



Enrollment Process: Application to Card

January 27th, 2014

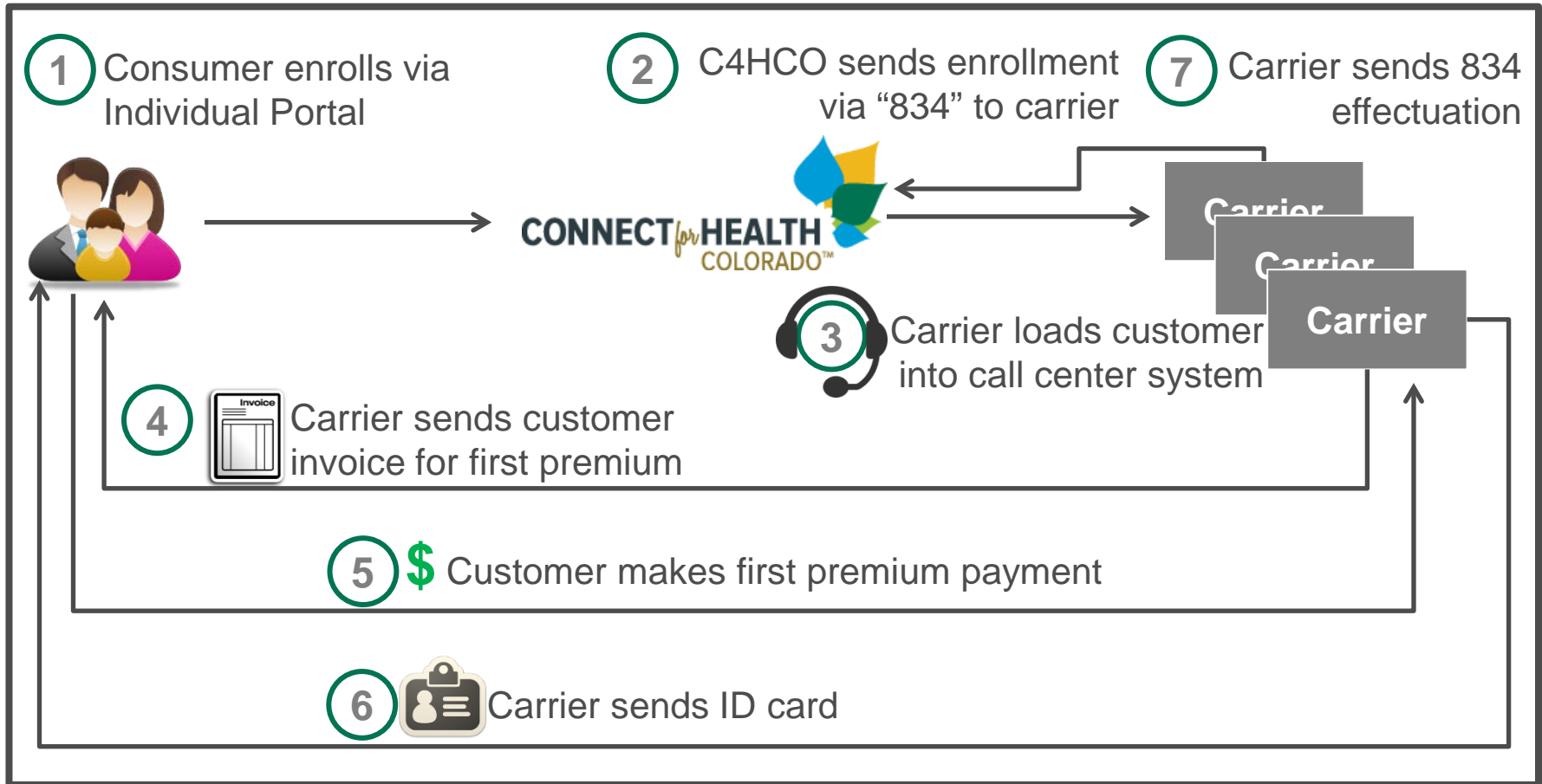
Overview

- Individual Marketplace Enrollment Process
- Invoicing and Payment
- Effectuated Enrollments
- Future Process Enhancements
- SHOP Enrollment Process

