CONNECT for HEALTH COLORADO®

OE4 PREPARATION - UPDATE

October 10, 2016

Agenda

- Channel Training – Judith Jung
- EBNE Strategy – Taylor Roddy
- Technology Projects – James Turner
- Verifications and Failure to Reconcile – James Turner/Judith Jung

CHANNEL TRAINING

Training and Certification Activities for OE4

Type	How	Audience	Length	Attendee #s	Dates
Certification and Re-Certification	LMS: e-learning	**Brokers**	13 modules (6 hrs. – New) 23 modules (12 hrs. – Returning)	275 in Week 1	9-1-Ongoing
		HCGs/CACs	23 modules (12 hrs.)	150 in Week 1	9-1 - Ongoing
		Carrier Dedicated Sales Reps	21 modules (11.5 hrs.)	40 in Week 1	9-1 - Ongoing
Webinars	Live and Recorded	**HCG/CAC and Program Managers**	11 Webinars (1 hr. each)	~40 / Webinar	June - Aug
		Brokers	17 Webinars (1 hr. each)	~32 / Webinar	May - Aug
In-Person Trainings	Regional	**Brokers**	4 SHOP 13 Sessions	~40 / session	June - Aug
		HCG/CAC and Program Managers	2 day sessions (6 total throughout the state, 12 hours each.)	~90 for all sessions	June - Aug
Blended	LMS and In-Person	**Service Center**	3 Weeks of online and in-class training for new CSRS; additional training for specialized teams	~35 completed training	July - Ongoing
Upcoming: Building Better Health, Webinars, Regional Trainings	All Kinds	**ALL**	BBH Conference – 2 days Webinars – 1 hr. Regional Trainings 2-4 hrs.	TBD	Sept - Nov

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EBNE STRATEGY

(ELIGIBLE BUT NOT ENROLLED)

