

DISCUSSION OF MARKETPLACE FOR NEXT OPEN ENROLLMENT PERIOD

Presentation to the Colorado Health Insurance
Exchange Oversight Committee
July 15, 2015

Agenda

1. Wrap Up Discussion from Prior Meetings
2. IT Update
3. Budget and Operational Plan Discussion

Wrap Up Discussion from Prior Meetings: 2015 Open Enrollment Dynamics

Significant variables this year, both **planned AND unplanned**, affecting Marketplace Customers:

- **Planned**
 - Did not pursue additional Federal Level I or II Grants
 - Began earned revenue collection
 - Implemented first-year renewals & Tax Form 1095-A programs
 - Maintained non-financial assistance customer volumes
 - Put decision support tools in place
- **Unplanned**
 - Changes to plan pricing and its affect on the Tax Credit for financial assistance customers
 - Shared Eligibility System not fully functional
 - Incomplete testing
 - Incomplete carrier technical connections
 - Service Center inefficiencies
 - Insufficient CBMS access for Service Center and back-office teams
 - Partially-staffed leadership & management teams

Improvements for 2016 Open Enrollment

ISSUE	STEPS BEING TAKEN
<p>Eligibility Determinations</p>	<ul style="list-style-type: none"> • Elevating governance and vendor coordination between Marketplace, HCPF, and OIT • Improving Shared Eligibility System (SES) technology, content & processes • Including more stakeholder engagement during design, training & issue resolution • Contracting with a Medical Assistance (MA) site • Enhancing training
<p>Customer Service Center</p>	<ul style="list-style-type: none"> • Incorporating contract MA site expertise • Re-structuring vendor contract • Enhancing training
<p>Renewals</p>	<ul style="list-style-type: none"> • Implementing lessons learned from customers and stakeholders (DOI, carriers, Brokers, Health Coverage Guides) • Creating a dedicated renewal team to manage the process
<p>Form 1095-A</p>	<ul style="list-style-type: none"> • Learning from this first year's implementation • Working with carriers to enhance the data reconciliation process
<p>Small Business Marketplace Application</p>	<ul style="list-style-type: none"> • Exploring new vendors with small group market expertise to take over complete operations of the Small Business Marketplace – including technology, operations and service center

IT Update: Topics

1. Mission and goals
2. Overview of system components
3. Summary – what is working and what is not
4. Focus on eligibility system improvements
5. Other roadmap activities

IT Update: High level 3-year technology roadmap

2016 – FINALLY “REACH THE SUMMIT”

Business as usual technology operations. Predictable ‘run’ environment with ability to deliver on new project requests efficiently.

- All technology management processes fully deployed
- Continuous improvement program in place
- Metric driven IT organization
- Predictable IT cost base
- Self service business reporting
- Full sourcing strategy benefits realization

2015 – THEN “STABILIZE”

Implement the ‘run’ strategy. Stabilize the technology in production and reduce overall technology spend in line with sustainability targets. Moving to a variable IT cost where possible.

- Continue to build – e.g., 1095 and renewals (complete)
- SES phase 2 (in progress)
- Technology management processes implemented (in progress)
- Architecture enhancements deployed (delayed to 2016)
- Key contracts renegotiated, sourcing re-balanced (in progress)
- Operational cost base established with variability where possible (in progress)
- Web broker interface implemented (delayed to 2016)
- Consulting support significantly reduced (in progress)

2014 – FIRST “BUILD”

Complete the implementation of the marketplace and eligibility system builds as planned. Develop ‘run’ strategy.

