 1% Service Center
- .3% Carrier Direct

Enrollments by age



Enrollments by family size



807

American Indian/Alaska Native enrollments



Peak enrollment days



52,692
covered lives

\$228.95

2015 Average monthly tax credit amount statewide



10,820
covered lives

\$392.13/month

2015 Average premium of plan chosen (before tax credits) by those who qualified for financial assistance



3,043
covered lives

\$287.97/month

2015 Average premium of plan chosen by those without financial assistance



5,403
covered lives

\$251,000,000 Amount of federal tax credits returned to Coloradans to offset the cost of their monthly premium

\$273.21
2014 Average monthly tax credit statewide

\$399.70/month
2014 Average premium of plan chosen (before tax credits) by those who qualified for financial assistance

\$296.58/month
2014 Average premium of plan chosen by those without financial assistance



Renewals

17,390 76,995 47,254

2015 renewed/
different insurer

2015 renewed/
same insurer

2015 new
customers

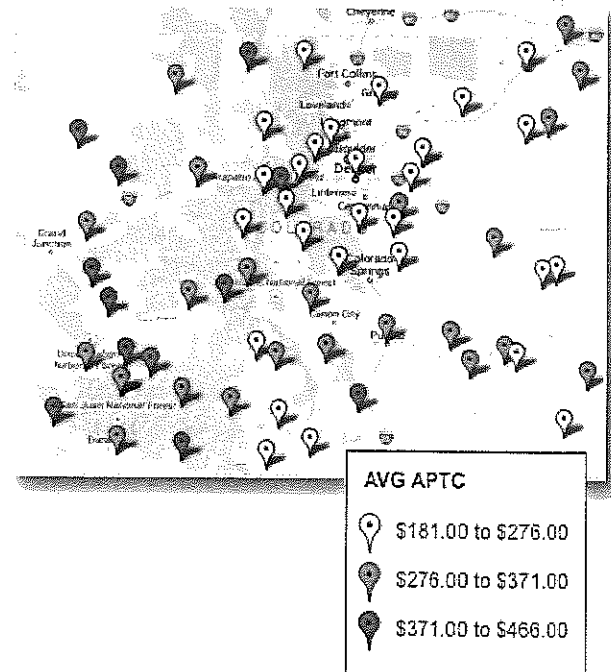
Enrollments increased in every county of the state except one

To see map of enrollments by county, [click here](#).

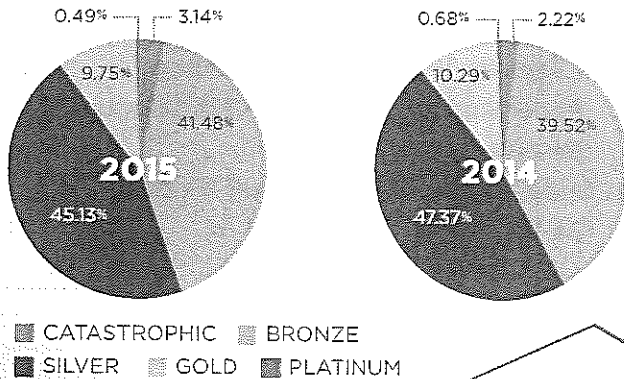
Covered Lives	2014	2015	Covered Lives	2014	2015	Covered Lives	2014	2015
ADAMS	6866	9438	FREMONT	541	765	MORGAN	312	478
ALAMOSA	288	343	GARFIELD	1337	1717	OTERO	228	296
ARAPAHOE	11212	15626	GILPIN	143	207	OURAY	282	353
ARCHULETA	509	626	GRAND	516	625	PARK	489	596
BACA	59	110	GUNNISON	1047	1318	PHILLIPS	113	140
BENT	55	64	HINSDALE	39	49	PITKIN	810	1009
BOULDER	10024	12612	HUERFANO	127	178	PROWERS	182	261
BROOMFIELD	1290	1879	JACKSON	40	49	PUEBLO	1479	2230
CHAFFEE	1037	1243	JEFFERSON	10947	15244	RIO BLANCO	81	102
CHEYENNE	26	29	KIOWA	37	35	RIO GRANDE	296	351
CLEAR CREEK	324	420	KIT CARSON	133	186	ROUTT	1192	1639
CONEJOS	174	209	LA PLATA	1776	2323	SAGUACHE	175	200
COSTILLA	46	69	LAKE	129	160	SAN JUAN	59	62
CROWLEY	38	53	LARIMER	7182	10438	SAN MIGUEL	536	722
CUSTER	126	143	LAS ANIMAS	197	241	SEDGWICK	53	61
DELTA	607	794	LINCOLN	93	124	SUMMIT	948	1303
DENVER	13697	19393	LOGAN	361	509	TELLER	314	460
DOLOROS	49	54	MESA	2436	3304	WASHINGTON	141	177
DOUGLAS	5771	7956	MINERAL	42	49	WELD	3940	5730
EAGLE	1496	2081	MOFFAT	144	197	YUMA	296	342
EL PASO	6558	10100	MONTEZUMA	494	601	Others	910	1579
ELBERT	486	690	MONTROSE	964	1297			