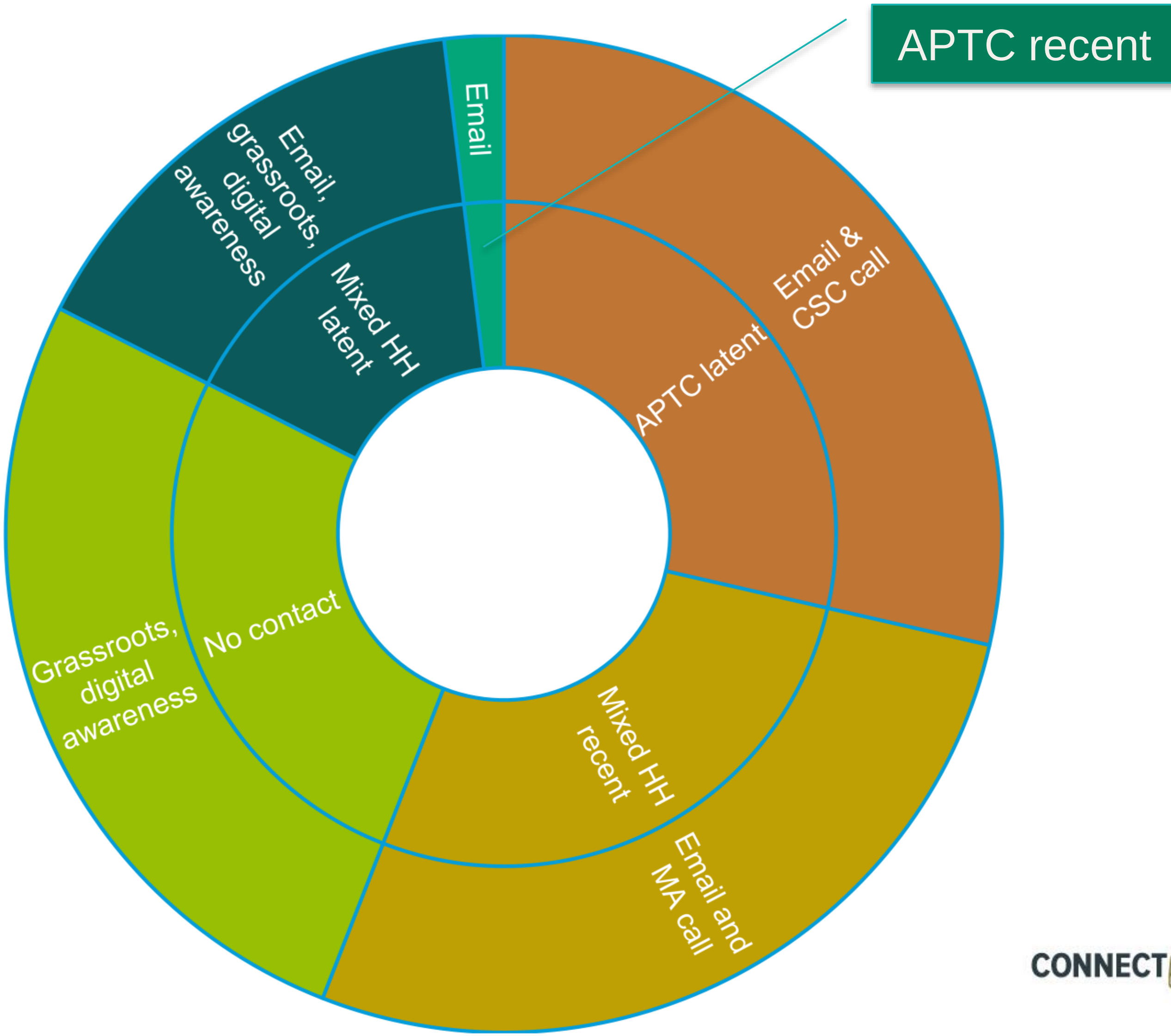
Background

- Who are the eligible but not enrolled?
  - Identifiable Connect for Health Colorado customers
  - Have eligibility for APTC
  - Do not have a Marketplace account
  - Qualified leads that we need to convert to a sale!
- Caseload report
  - Gained access due to partnership with our State partners
  - Feed from CBMS minus any current Connect for Health Colorado customer
  - Data spans almost a year – from last Nov to current date
  - This effort looks to fix historical problem by
    - Communicating with customers
    - Fixing eligibility
    - Enrolling in a plan
    - Manage any new cases moving forward

Strategy

- Segment customers by eligibility situation and by contact info
- Align outreach accordingly
- Identify best possible channel for enrollment assistance
- Fix most recent enrollments for 2016 and immediately enroll for 2017
- Manage ongoing caseloads from this report
- Raise awareness of financial assistance in top counties
- Educate and support counties in the best way to mitigate this issue in the future

Customer Segments and Plan of Action



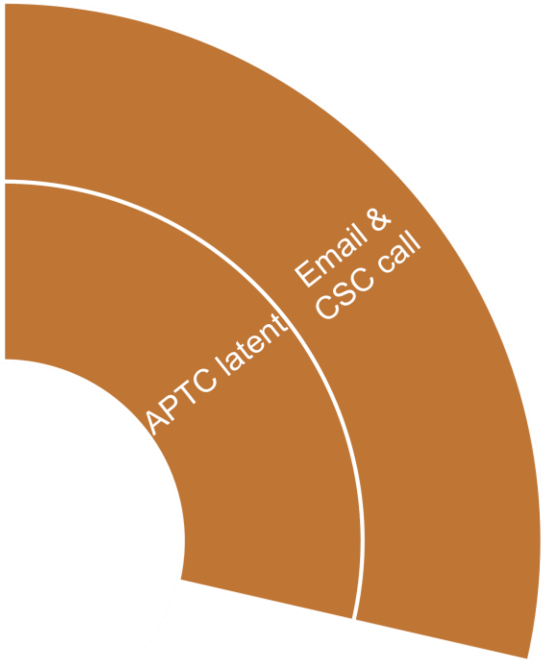
Customer Segments – APTC recent

APTC recent

	Email	Phone
Number	3,200	1,700
Tactic	Email campaign – late Oct	CSC outbound calls – early Nov
Main Message	Eligible for savings. Get enrolled in 2016 and 2017 • Broker lead tool • Connector • Certified Enrollment Centers	Eligible for savings. Get enrolled for 2016 and 2017.
Follow-up	Emails	Calls from broker/HCG mid Dec and Jan

