

The following questions have been copied from The Colorado Health Foundation's online application. Once approved, this narrative will be copied and pasted into the online application. Word limits are strictly adhered to which may necessitate minor edits at the time of upload.

Proposal Narrative

Proposed Activities (1000 words):

This section should answer the following questions:

- Describe what you will do and how you will do it.
- What programs and services will you offer?
- Are you using a strategy that has been proven effective by research?
- Describe the populations served by the proposed work - how many people are expected to benefit from the activities?
- What are the risks of the proposed work?

Connect for Health Colorado (or the Marketplace) seeks funding to support the Connect for Health Assistance Network's (Assistance Network) community-based outreach and enrollment activities in 2014 and 2015.

TCHF funding will support the Assistance Network program by contributing to grant funding to Assistance Sites for outreach and enrollment work to individuals, families and small businesses (under 50 employees), Assistance Network evaluation and analysis, and Assistance Network capacity building in 2014 and 2015. This grant request is targeted to activities that will not be supported by Federal Grant funding.

The 2014-2015 open enrollment period is anticipated to run from November 15, 2014 through January 15, 2015. TCHF funding is requested to support ongoing operations and sustain Assistance Network activities through 2015. With a shorter open enrollment period for the 2015 coverage year, a base of existing customers seeking renewals, and additional improvements to the technology, the Marketplace and the Assistance Network expect to shift enrollment strategies as compared to the initial 2013-14 open enrollment. Connect for Health Colorado will use data analysis to help the Assistance Network focus education and outreach opportunities on individuals and small businesses that remain uninsured. Connect for Health Colorado will use evaluation of Assistance Network reporting, facilitated discussions and feedback to assess best practices, perpetuate successful strategies, and generate new strategies for reaching and assisting uninsured Coloradans. This information will also be used to make any programmatic changes or adjustments as Connect for Health Colorado plans for and releases a new request for applications that will be used to identify and fund Assistance Sites for the 2015-16 grant period.

Connect for Health Colorado is currently working with a third party evaluator to support the analysis of Assistance Site reporting and marketplace data. Continued work with the evaluation team will be critical to ensuring effectiveness of the Assistance Network as a

community based resource for outreach and enrollment support. The Assistance Network will host two meetings to facilitate evaluation, sharing of best practices and capacity building for the Assistance Sites. Connect for Health Colorado hosted enrollment conferences in December 2013 that were extremely valuable for bringing Health Coverage Guides together for shared learning and to provide additional training on enrollment, plan selection and Marketplace products. Grant funding is requested for these meetings because there are restrictions on federal funding for expenses, that would be associated with hosting a 1-2 day meeting. The first convening will be a pre-launch conference prior to the 2014-15 open enrollment period to kick off outreach activities and provide information and instruction on any new technology and products for the 2015 plan year. The second convening will be hosted after the 2014-15 open enrollment period with new and continuing grantees to evaluate Assistance Network program direction, to onboard any new grantees and prepare grantees for their activities under their grant agreements.

In 2013, Connect for Health Colorado implemented the Connect for Health Assistance Network (Assistance Network) to support customers with in-person assistance with application and enrollment in health coverage. In compliance with federal standards for health insurance exchange Navigator and In-person Assister programs, Connect for Health Colorado created the program to serve Coloradans seeking health coverage by supporting outreach and education activities, conducting application assistance, and facilitating plan selection in the range of public and private health insurance affordability programs. The program was designed to focus activities on the uninsured with particular attention paid to reaching vulnerable and underserved populations. In designing the Assistance Network, Connect for Health Colorado combined the federally required navigator program and optional in-person assister program under one umbrella program. The Marketplace engaged its stakeholders in soliciting feedback on the design and implementation of the Assistance network. Feedback included that entities should be expected to have the capacity to provide both education and enrollment services to their target populations should consider needs of Colorado including: Regional coverage; Meeting the needs of consumers new to insurance, diverse groups, and people who were previously uninsured due to denial of coverage because of preexisting conditions; Be culturally competent; Include grantees who can provide outreach in different ways (i.e. language access, people with disabilities, reach LGBT community, etc). Additionally, consumer research conducted in 2011 and 2012 indicated that Colorado consumers place a great deal of trust in local community based resources, and that many consumers, no matter how technology savvy, would want in-person support with the completion of an application for health coverage and consideration of health plan choices. Thus, the Marketplace sought to identify organizations that are trusted local resources in their communities with the ability to target specific uninsured or underinsured populations for in-person assistance through articulated outreach plans or through an existing client base.