(*compares active policies on Dec 31, 2014 against 2015 Open Enrollment figures)

2015 Average monthly tax credit by county



Enrollments by plan type



Rural counties represent 8% of Colorado's population, but 10% of Marketplace enrollments.

Shared Eligibility System

244,171

Total applications for financial assistance were submitted through the new Shared Eligibility System

76,783

Applications for Shared Eligibility System originated from Connect for Health Colorado during these 3 months

- » Of the 224,171 total applications in SES:
- o 22,658 were denied Medicaid and sent to the Marketplace eligible for a tax credit
 - o 29,040 were denied Medicaid and sent to the Marketplace eligible for both a tax credit and cost-sharing reduction

78%

Of Marketplace customers who went through the single application in the Shared Eligibility System received a real-time eligibility determination

Small Business enrollments for 2015

(small business annual enrollments occur throughout the year)

399

 Businesses

3,716

 Covered lives

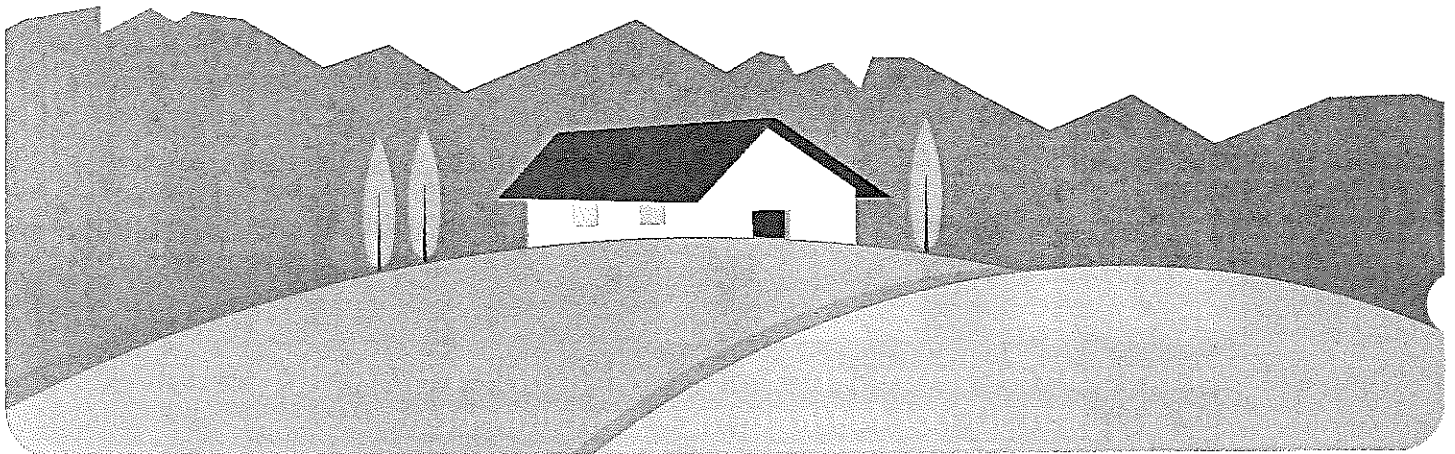
70%

