



FY 2014 Annual Board Meeting Review

July 1, 2013 – June 30, 2014

Fiscal year 2014 was pivotal for Connect for Health Colorado as the organization shifted from a planning stage to launch and began operations. Below are some highlights from the fiscal year.

Governance and Stakeholder Consultation

- The Board met approximately 44 times over the last year (July 1, 2013 to June 30, 2014), including in Board Committees (Finance, Operations, Policy and Regulations, Executive).
- The Board approved the operational and financial plans.
- The Board approved the FY 2015 budget and sustainability approach.
- Advisory Groups composed of dozens of stakeholder groups and individuals met approximately 20 times separately and in joint sessions to provide input on policy questions considered by the Board and to inform operational and outreach activities.
- Tribal Consultation activities continued, with monthly updates sent to the Chairmen of the Ute Mountain Ute and the Southern Ute Indian Tribes. Consultation meetings were held in July 2013; the next consultation meetings are being scheduled for later this summer.
- Board members conducted presentations about the Marketplace and testified at the State Legislature about operational readiness, progress after go-live, operational and sustainability plans, and ongoing efforts to educate and enroll Coloradans.
- 2013 Annual Report was submitted in January 2014 to the Governor's Office and General Assembly as required by Senate Bill 11-200.

Connect for Health Colorado's First Open Enrollment Period

On October 1, 2013, the online shopping website opened – in English and in Spanish – with 17 different carriers offering plans, including: 150 health plan options for individuals and families; 92 health plans for small businesses; and 67 dental plans for individuals and small businesses. Customers also could link to vision plans through a partnership with VSP.

Nearly 70,000 unique visitors came to the website on the first day. Since October 1, 2013, the website has remained up and operational over 99 percent of the time and seen more than 1.2 million unique visitors. Customers could browse health plans anonymously, get an estimate of financial assistance, apply for insurance affordability programs, or buy health insurance without



applying for financial assistance. Customers were also offered decision support tools, including a medical provider directory, the ability to narrow options by price, carrier and coverage level, among others.

More than 4,400 Health Coverage Guides, agents/brokers, Customer Service Center representatives, Certified Application Counselors and insurance company sales representatives had been trained and certified to support customers with enrollment across the state. Connect for Health Colorado worked closely with the Division of Insurance, Department of Health Care Policy and Financing, and 17 carriers to provide responsive service to customers.

As a result of advertising and grassroots outreach efforts, awareness of Connect for Health Colorado tripled between April 2013 and December 2013. By the end of open enrollment on April 15, 2014, over 127,000 Coloradans had signed up for private health insurance through Connect for Health Colorado – almost 140,000 by the end of the fiscal year. The Marketplace also supported many of the 178,000 Coloradans who were enrolled in Medicaid as a result of Colorado’s expansion of eligibility for the public health insurance program.

Sixty percent of people who enrolled for private health insurance through Connect for Health Colorado qualified for federal tax credits, which averaged \$266 per month statewide to lower the cost of their premiums. Enrollments were evenly distributed across the state compared to population. And, Colorado out-performed many states and its own per capita ranking – enrolling the 4th highest number of people in private health insurance among states that built their own exchanges.

After open enrollment closed for individuals and families, the organization continued targeted marketing and outreach initiatives to Coloradans eligible to purchase health insurance, including small businesses and those with qualifying life events, such as young adults graduating from college, those eligible for COBRA, uninsured Latinos and newcomers to Colorado.

Operations:

- Regular meetings occur ongoing with Division of Insurance (carrier and plan certification) and HCPF (eligibility, business processes and customer support) to maintain coordinated operations.
- Independent Verification & Validation (IV&V) services for review of implementation progress, quality of deliverables and independent testing were completed.



- Appeals team and procedures were implemented and more than 230 cases processed, with fewer than 10 referred to the Office of Administrative Courts.
- In June 2014, the DOI began its review and approval process for 2015 plans. Ten carriers requested permission from the DOI to approve health plans in the Individual Marketplace; six carriers requested permission from the DOI to approve health plans in the Small Business Marketplace; and six carriers requested permission from the DOI to approve dental products in the Individual Marketplace, Small Group Marketplace or both. The DOI review process is expected to be completed throughout the summer, with final details about rates and number of health plans expected in early September.
- Renewal process planning and design started in spring 2014.