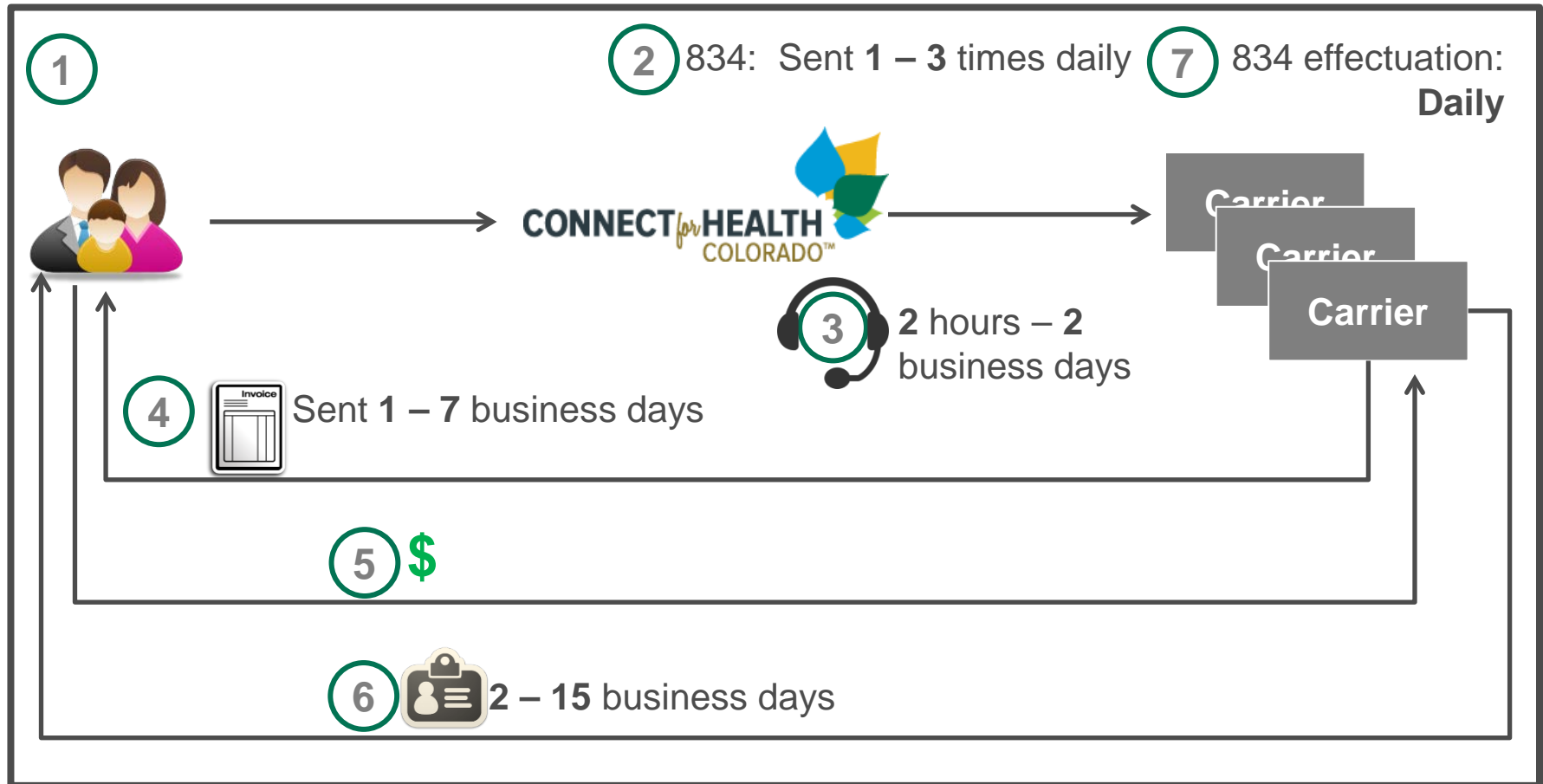
Enrollment Process

Individual Marketplace

Enrollment Process



Current Enrollment Process



Process Timing Considerations

- Transmission of customer enrollment data to carriers via 834 began in November
- Carriers could only receive 834s after completing a defined set of tests
- Carriers went “live” with 834s in waves (most early in November, all completed by the beginning of December)
- Some carriers have only started to return 834 effectuations (i.e., not all payments have been reported back to C4HCO at this time)

Invoicing and Payment

- In mid-January carriers reported that all invoices had been sent
- **7 carriers** extended their payment deadline (past January 10th) for January coverage
- Customers still have time to pay with 5 carriers:
 - Anthem Blue Cross / Blue Shield of Colorado (1/31)
 - Colorado Choice (1/27)
 - Kaiser Permanente (1/31)
 - Rocky Mountain Health Plans(1/31)
 - Humana (1/31)

Temporary ID Cards

- **8 carriers** are offering customers a temporary ID card while the payment process is being completed
- A customer may receive an ID card with their invoice.
- Customer may access temporary ID cards via the carrier's customer service, website, or in some cases a mobile app
- This enables customers to have easier access to care faster and may decrease the need for cost of service reconciliation