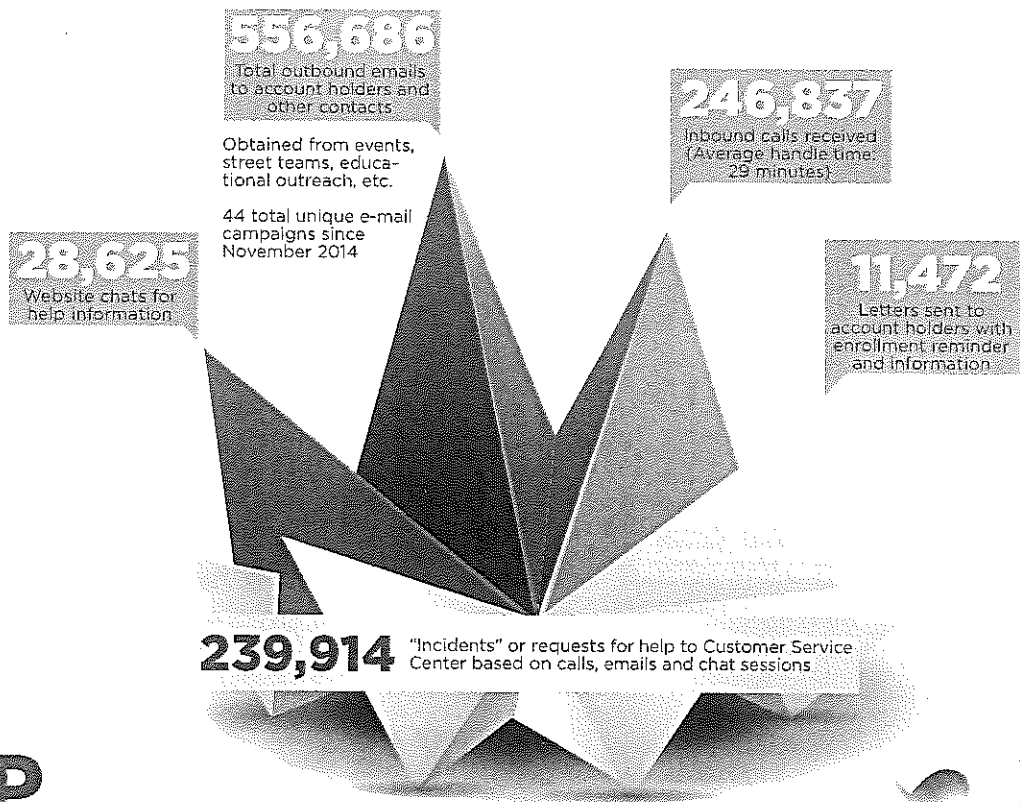
 Small businesses offering choice of plans and insurers

Audits and Oversight

Since mid-2012, federal and state officials have conducted more than 2 dozen audits and reviews of Connect for Health Colorado. During the Open Enrollment period from November 2014 through February 2015, another 4 audits were under way.

1. Federal compliance audit-OIG (HHS) Information Systems
2. Federal compliance audit-OIG (HHS) Eligibility/Enrollment Verification
3. Federal compliance audit-IRS Safeguard Review
4. Independent financial audit- Federal Single (A-133) audit





TOP Right?S

24 languages

Top questions asked by customers who called/ chatted with the Customer Service Center

Medicaid/PEAK/SES Questions

- *Why can't I enroll in a health plan – I have not received a determination from PEAK yet. Why?*
- *Medicaid issues and questions about Medicaid benefits (people calling Medicaid who refer them back to C4)*

Plan Renewal Questions

- *Why did/didn't my plan renew?*
- *Why did premiums go up?*
- *Why do I have to be re determined for a tax credit?*