- ✓ 1.x marketplace functionality deployed
- ✓ Release 2.0 marketplace functionality deployed
- ✓ Shared Eligibility System deployed
- IT strategy developed (in progress)
- Sourcing strategy / new SLAs documented (in progress)
- ✓ IT Team fully resourced
- ✓ Architecture review
- ✓ Capacity planning

Base
Camp
Start



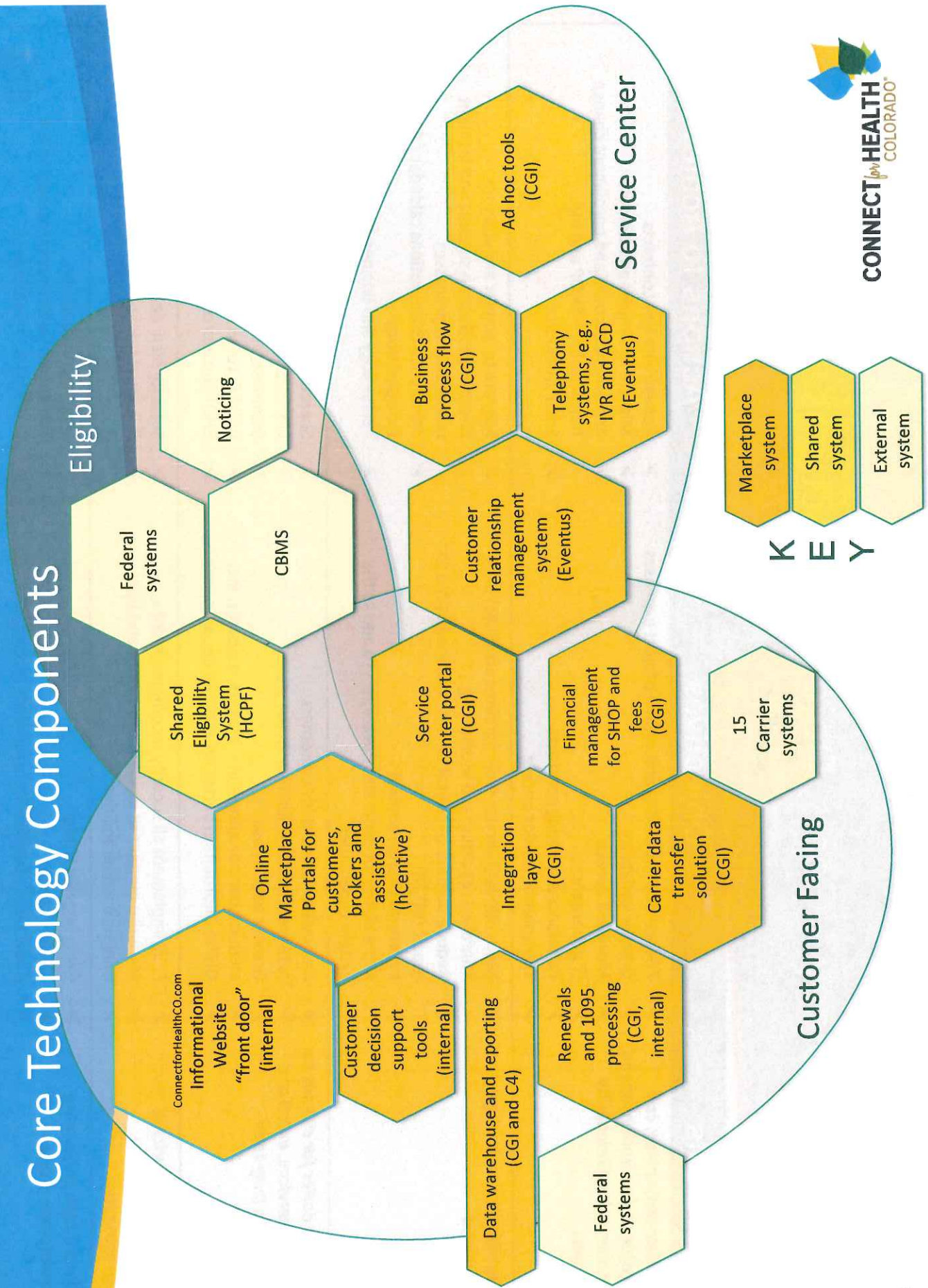
CONNECT for HEALTH
COLORADO

Technology – Goals, Objectives, Actions

Goals	Objectives	Actions to Achieve
<i>Reduce technology, call center and operations spend in line with sustainability targets</i>	<ul style="list-style-type: none"> ➤ Reduce both operating and capital project expenses ➤ Greater variability ➤ More self service ➤ IT governance ➤ Rebalanced sourcing contracts ➤ Transparent vendor pricing 	<ul style="list-style-type: none"> ➤ Renegotiate key contracts ➤ Migrate to simpler architecture ➤ Implement account and enrollment change functionality – SHOP and Ind. ➤ SHOP outsource
<i>Stabilize the technology platform</i>	<ul style="list-style-type: none"> ➤ More relevant service level agreements (SLAs) with improved reporting and monitoring ➤ Reduce number of critical defects and mean time to repair (MTTR) ➤ Improved change control ➤ More ability for users and developers to add to the system capabilities 	<ul style="list-style-type: none"> ➤ Migrate to simpler architecture ➤ Improve production support and incident management processes ➤ Adherence to operations calendar / new SLAs for operations ➤ Technology and business change review boards