Effectuated Enrollments

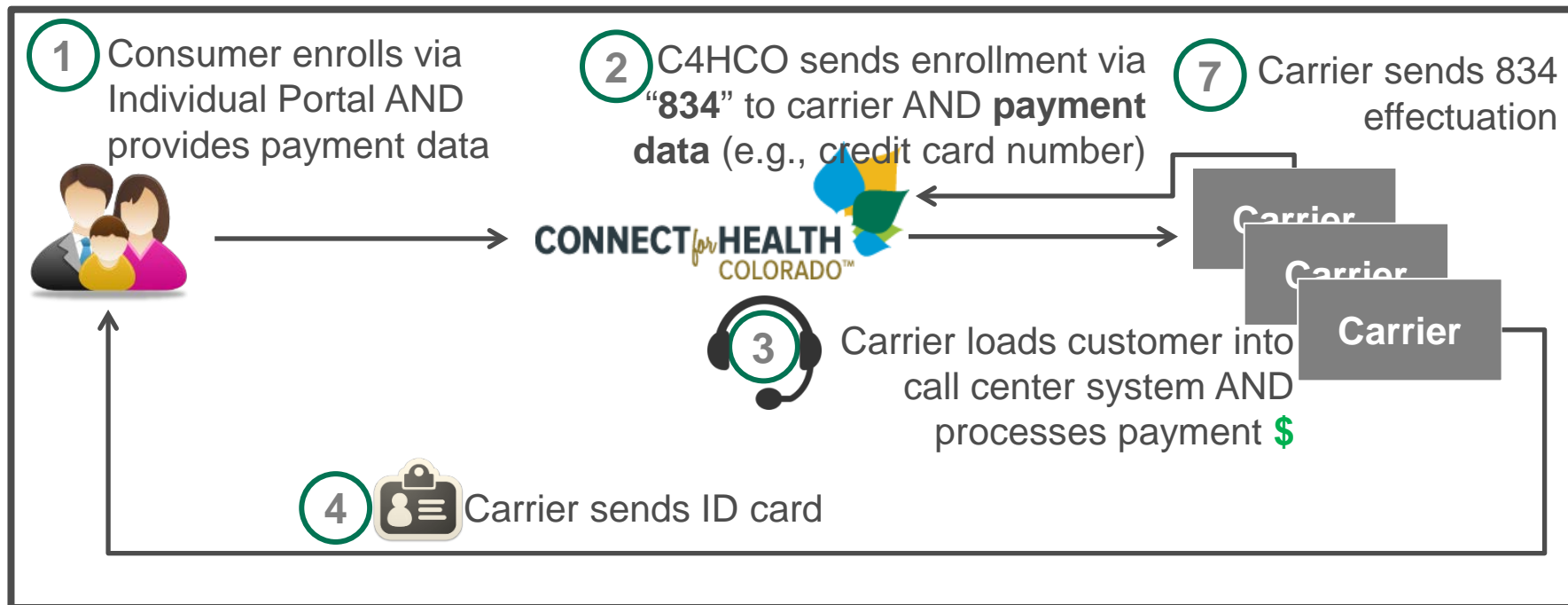
*An enrollment is considered “**effectuated**” after the **customer has paid the carrier AND the carrier has sent an 834 confirmation** back to Connect for Health Colorado*

- Carriers must send an 834 effectuation to receive APTC payments from CMS
- Generating and sending 834 effectuations is less common for carriers than receiving and processing inbound 834s
- Some carriers have received payments but have not yet sent 834 confirmations back to Connect for Health Colorado

Improving Enrollment Process

- The required invoicing on the individual market is the main cause for slowing down the enrollment process
- The plan is to enable customers to pay their first premium to the carrier through the Connect for Health Colorado website
- In this process, **payment data** (NOT money) gets passed from Connect for Health to the carriers
- Ongoing payment preferences and data will be maintained directly between the customer and carrier

