

Connect for Health Colorado – Long Term Non-QHP Products Options: all for Board discussion and approval over time

A. Guiding Principles of Products and Services

- Increase **access, affordability** and **choice** for our customers
- Support health, wellness and empowerment of our customers
- Educate and support self sufficiency
- Drive informed decision-making
- Impact retention and continuous coverage
- Deliver ROI/ROV to suppliers/partners
- Utilize existing and certified sales channels (when needed, duly licensed)

B. Three Pillars of Products and Services

- **Insurance** and coverage related
- Consumer **empowerment** and decision support
- Other services (**quality of life**, drives operational costs down)

C. Product Examples

- **Insurance** and coverage related: Vision, Accident, Critical Illness, Hospital (these protect cash flow in larger deductibles), Life, Legal, Disability (many of our customers are sole proprietors who can opt out of WC and so have NO wage protection) Employment Practices Liability, Medi-gap, Workers' Compensation
- Consumer **empowerment** and decision support: Quality and OOP Cost Calculators (Castlight, My Health and Money), Performance Analytics: All Provider Data Base, Clinical insight and education: Best Doctors, iTriage, Virtuwel, Zipnosis, Wellness related: SparkPeople, CafeWell, Financial and business support: Tax assistance, payroll and HR services
- **Other** services: Shared services opportunities with the State, re-use projects with other SBMs