Connect for Health Colorado issued a request for proposals in February 2013 and in May 2013 awarded grants or unfunded contracts to 55 Assistance Sites to perform education, outreach, application and enrollment assistance. The Assistance Sites selected are community based organizations, local public health organizations, county human and social services

departments, health clinics, hospital enrollment offices, and faith-based organizations. The Assistance Sites are located in all areas of the state and most organizations have multiple locations or have staff who are mobile, allowing them to extend their geographic reach. The Assistance Sites employed or engaged volunteer Health Coverage Guides and through the summer and early fall of 2013 engaged in start-up activities, training and outreach in preparation for Connect for Health Colorado 's October 1 launch. As of January 2014, over 700 personnel from the Assistance Sites had attended training with 425 full and/or part time individuals approved for certification as Health Coverage Guides. Some Assistance Sites have created new offices or store-fronts to serve Connect for Health Colorado customers. They have placed themselves in rec centers, libraries, coffee shops and chambers of commerce. They are attending community events, scheduling their own outreach and enrollment events, staffing Connect for Health Colorado sponsored events, hosting brown bag educational lunches, giving presentations, talking one on one to business owners, going to places of worship and barber shops. Assistance Sites are serving communities in over 12 languages, focusing on outreach to Latino communities, attending to the specific needs of the LGBT community, and conducting targeted outreach to younger Coloradans.

The Assistance Network also includes six regional hubs that have the additional tasks of supporting Assistance Sites on a regional level. This support includes more localized collaboration, one on one support and mentoring from hub staff, coordination of outreach, triaging and escalation of issues, and will include training through a soon to be implemented Train the Trainer program. The regional hubs host support calls for their regions, conduct site visits, issue newsletters and some have created interactive websites. Connect for Health Colorado supports the Assistance Network centrally with weekly support calls, ongoing training, issue resolution, technology support, policy guidance, and marketing, advertising and outreach opportunities.

The populations currently being served by the Assistance Network include individuals who need or prefer in person assistance with completing the application for health coverage and financial assistance, and who need support with the plan selection process. Assistance Sites are targeting their assistance to populations who are more likely to be uninsured and who would most likely be in need of in person support. Assistance Sites currently target and support Latinos, LGBT individuals, African Americans, Native Americans, immigrants, uninsured individuals using CACP or sliding scale services, younger Coloradans, early retirees, and small business owners and their employees.

Organizational risks include attracting sufficient enrollments, retention of enrollments, maintenance of the IT infrastructure and the various risks associated with collecting and transmitting personal client information. Risks specifically associated with the Assistance Network include skepticism or reluctance on the part of individual communities, technology glitches, complexity of the products and enrollment process, and need for continuous supplemental training. The Health Coverage Guides help to mitigate risks by serving as the trusted community resource and supporting customers through the application process. Also, Connect for Health Colorado is improving and streamlining its training program and continually

offers supplemental training opportunities to address specific questions and needs. Connect for Health Colorado is also investing in additional marketing and advertising that is more directed at local communities to help build awareness of the marketplace and drive customers to the Assistance Sites.

Intermediate Milestones (500 words) Current: 260 words

This section should answer the following questions:

- What is the timeline for the work and what are the expected milestones that will ultimately lead to your desired results?
- What evidence will you have to show that the activities took place as described and that the milestones were reached?

Connect for Health Colorado set the grant period for the Assistance Network to run from July 1, 2013 through December 31, 2014 in order to provide continuity through the Marketplace's first two open enrollment periods. Since Connect for Health Colorado originally issued Assistance network grants, changes were made to the 2014-15 open enrollment period such that it now runs from November 15, 2014 through January 15, 2015. The timeline for this proposal to The Colorado Health Foundation will be July 1, 2014 through June 30, 2015 sustaining Assistance Site grantees' outreach and enrollment activities for the latter part of 2014, helping the Assistance Network transition current grantee Assistance Sites into 2015 and transitioning to new Assistance Network grantees in early 2015.

Key milestones for this grant period will be:

- Utilizing Marketplace metrics, Assistance Network evaluation and analysis, and Assistance Site and stakeholder feedback to inform the development of the Assistance Network 2015-16 program plan and request for applications;
- Utilizing Marketplace metrics and Assistance Network evaluation and analysis in collaboration with the Assistance Site grantees and stakeholders to develop the 2014-15 outreach and enrollment strategy and enrollment targets;
- Updating the Evaluation plan and strategy for 2014-15 based on learning from 2013-14;
- Implementing the pre-launch conference in fall 2014; and,
- Successful completion of the 2014-15 open enrollment.