Future Enrollment Process

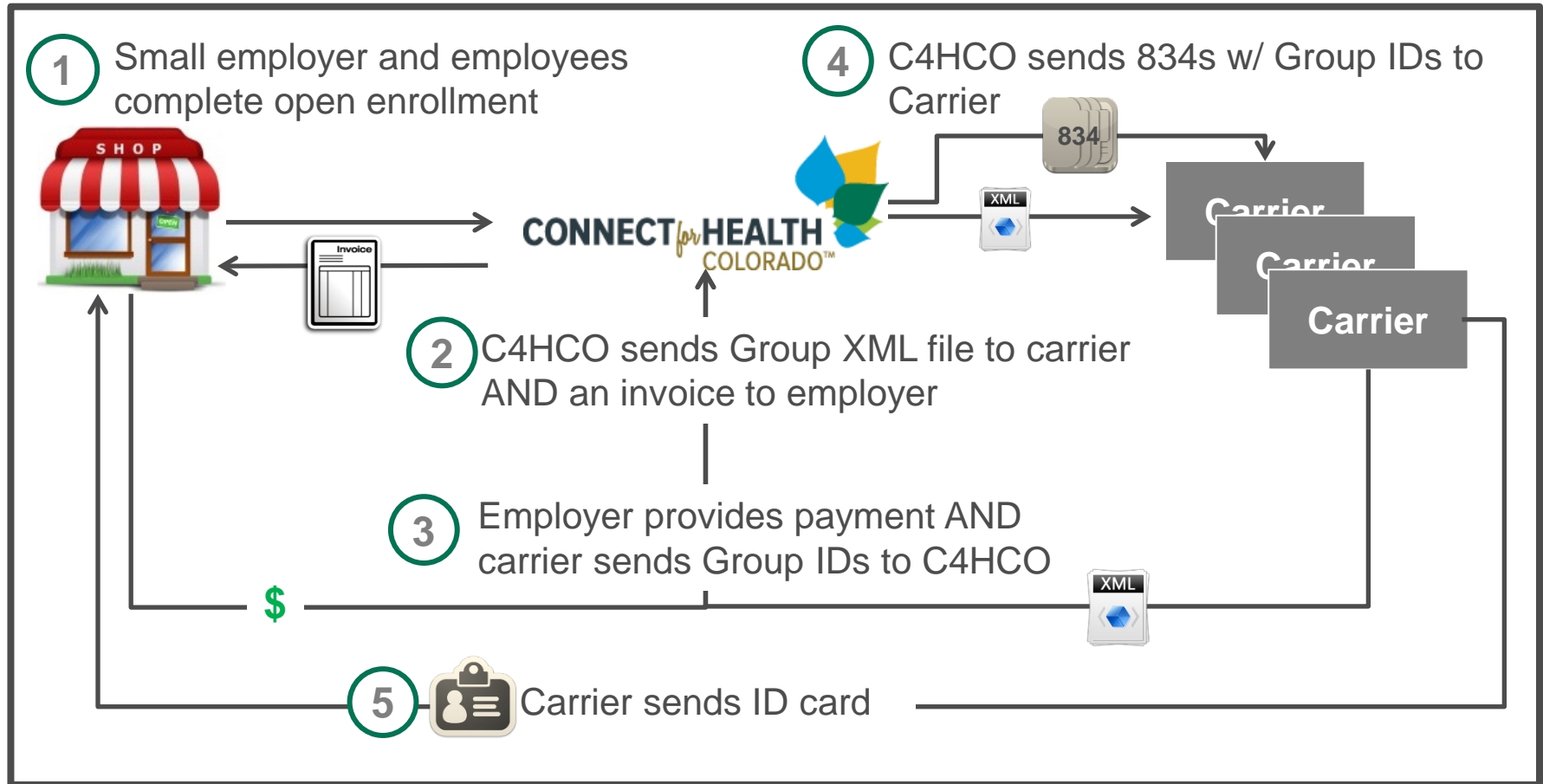


- Customers can still pay by check if they prefer
- The payment functionality is still being tested; the handoff of payment data will be PCI compliant
- Connect for Health and all carriers feel this functionality is critical

Enrollment Process

SHOP Marketplace

Current Enrollment Process



SHOP Enrollment Process Timing

- Normal business policy requires groups to complete open enrollment by the 15th of the month prior to coverage
- Small businesses were given until the 27th of December to complete open enrollment and until the first week of January to pay
- Employers must pay 100% of owed premium before Connect for Health will send any enrollment data via 834 to the carrier
- Deadline flexibility during the first month of open enrollment delayed timing of data transfers with carriers

January Enrollment Transfer

- C4HCO helped some carriers with XML response generation
- 834 Transmissions
 - 76% of SHOP 834s were sent by January 7th
 - Remaining 24% were sent to carriers by January 15th
- C4HCO provided a roster of employers and employees to carriers for service center purposes while the XML and 834 data transfers were completed
- All SHOP employers and their respective brokers received a notice on 12/31 regarding the data transfer timing

This process is anticipated to be faster in future months as deadlines are not extended and the transfers with carriers become more routine

Carrier Partnership during Enrollment

- Carriers attend a daily call with Connect for Health Colorado staff
- Connect for Health and carriers continue to work toward improving the enrollment process for both markets
- All carriers have been **exceptional** to work with during this busy and challenging time

QUESTIONS?