

Colorado's Assistance Network Provides Essential Services

December 2013

Connect for Health Colorado Assistance Network

The Affordable Care Act (ACA) created a program of assisters called Health Coverage Guides in Colorado to help individuals, families and small businesses learn about their health coverage options through a state insurance marketplace and to assist with enrollment.

Key Findings

Between October 1 and November 25, the Consumer Engagement Project collected 56 surveys from individuals either after they met with a Health Coverage Guide or during organized group user sessions. Despite the small sample size, the following themes emerged:

- **Health Coverage Guides provided meaningful assistance.** When asked what they liked best about their shopping and enrollment experience, 50% of the respondents who visited an assistance site indicated it was the Health Coverage Guides' help. Health Coverage Guides are invaluable in explaining insurance terms and the enrollment process, showing consumers how to navigate the website, and walking them through the application.

"It was helpful to have the [Health Coverage] Guide provide information and answer personal questions on such a complicated issue."

-Survey Respondent

- **The amount of time spent on the website varied.** The 23 respondents who indicated they only intended to explore their options spent less than one hour using the C4HCO website. Of those who applied for financial assistance, 60% spent more than one hour. Many Health Coverage Guides commented that at least 90 minutes is required to fully complete an application, and often a follow-up appointment with the consumer is required.

"Just go to a Guide"

-Survey Respondent

Many Health Coverage Guides commented that at least 90 minutes is required to fully complete an application, and often a follow-up appointment with the consumer is required.

- **The requirement to first obtain a Medicaid denial before one can apply for tax credits in the marketplace is an obstacle for the consumer.** Only 3 survey respondents received a Medicaid determination during their session with a Health Coverage Guide. 14 respondents ended their session with a Health Coverage Guide waiting to see if they were eligible for financial assistance. Health Coverage Guides are concerned that they will be unable to reconnect with those individuals in the future to complete the enrollment process, especially if the clients had complicated scenarios, do not have computer access, or do not feel comfortable using a computer.

"Very professional and a caring environment, really took the time to make sure I understood everything."

-Survey Respondent

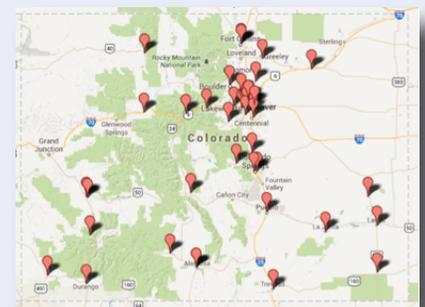
A Snapshot of the Assistance Sites

Connect for Health Colorado (C4HCO), Colorado's state-based insurance marketplace, established its Assistance Network in June 2013 awarding approximately \$17 million in grants.

Health Coverage Guides - People who are trained to provide unbiased assistance with plan evaluation and the health coverage application process. In addition, they conduct outreach and public education about C4HCO.

There are **Assistance Sites** throughout the state where a Health Coverage Guide can help you in person or on the phone. These include:

- 19** Community/non-profit and faith-based organizations
- 6** Regional hubs
- 18** Hospitals and clinics
- 2** Trade organizations
- 13** Public health or public service organizations



Some of some of the assistance sites in Colorado. Note, this does not include all sites or traveling sites. To find an assistance site near you please visit blueguide.cohealthinitiative.org.



Recommendations

During the first six weeks of this initial open enrollment period for C4HCO, both consumers and Health Coverage Guides have been focused on education, both in terms of what health coverage options are available and how to navigate the eligibility and enrollment process. In addition to survey responses, the Consumer Engagement Project received anecdotal feedback from Health Coverage Guides and consumers. The following recommendations support the work of Health Coverage Guides to maximize enrollments.

- **Streamline eligibility and enrollment structure:**

C4HCO should continue to work with the Colorado Department of Health Care Policy and Financing (HCPF) to improve the streamlined eligibility and enrollment structure, chiefly by improving real-time responses for Medicaid eligibility. Simplifying the application and receiving a real time Medicaid denial will mean that applicants can apply for the tax credit and select a marketplace plan during a single session.

- **Provide additional Health Coverage Guide training and support on Medicaid application process:** C4HCO should work with HCPF to provide additional training to Health Coverage Guides on the online Medicaid application process through the PEAK program. Many Health Coverage Guides felt they were inadequately prepared to assist individuals through the PEAK application process.

- **Establish a dedicated phone line to provide technical assistance to health coverage guides:** C4HCO should establish a dedicated phone line to answer technical enrollment and eligibility questions from health coverage guides.

- **Provide Health Coverage Guides with a “quick reference guide”:** Health Coverage Guides remarked that they often receive highly technical eligibility questions, such as situations with extended families living together. The reference tool could be a series of 1-page easy-to-use scenarios on more common situations such as divorce, civil unions and mixed status families.

“Every single person I meet with has a completely different scenario.”
-Health Coverage Guide

“We need more dialogue between Health Coverage Guides, Connect for Health Colorado, and PEAK. Often-times, Guides don’t know what we did wrong, if there was a problem with an application or account. I don’t want to mislead anyone. I welcome information and feedback - I want to know on how I’m doing. How else will I improve my ability to help our clients?”

-Health Coverage Guide

My husband and I live in Salida. We have now been without insurance for 2 1/2 years. After going to a clinic and needing to see a cardiologist, I found out I had a clogged artery. I was now in the pre-existing conditions category. I will need to take medication for awhile, making access to affordable health insurance important. The staff at the clinic told us about Connect for Health Colorado and we made an appointment with the Health Coverage Guide in our community. She sat down with us and helped us complete the application process. Soon we discovered we were eligible for financial assistance, which meant we could afford health insurance.

-Consumer, Salida CO

Consumer Engagement Project

The Consumer Engagement Project is a coalition of four Colorado organizations that advocate for affordable, high-quality health insurance for all Coloradans. Project partners developed and administered a survey to gather consumer feedback regarding the consumer experience for consumers enrolling in coverage through C4HCO.