Marketplace Technology:

- Individual and Small Business (SHOP) shopping portals launched on schedule after extensive user testing.
- Vulnerability and penetration testing were completed and ongoing security testing continues, with no breaches reported.
- Connectivity to state and carrier systems was successful throughout open enrollment and thereafter.
- Extensive reporting was developed to support reconciliation with carriers, HCPF and CMS and continues to be enhanced.
- Small business invoicing and carrier payment functions launched in early 2014 as planned.
- A new module to support carrier plan load and validation activities was developed and will be deployed in summer 2014.
- Feed-back sessions with consumers, brokers and agents, carriers and Health Coverage Guides were conducted to provide customer service and shopping enhancements for the next major release of the Marketplace.
- Planning for shared eligibility service is on schedule for implementation in fall 2014.
- Work began on the next release of both the Individual and Small Business Marketplaces scheduled for implementation in fall 2014.

Customer Support:

- New Customer Service Center in Colorado Springs was built and opened with extensive security protections in August 2014. Customer relationship management technology was implemented to support ongoing work with existing and new customers.



- During the fiscal year, over 346,000 inbound calls were serviced (45% of calls answered within 20 seconds) and over 43,000 inbound chats were serviced.
- Over 273,000 customer accounts were created for individuals and families.
- Over 6,500 customer accounts were created for small employers and their employees.
- Over 101,000 outbound calls were made to customers to support enrollments and connect customers to local enrollment events, Health Coverage Guides and brokers.
- Assistance Network grantees trained in summer 2013 and deployed for outreach prior to go-live; 53 organizations with over 150 locations across the state and more than 400 Health Coverage Guides served as Assistance Sites (and/or Regional Hubs).
- The Ute Mountain Ute Tribe completed an agreement to become an Assistance Site.
- More than 1,550 insurance agents and brokers, 450 Health Coverage Guides and 200 certified Application Counselors were trained and certified throughout the state to support enrollment activities. More than 103,000 hours of training were provided by 21 trainers at 15 sites across Colorado.
- The Colorado Health Foundation provided a \$2 million grant to support the Assistance Network and approved an additional \$2.5 million grant in June 2014 to continue that support.
- The organization initiated a streamlined process for recertification and training for the 2015 enrollment cycle making the entire certification curriculum available on-line.
- In conjunction with many other state organizations, Connect for Health Colorado will conduct more than a dozen optional recertification events and conferences for Brokers and the Assistance Network throughout the state for the 2015 enrollment cycle.

Outreach and Education:

- A comprehensive brand awareness campaign and earned media are credited with increasing awareness of Connect for Health Colorado from 19% to 60% between April 2013 and December 2013.
- Three statewide marketing campaigns were conducted:
 - brand awareness, which focused on message that competition makes the consumer a winner and that hundreds of thousands of Coloradans will be eligible for new financial help;
 - open enrollment, which focused on new health insurance options available across the state, with guaranteed coverage, financial assistance and customer support;



- customer testimonials, which focused on actual customers explaining how they saved money and found comprehensive coverage, peace of mind and quality customer service.
- Marketing incorporated distinct messaging for Latinos, Young Adults and Small Businesses.
- English and Spanish advertising generated 500 million total impressions statewide during open enrollment from October 2013-April 2014, and another 300 million total impressions during brand awareness from May to Sept 2013.
- Marketing ROI based on simple calculation of total marketing spend and sign-ups: \$53 per first-year enrollment (suggested federal benchmark is \$100-\$200 per acquisition).
- Marketing incorporated distinct messaging on social media (YouTube, Facebook, Twitter) and other online channels including videos of Coloradans talking about the importance of having insurance, animated videos about benefits, infographics, and interviews with customers and experts about the Marketplace.
- The organization established partnerships with dozens of organizations throughout the state, including a Piton Foundation program in January and February 2014 to provide education and enrollment support at locations where free tax help was available.
- A 24-foot RV was leased, branded and driven over 3,800 miles around Colorado between December 2013 and March 2014 to raise awareness of the enrollment period and provide support to customers across the state, including rural communities.
- Five walk-in sites opened in March 2014 to provide convenient support to customers – knowing that most customers will wait to the last minute to enroll. Nearly 300 brokers, Health Coverage Guides and staff saw huge turnout and helped more than 2,700 customers enroll in private health insurance or Medicaid.
- During the fiscal year, approximately 1,000 presentations and enrollment events were conducted across the state, reaching over 30,000 Coloradans. 24 volunteer speakers in Speakers Bureau and 2 outreach coordinators in rural CO reached thousands.
- Collateral materials were distributed in English and Spanish to partners, customers and the Customer Support Network (topics include: individuals, businesses, Native American, large print, tax credit info, life-change events, COBRA).
- Over 1,400 people are receiving weekly educational updates through email.
- Ongoing earned media coverage continues statewide and nationally – TV, radio and print.