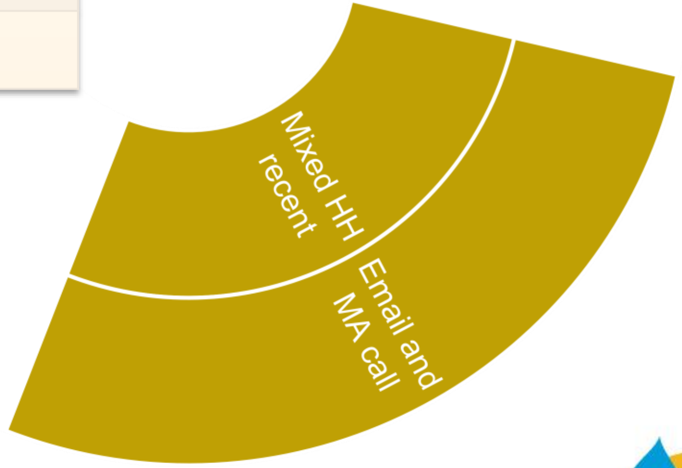
Customer Segments – APTC latent

	Email	Phone
Number	51,000	22,000
Tactic	Email campaign – late Oct	CSC outbound calls – early Nov
Main Message	You're likely elig for savings. OE is starting. • Broker lead tool • Connector • Certified Enrollment Centers	You're likely elig for savings. OE is starting.
Follow-up	Emails	NA



Customer Segments – Mixed HH recent

	Email	Phone
Number	30,000	40,000
Tactic	Email campaign – late Oct	Outbound calls – early Nov
Main Message	You're likely elig for savings. Get enrolled for 2016 & 2017. Call us for help.	You're likely elig for savings. Get enrolled for 2016 & 2017.
Follow-up	Emails	NA



Customer Segments – no contact

- 68,179
- No address, phone, or email
- Individuals will be targeted by zips using CHI EBNE data for grassroots events by sites and digital paid media
- Awareness message that people in their community are eligible for financial assistance and OE starts soon

Customer Segments – Mixed HH latent

Email	
Number	23,000
Tactic	Email campaign – late Oct
Main Message	You're likely elig for savings. Get enrolled for 2016 & 2017. Call us for help.
Follow-up	Emails

Correcting the issue moving forward

- On-demand access to caseload report going forward
- Facilitating case fixes and enrollment

Other strategies to support this effort

- County partnership
  - Monthly director meetings – sharing numbers and education
  - Distribution of educational materials at counties
- Digital media and paid local radio
- Grassroots outreach

Budget and Projections

- Projections
  - 170,900 potential households contacted through effort
  - 8,500 – 13,500 households enrolled
  - $1.3M – 2.1M in revenue
- Budget
  - All work will not exceed $200k

Some risks and considerations

- Timing is tight
  - Projections should be re-evaluated if there are delays
- Data hasn't been fully vetted
- Limited customer mindshare this OE period

TECHNOLOGY PROJECTS

Technology Projects Planned for OE4

Project	Benefits	Status
FSDH income verification	• Compliance	In user acceptance testing
SES UI Improvements	• Improvements to user experience	In user acceptance testing
Benefit Display	• Improve the user experience through interface enhancements	In user acceptance testing
Effective Date Attestation	• Improve EDI process to reduce carrier impact and reduce customer abrasion	In user acceptance testing
Life Change Events	• Required to remain in compliance	In user acceptance testing
Password Reset	• Improved customer experience and reduction in calls to the service center	To be delivered to user acceptance test 10/5
Payment Web Services	• Improved payment reporting process to prevent members from being cancelled incorrectly	In user acceptance testing
Special Fee Assessment	• Remove all functionality related to special fee assessment	In user acceptance testing
Broker Transfer	• Allow brokers to self serve and reduce the need for manual work arounds	In user acceptance testing
Assistance Network	• Allow assistors to self serve and reduce calls to the service center • Improved and streamlined certification process	To be delivered to user acceptance test 10/5 Production release 10/27