<i>Make it easier for citizens to use our services, enroll and remain as long-term customers</i>	<ul style="list-style-type: none"> ➤ Remove roadblocks for customers ➤ Achieve shared eligibility with the state ➤ Greater ease of use ➤ Increase partner adoption - brokers, assistors, etc. ➤ Utilize information better for channel decision making 	<ul style="list-style-type: none"> ➤ Shared Eligibility System improvements ➤ Marketplace Release 3.0 ➤ Seamless, automated life change processing ➤ Build BI team and capabilities ➤ SHOP outsource
<i>Protect the security of our information and infrastructure</i>	<ul style="list-style-type: none"> ➤ Fully implement all security recommendations ➤ Minimize number of incidents, breaches and fines ➤ Minimize vulnerabilities 	<ul style="list-style-type: none"> ➤ Security plan deployment ➤ Bi-annual risk and vulnerability assessments
<i>Build a high performing technology group</i>	<ul style="list-style-type: none"> ➤ Grow internal IT team ➤ Retain IT team ➤ Allow team members to reach their career goals 	<ul style="list-style-type: none"> ➤ Ongoing recruitment ➤ 360 degree performance management ➤ Coaching & development



Core Technology Components



What has worked well and what has not worked...



Strengths

- ConnectforHealthCO.com Marketplace Systems performance and uptime across all platforms
- Decision support features such as provider directory and formulary look up tools
- Reconciliation and data cleanup tools and processes with Medicaid, carriers and CMS
- Individual plan shopping, selection and enrollment
- On-line chat functions

Weaknesses & Opportunities

- Eligibility system usability and integration with Marketplace system including support for life changes for financial assistance customers
- Seamless integration with carriers for changes, terminations and cancels
- SHOP system usability including online features, billing accuracy and connectivity with carriers
- Lack of 'case management' tools in the service center so that complex issues can be handled more effectively