Tax Questions

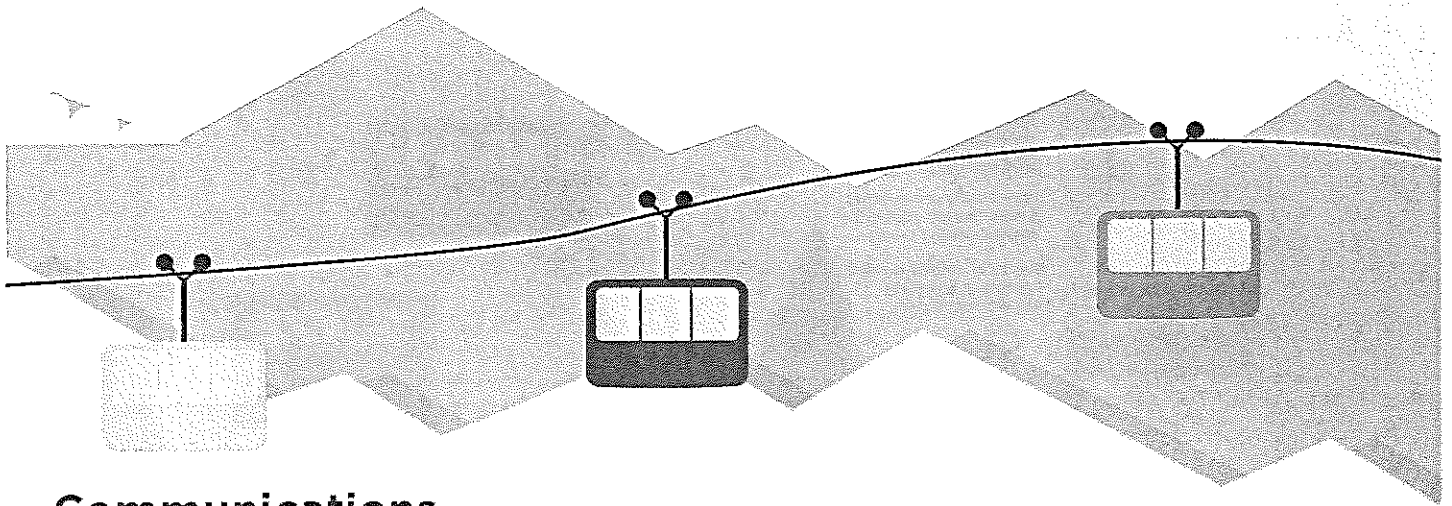
- *Where is my 1095A?*
- *Why did my tax credit go down?*
- *Why am I not getting a tax credit?*

24 languages (non-English) requested of our translation services

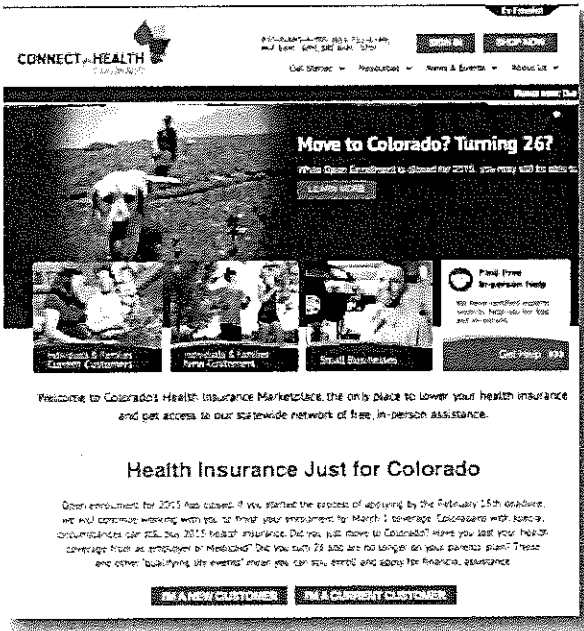
Most requested:

SPANISH*	564
VIETNAMESE	51
KOREAN	47
MANDARIN	46
AMHARIC	25
RUSSIAN	17
NEPALI	17
CANTONESE	12

*Bilingual customer service representatives handle most Spanish language calls. Number reflects overflow calls to translation service.



Communications

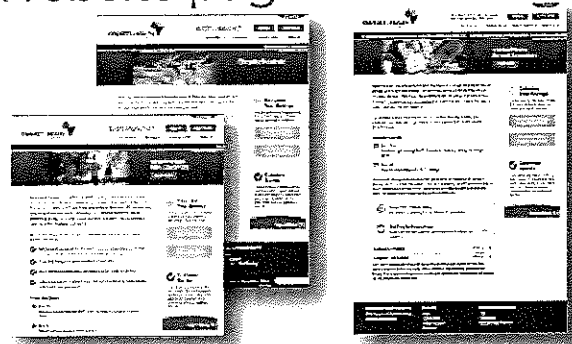


619,743

Unique website visits
(never been on site)

2,385,360

Website page views



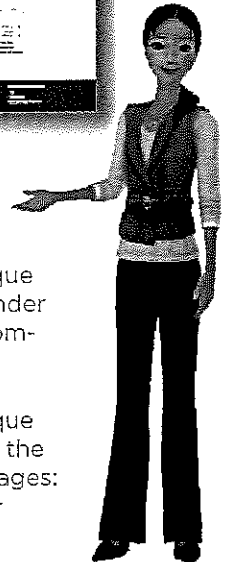
f 482 Original Marketplace posts

t 952 Tweets **1,124** Mentions

YouTube 45,745 Views
23,793 Estimated minutes watched

Decision Support

- More than 132,000 unique customers used PlanFinder tool to anonymously compare plans and prices.
- More than 135,000 unique visitors listened to Kyla the avatar. Most popular pages: Home page; PlanFinder comparisons.