VERIFICATIONS AND FAILURE TO RECONCILE

Verifications: what is changing?

Federal Data Services Hub (FDSH) projects will have downstream implications on customers and our service center. Development (as with other OE4 projects) is on track.

	Income checks	Failure to Reconcile (FTR)
What is being checked	Income (within a threshold)	Customer filed (including 1095s) and paid taxes.
Impact on customers	• No impact to initial enrollment process • If a discrepancy is noted, customers will be noticed • They will have a 90-day period to make attestations (for tax-filing) or submit documentation (for all other discrepancies) • If customers do not do this, their APTC will be removed going forward	
Applies	Nov 1st 2016 onwards	End-March 2017 onwards
Experience in other states	~20% of enrollments require income verification	~7% of enrollments require FTR verification

Verifications - Background

What Is Verification?

The requirement that a customer provide evidence of information entered about their demographics, income and employment, or other status affecting eligibility for a plan and/or financial assistance. Requests for verification are satisfied by uploading or sending the pertinent documents to Connect for Health Colorado for validation:

- The customer is notified of the need to supply documentation
- There is a 90-day Reasonable Opportunity Period (ROP) to satisfy the documentation requirement

What is Changing for OE4:

- An electronic connection to the Internal Revenue Service will check reported income and filing of income tax returns.
- If the income reported to the SES is lower than income reported on the last filed tax return by 25% or more, a verification request will be sent to the client.

What Is Staying the Same:

- The requirement to verify when requested to do so
- The methods for providing verification documentation (upload to the customer's account, fax, or mail)
- The identification of customers who have failed to meet the requirement
- Failure to satisfy the request within the 90-day ROP will result in the removal of APTC (in the case of an income check failure)

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Verifications - Background

Why Is This Important?

Changes in the data sources that we are using to check income against will cause a greater number of verifications.

Who Is Affected?

New and renewing financial assistance customers whose application income information does not match with the IRS data.

Verifications - How We Are Preparing

Service Center

- Providing needed resources to handle anticipated increases in call volume from customers seeking assistance when they:
  - Reach new PEAK screens calling for attestation or approval to use external data sources (i.e, IRS)
  - Receive a notice to provide documentation and the start of the Reasonable Opportunity Period
  - Lose their APTC or Plan
  - Attempt to regain APTC or a Plan
- Mitigating the need for a verification whenever possible by asking customers additional questions about changing circumstances (e.g. change in working hours).

MA Site

- Providing needed resources to handle anticipated increases in ticket volume from customers seeking assistance as above
- Evaluating appropriate resourcing for MA site personnel
- Monitoring of ROP rates and setting contingency plans if levels increase above set rates
- Developing multi-touch communication and outreach plans to prevent expiration of 90-day ROPs

Verifications - How We Are Preparing

Brokers/Agents

- Conducting 8 in-person Open Enrollment Overview meetings statewide to approximately 300 brokers.

Assistance Network

- Socializing through communications plan and sharing at stakeholder meetings (e.g. Colorado Kids & Families).

Carriers

- Covering the technical details at the annual carrier OE4 meeting, carrier business meeting, weekly carrier call and carrier technical call.
- Developing supporting reports to ensure that carriers are aware of the reasons for a customer's APTC being dropped.

Communications and Training

- Developing or revising communications, training and job aids to assist staff, channel partners and customers with compliance.
- Developing guidance to reduce level of ROPs by ensuring initial data capture is complete and consistent across all enrollment channels