Evidence of the aforementioned milestones will include:

- A 2015-16 Assistance Network plan and request for applications with an anticipated release in late summer 2014;
- A 2014-15 outreach and enrollment strategy document with enrollment targets;
- A 2014-15 Evaluation plan.

- Implementation of the prelaunch conference; and
- Completion of the 2014-15 open enrollment period with analysis of enrollment targets versus enrollments attained.

Method for tracking and calculating your measurable results (500 words) Current 461 words

This section should answer the following questions:

- What do you expect to be the ultimate result(s) of your grant activities (in terms of a numerical increase in the measurable result(s) that you identified)? Note: the results might not be fully realized until after the duration of your grant, but please give your best estimate of the potential impact.
- What is the link between the grant activities and the Foundation's measurable results?
- How will you track program data so that you can calculate and report on the final results?
- How will you use the information to improve or refine your organization, program or strategies?

October 2013 marked Connect for Health Colorado's inaugural open enrollment. The purpose and mission of the Connect for Health Colorado Marketplace is to create access, affordability and choice for individuals and small businesses seeking health coverage in Colorado. The result of Marketplace and Assistance Network activities are to increase the number of Colorado consumers who have access to affordable health coverage choices and have enrolled in health coverage. With respect to the Assistance Network, Connect for Health Colorado expects the ultimate results of its grant activities to be that communities the Assistance Network serves will be educated about the Marketplace, will have the personal assistance needed to understand their health coverage and affordability options and will have received the individualized support needed to enroll in coverage. The Assistance Network has a significant impact on outreach throughout the state. While outreach is not a completely tangible activity, we estimate that the Assistance Network has reached over 14,000 individuals October through December through activities like presentations, fairs, enrollment events, and direct conversations. Our goal is that the Assistance Network will have enrolled or supported the enrollment of 10-15% of total Marketplace enrollees for 2013-14.

Connect for Health Colorado's efforts to support increased health coverage through the Assistance Network aligns with TCHF's Health Coverage Measurable Result to increase the number of children and adults who have adequate health coverage. As of the writing of this proposal, over 60,000 Coloradans have applied for private health insurance through the Marketplace. The ultimate number of enrollments for the 2013-14 enrollment period are as yet unknown, as are the effects on reducing the overall number of uninsured individuals in Colorado.

Connect for Health Colorado is working to refine its reporting functions in order to generate reports showing total applications, enrollments per Assistance Site organization, and demographic information. Additionally, Connect for Health Colorado collects from each

Assistance Site quarterly reports on their outreach and enrollment activities, barriers and successes, and monthly counts of individuals assisted and enrolled. Assistance Sites report on the types of outreach and education they conduct, numbers reached and success of the effort. The various reporting is helping the Marketplace evaluate its organizational success as well as the success of the Assistance Network program. Through the regional hubs and the work of the third party evaluator, the Assistance Network is facilitating ongoing information sharing and collaboration that allows for organizational learning as various new issues and solutions arise. A summary of quarterly reports from the first quarter of operations is included as an attachment and the second summary will be submitted to supplement the grant request when it is available.

The metrics, evaluation results and collaborative information sharing are helping and will help Connect for Health Colorado better understand the market, our customers and their needs. This data and information will allow Connect for Health Colorado to shape and direct the Assistance Network where it is most needed. We will be using various types of analysis and feedback to refine our goals and strategies in an effort to more effectively and efficiently serve Coloradans seeking health coverage. Connect for Health Colorado is committed to continually seeking ways to improve the consumer experience and help Coloradans enroll in health insurance and maintain their coverage.

Organization Information (500 words)

This section should include:

- Your organization's mission statement and a brief history.
- A brief overview of your organization's current programs, activities and strategic plan.
- A description of the qualifications and track record of the individuals who will be managing and performing the activities proposed.
- A description of your Board's role in fundraising, governance and strategic planning.
- A description of your key partners.

Mission: The mission of Connect for Health Colorado is to increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado.

History: The Governor's Office obtained a planning grant in late 2010 from the federal government to fund the initial efforts to create a state health insurance exchange. In May 2011, the Colorado General Assembly passed [Senate Bill 11-200](#), which enabled the establishment of the Colorado Health Benefit Exchange (Connect for Health Colorado), a public entity governed by a Board of Directors. SB 11-200 also created a legislative implementation review committee to guide the development of the Marketplace. Connect for Health Colorado opened for business in October 2013 as a new marketplace where Coloradans can shop for and buy health insurance based on quality and price. By providing easy to understand information about qualified health plans, the marketplace gives individuals and small businesses in Colorado more control, quality choices and better protections when buying

health insurance.

