

Advancing Coverage in States

A Robert Wood Johnson Foundation program

# Connect *for* Health Colorado

## Strategic Planning Review

August 8, 2016



# Agenda

- Review of Process
- Focus Areas for Impact
- Operational Considerations
- Discussion
- Formal Public Comment

# Strategic Planning Process

# Strategic Planning Process

## Focus on the Future



A strategic plan for the future of Connect for Health required building on current successes and looking forward.

## Public and Stakeholders



Engaged a wide range of stakeholder from a broad variety of disciplines. Public input to the plan has been invited and encouraged.

## Supported by Research



Leveraged national expertise, as well as management theory, operational research and the latest available data.

# Focus Areas of Impact

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## Assisting Coloradans to Better Understand Their Coverage and How to Use It

- Health Insurance Literacy
- Networks, Tiers
- Co-Pays, Deductibles, Coinsurance
- Using primary care, preventive services

### Operational Options



- Using Health Coverage Guides
- Broker Support
- Carrier Education Requirements
- Connect for Health Information Assets

### Measurement Opportunities



- Customer Satisfaction Surveys
- Service Center Topic Tracking
- Utilization Data
- Provider Surveys

# Focus Areas of Impact

## Improving Access to Coverage in Rural Areas of Colorado

- Availability of Carriers
- Availability of Product Types (HMO, PPO, POS)
- Network adequacy for QHPs

### Operational Options



- Carrier Negotiation/Requirements
- DOI Oversight – Rural Network Adequacy in QHPs

### Measurement Opportunities



- Customer Satisfaction Surveys
- Data from DORA/DOI
- Provider Surveys

# Focus Areas of Impact

## Increasing the Number of Consumers Taking Advantage of Financial Assistance

- Among the lowest takeup of APTCs in State-Based Marketplaces
- 45% of plan selections are Bronze – Ineligible for CSR

### Operational Options



- Simplify Financial Assistance Eligibility
- Require Eligibility Application to Shop
- Increased support/training on eligibility for brokers

### Measurement Opportunities



- Financial assistance uptake by channel
- Live user experience testing of eligibility process
- APTC/CSR uptake metrics



# Focus Areas of Impact

## Reducing Complexity / Improving the Ability of Consumers to Obtain the Right Coverage for Their Needs

- Number of choices in some regions is overwhelming
- Complexity of plans/changing networks
- **Meaningful Choice**

### Operational Options



#### Demand Side

- Consumer Tools
- Assistance Channels

#### Supply Side

- Carrier Offering Requirements

### Measurement Opportunities



- Customer Satisfaction Surveys
- Service Center Topic Tracking
- Assister Surveys
- Provider Surveys
- Plan Selection Analysis

# Focus Areas of Impact

Increasing the Quality of Tools and Services that Connect for Health Colorado Makes Available to Customers, Assisters, Small Employers and Brokers

## Operational Options



- Service Center Training
- Consumer tools
- Assister tools

- Customer (consumer, assister, broker) service can be a differentiator
- Tools that support self-service enrollment and increase financial assistance uptake

## Measurement Opportunities



- Customer Satisfaction Surveys
- Service Center Metrics
- Assister Surveys

# Operational Considerations

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Understanding  
Coverage

Rural Access

Financial  
Assistance

Choice &  
Complexity

Tools and  
Services

Remaining a Trusted &  
Transparent Partner

Becoming a Consumer  
Advocate

Supporting Adaptable  
Assistance

Supporting a Broker-  
Friendly Marketplace

Technological  
Considerations

Lean Organization

# Operational Considerations

|   | Understanding Coverage | Rural Access | Financial Assistance | Choice & Complexity | Tools and Services |
|---|------------------------|--------------|----------------------|---------------------|--------------------|
| Remaining a Trusted & Transparent Partner | Green                  | Green        | White                | Green               | Green              |
| Becoming a Consumer Advocate              | Green                  | Green        | White                | Green               | White              |
| Supporting Adaptable Assistance           | Green                  | White        | Green                | Green               | White              |
| Supporting a Broker-Friendly Marketplace  | White                  | White        | Green                | Green               | Green              |
| Technological Considerations              | Green                  | White        | Green                | Green               | Green              |
| Lean Organization                         | White                  | White        | Green                | White               | Green              |

# Discussion

# Public Comment