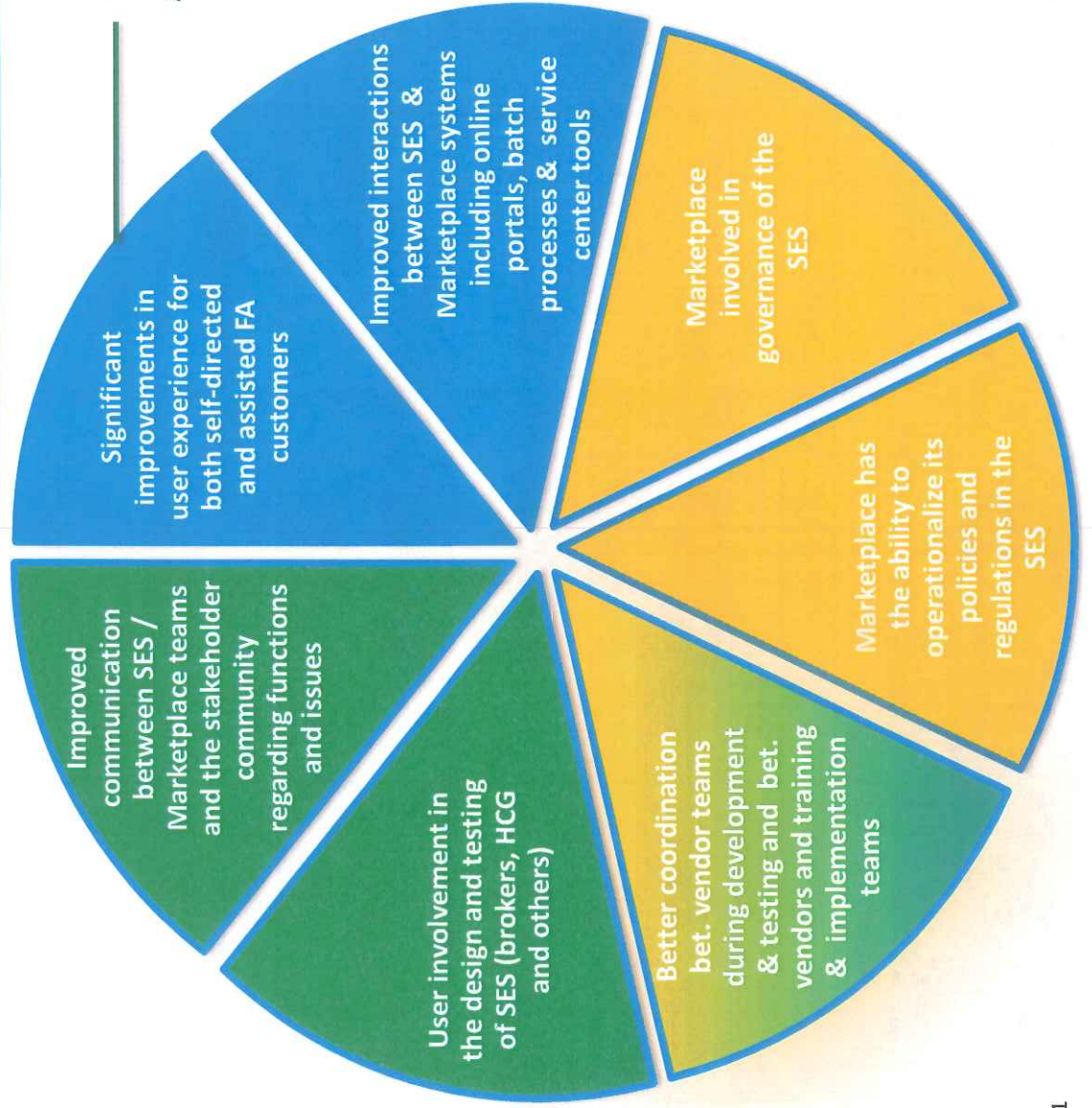


Reminder of Top Customer Issues

(as reported by customers, your constituents, and our key stakeholders)

1. **Eligibility determinations**
 - **Inaccurate determinations due to technical glitches and user error**
 - **Untimely determinations**
 - **Hard to understand process**
 - **Time consuming and complex**
2. Poorly served by the Customer Service Center
 - **Inaccurate or conflicting information from the Marketplace and HCPF**
 - Had to make multiple calls or long hold times
 - Unclear path to escalation or resolution
3. Renewals confusion
4. Form 1095-A information perceived as inaccurate
5. Small Business application is difficult to “get through”

Shared Eligibility System Solution consists of solving the following...



What we heard:
#1 priority is a much faster path for families with straightforward income and households and to simplify the process and questions for people with more complex situations

Legend

- 1) More streamlined user experience
- 2) Better stakeholder engagement during design, training, & issue resolution
- 3) More robust governance and vendor coordination



Key IT projects over next 20 months

OEP Begins

Projects	FY2015				FY 2016				FY 2017			
	Calendar Year 2015				Calendar Year 2016				Calendar Year 2016			
	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Shared Eligibility System Improvements		SES improvements				Follow – on SES improvements						
2015 Marketplace improvements		Marketplace "3.0"										
Carrier EDI improvements		Change EDI implementation		Renewals		Complete Change EDI				Ongoing improvements		
Target architecture / 2016 Marketplace improvements ("4.0")					Planning and Preparation		Execution					
SHOP					Implementation		Transition					
BI improvements					Planning and implementation		Ongoing improvements					
Service Center Technology Refresh					Planning and implementation		Ongoing improvements					
Contract review and renegotiation	Planning and analysis		Negotiation									