Programs/Activities/Strategic Plan: The top priorities for the Connect for Health Colorado 2014 Operations Plan are to: drive enrollments by supporting a “customer first” focus; facilitate long-term choice and competition of qualified health plans; drive enrollment and service to the uninsured and under-insured populations in Colorado; and, train, support and effectively partner with sales channels. Connect for Health Colorado has identified a strategy for each of its channels, including the Assistance Network. The Marketplace’s complete Operations Plan is included as an attachment to this proposal.

Key staff: Key staff details submitted as attachment. Patty Fontneau, ED and CEO; Lindy Hinman, COO; Cammie Blais, CFO; Adela Flores-Brennan, Assistance Network Manager; Heather Taber, Assistance Network Coordinator.

Board: A list of Connect for Health Colorado board members is included as an attachment. Connect for Health Colorado is governed by a board of directors that represents bipartisan appointments from the Colorado General Assembly and the Governor. The board is a governing board and has oversight of policy and operations. The board does not conduct fundraising activities but does approve grant requests and the budget. Connect for Health Colorado also has a Legislative Implementation and Review Committee as required under SB11-200. A link to the current committee is attached.

Key partners: Connect for Health Colorado has a wide number of stakeholders from the health insurance, broker, and consumer communities. Connect for Health Colorado has four active Advisory Groups, the Outreach and Communications Advisory Group, the Individual Experience Advisory Group, the Health Plan Advisory Group and the SHOP Advisory Group, all of which met on a regular basis in 2013. All advisory group meetings are open to the public and are made up of partners from consumer and advocacy organizations, the business community, health plans, agents and brokers. Connect for Health Colorado works closely with the Division of Insurance, Governor’s Office of Information Technology, and the Department of Health Care Policy on areas of mutual concern like insurance regulation, development of interfaces between Connect for Health Colorado and key state systems, and serving Coloradans with a continuum of insurance affordability programs.

Financial Information (500 words)

This section should answer the following questions:

- What are the major funding sources for your organization?
- What are the major funding sources for the work you are proposing?
- If this is a collaborative effort or partnership, who are the partners contributing to the project?
- What is the long-term funding strategy for your work?

- What percentage of your Board of Directors contributes financially to the organization?

Organization funding: Connect for Health Colorado is funded mostly by federal grants for its operations through 2014 and technology enhancements into 2016. Beginning in 2014, administrative fees are collected on all health insurance policies sold through the Marketplace. The administrative fee for 2014 was set at 1.4% of premiums and will be set annually by Connect for Health's Board of Directors for the upcoming year. Notably, the administrative fee for States accessing the Federally Facilitated Marketplace is 3.5%. To create a stable revenue base while enrollments grow, House Bill 13-1245 was passed in 2013 to support Connect for Health Colorado. This legislation provides for the following: Transfer of CoverColorado reserves in 2013 and in the spring of 2015, Carrier Premium Tax Credit donations, a broad market assessment of up to \$1.80 per member per month (PMPM) through 2016 and revenue from the sale of ancillary products. Connect for Health Colorado's Board set the market assessment for 2014 at \$0 and will determine the amount of the assessment for 2015 in mid-2014.

Project funding: The Assistance Network budget for the eighteen month period July 2013 through December 2014 (the grant period established for the Assistance Sites) was set at \$17 million. Funding sources for that period include \$12 million in federal funding (reduced from \$13 million due to federal budget sequestration) and \$2.010 million from a July 2013-June 2014 grant from The Colorado Health Foundation. Because the Marketplace is in its first year of operations and is working toward fiscal stability and because federal law explicitly prohibits funding marketplace navigator operations with federal dollars, Connect for Health Colorado has pursued private grants to support the Assistance Network. Effective January 1st 2015, the Marketplace must be financially self-sustaining. The current annual budget for all operations of Connect for Health Colorado is set at a maximum of \$26 million/year. As a result, Connect for Health Colorado expects to need private grant contributions for the foreseeable future to ensure the sustainability of the Assistance Network. In addition to private foundation dollars, Connect for Health Colorado will support the program with operating revenue to the extent possible within limited budget constraints and also with federal establishment grants to the extent available and allowable under federal law.

Partnerships: Connect for Health Colorado is the central organizer of the Assistance Network but we consider all the Assistance Sites as partners and we strive to make the program as collaborative as possible. Connect for Health Colorado also welcomes and solicits feedback from stakeholders in the community, other marketplaces, and state and federal partners to help determine the shape and direction of the program.

Board of Directors: Connect for Health Colorado's board of directors is a governing board not a fundraising board. No contributions are expected, required, or made by the board.