Outreach

Special campaigns

108,167

The number of tax forms 1095-A (coverage and tax credit information) were mailed to households

84,446

Auto renewal notices were sent to households

170

Group coverage renewal notices were sent to Small Businesses

Walk-In Enrollment Centers

Enrollment centers hosted by the Marketplace (does not count 12 other Assistance Network or Liberty Tax affiliate sites)

2,500 Coloradans helped,
30% Medicaid

Open for a total of 245 days

- 16th Street, Denver = Open 74 days
- Regis University, Thornton = Open 4 days
- St. Anthony Hospital, Lakewood = Open 28 days
- Greeley = Open 61 days
- Lafayette = Open 39 days
- Southeast Denver/Aurora Broker Site = Open 39 days

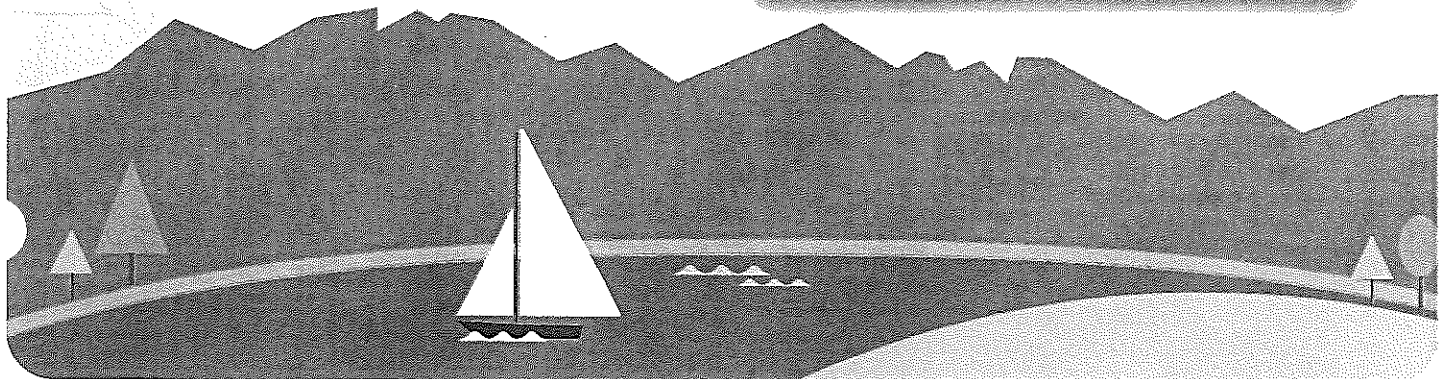
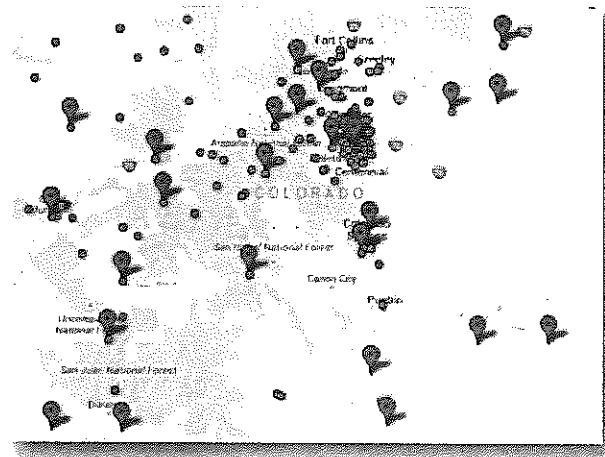
Latino outreach

Bilingual Assistance Sites, Brokers and Connect for Health Colorado were in Hispanic communities encouraging Latinos to enroll in coverage. Outreach took place at events such as Fiestas Patrias on September 14, and the Entravision Hispanic Health Fairs November 23 and December 6, 2014.



