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

141,639

54% Customers with financial assistance
46% Customers without financial assistance
51% Female
49% Male

25,330 Total enrollments in 2015 dental plans

Who helped with enrollment?
40% Brokers
6% Health Coverage Guides
1% Service Center
.3% Carrier Direct

Enrollments by family size
807 American Indian/Alaska Native enrollments

3% 10% 9%
35-44 26-34 18-25
16% 19% 7%
55-64 45-54 0-17
19% 16% 12%
45-54 0-17
27% 65+

Enrollments by age
Peak enrollment days

- **December 15**: 52,692 covered lives
  - $228.95: 2015 Average monthly tax credit amount statewide

- **December 16**: 10,820 covered lives
  - $392.13/month: 2015 Average premium of plan chosen (before tax credits) by those who qualified for financial assistance

- **January 15**: 3,043 covered lives
  - $287.97/month: 2015 Average premium of plan chosen by those without financial assistance

- **February 15**: 5,403 covered lives

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

- **2014**:
  - $273.21: 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
Enrollments increased in every county of the state except one

To see map of enrollments by county, click here.

### Renewals

17,390 76,995 47,254

- 2015 renewed/ different insurer
- 2015 renewed/ same insurer
- 2015 new customers

2015 Average monthly tax credit by county

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:
- 22,658 were denied Medicaid and sent to the Marketplace eligible for a tax credit
- 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)

339 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 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

482
Original
Marketplace posts

952
Tweets

1,124
Mentions

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
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.

**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: 49%
- Negative: 30%
- Neutral: 21%

**November 2014 - February 2015: 300+ Stories**

We all need health insurance
Don’t miss your chance to get 2015 coverage!

Enroll now! Final deadline is February 15!

For more information and other locations go to HealthCoverageSunday.com

To enroll, please bring the following items:

Central Presbyterian Church
Divine Love Christian Center
The Absolute Word Church
Rising Star Missionary Baptist Church
Living Hope Baptist Church
Greater St. John Baptist Church

________________________________________________________________________________

Avon Public Library
First United Methodist Church

________________________________________________________________________________

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## 2014 Training Results Summary

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

### Certifications by sales channels

- **Certified Brokers**: 1,306
- **Assistance Network Sites**: 54
- **Health Coverage Guides**: 471
- **Certified Application Counselors**: 169
- **Certified Application Counselor Sites**: 29
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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