Education and Enrollment Events

More than 500 events by Connect for Health Colorado, Assistance Network, Brokers



African American outreach

“Continue the Dream” Social Media Campaign

- Goal: to encourage young adults to sign up for health insurance before Feb 15th
- Partnered with Denver’s top-5 urban entertainment promoters to:
 - Post dedicated Connect for Health Colorado enrollment deadline flyer on social media
 - Place flyer footer on their upcoming event flyers
 - Publish Connect for Health Colorado posts on their event Facebook page

25,720

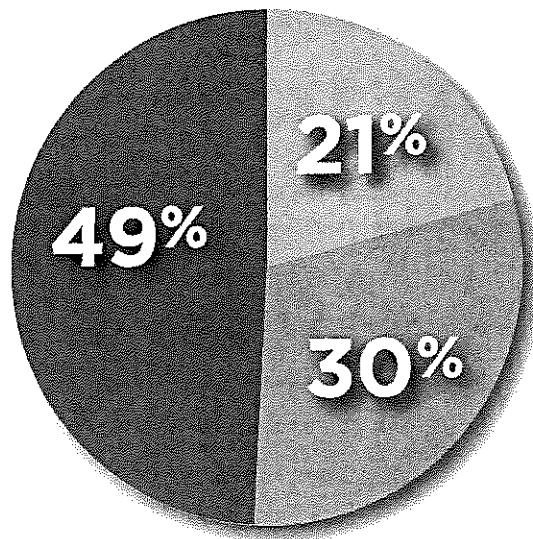
Individuals reached via Facebook timelines

5,700

Individuals reached via concert event pages



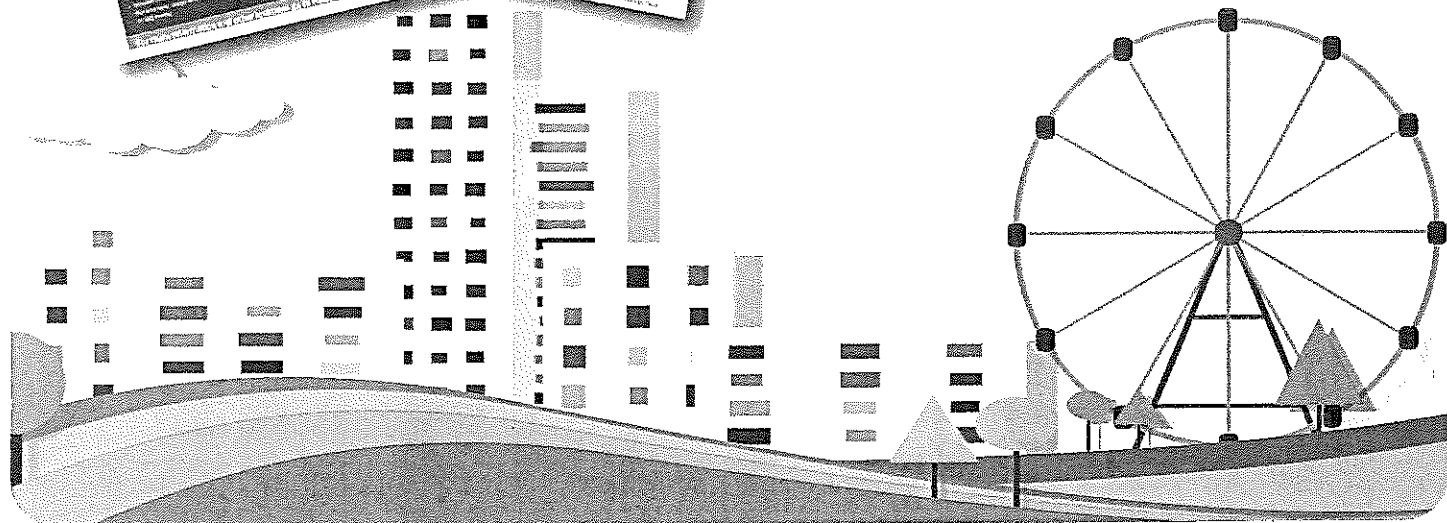
Earned media



■ Positive ■ Negative ■ Neutral

November 2014 - February 2015: 300+ Stories

Open Enrollment was the subject of, or mentioned in, more than 300 news media accounts. National, statewide and local coverage throughout Colorado — the Denver metro area, the Western Slope, Eastern Plains, Northern and Southern Colorado — carried our messages. Our story was told in the African American Voice, on Telemundo, Univision, Spanish language radio, in blogs and newsletters, in addition to dozens of traditional English language outlets large and small. Most coverage was positive or neutral in tone.





2014 Training Results Summary

Type of Training	Number/length of Sessions	Number Trained
Live Carrier Training	4 - 4hr sessions	100
Online Certification / Re-Certification	4 hrs (re-cert) 8 hrs (cert)	300
In-Person Broker Certification / Re-Certification	30 - 4hr sessions	1,000
Conference Re-Certification	21 - 1.5hr sessions	75
Webinars: · Brokers · Health Coverage Guides (HCGs) · Agencies	Brokers - Twice per week, 4 weeks HCG - Weekly Agencies - As needed, 8 weeks	500+
Tips and Other E-mails	Weekly	All sales channels
Broker Support Live Meeting	Weekly	Open to all
Carrier Call / In-person meeting	Weekly	Open to all
Train the Trainer Program for AN	2 sessions, 2 full days each	20 HCGs
SC Trainings - System, ACA changes, etc.	4 sessions 3 hours each	50 SRs
Liberty Tax Broker Training - Live sessions and webinars	15 sites	15

Certifications by sales channels

54

Assistance Network Sites

29

Certified Application Counselor Sites

1,306

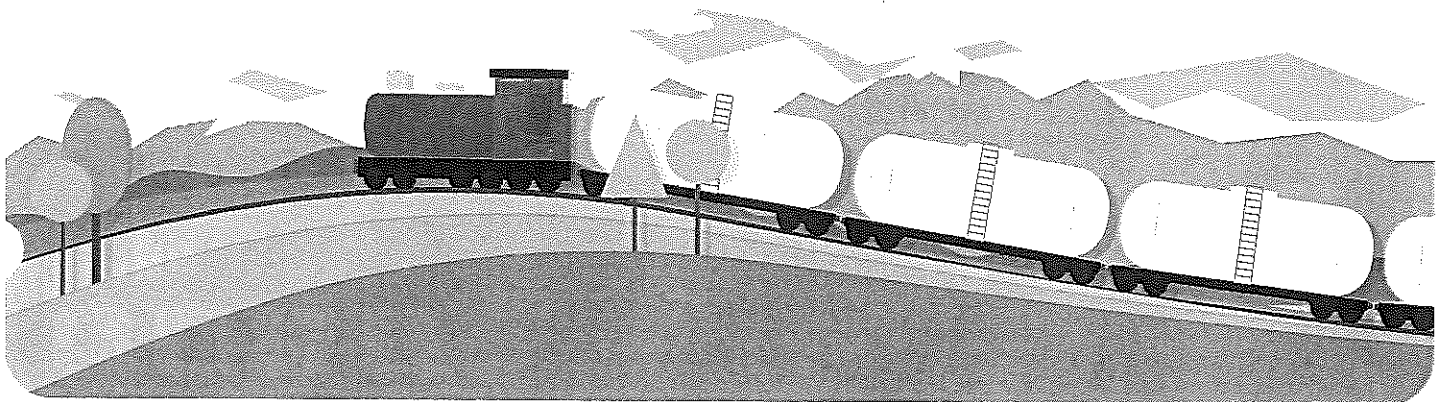
Certified Brokers

471

Health Coverage Guides

169

Certified Application Counselors



Connect for Health Colorado Outreach Maps

(click on the map title to view)

2015 Connect for Health Colorado Outreach Events (OE2)

Connect for Health Colorado, Assistance Sites and certified Brokers conducted a minimum of 500 public outreach events across Colorado (September 1, 2014 - February 15, 2015).

2015 Connect for Health Colorado Enrollment by Zip Code (OE2)

2015 medical enrollment data (dental not included).
Date Range: 11/1/14-2/28/15.

"Other" data field: Represents the group of enrollments that had a primary address outside of the state or are missing a zip code.

2014 Connect for Health Colorado Enrollment by Zip Code

2014 medical plan enrollment data (dental not included).

2015 Average Premium Tax Credit by County

Average APTC awarded in 2015

2014 Premium Tax Credits by County

Total federal tax credits, by county, paid to help Coloradans lower their health insurance premium costs in 2014.



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