

**September 12, 2016**

To Our Valued Broker Partners,

Some of you have expressed concern that Connect for Health Colorado® may require customers to complete the application for financial assistance before enrolling in a health insurance plan through our Marketplace – even in cases where denied eligibility is anticipated. This assumption may have arisen from the draft strategic plan recently presented to our board.

While I understand and share the desire to simplify the enrollment process, our core mission includes, “Connecting Colorado residents to health coverage and available financial assistance to make that coverage affordable.” Our challenge has always been to balance three fundamental concerns in our enrollment process: customer service, compliance and cost.

Historically, the share of our customers receiving financial assistance in the form of Advance Premium Tax Credits (APTC) has hovered near 60 percent, the lowest rate among state-based marketplaces, save for New York, where their offering of a Basic Health Plan to consumers with income below 200 percent of federal poverty level removes a significant part of their tax-credit eligible customer base.

For plan year 2016, Colorado’s average premium for the benchmark silver plan is higher than in seven of the states with higher rates of APTC take-up. Additionally, we have heard from some carriers that they have a significant number of enrollees who appear to be APTC eligible and who have not gone through the financial assistance application process. We cannot accept the risk that Connect for Health Colorado customers are enrolling in coverage unaware that they are eligible for assistance.

Not only is it integral to our mission to make certain that eligible consumers get all of the assistance that they qualify for, doing otherwise would be non-compliant with the direction we receive from the federal government. Every state marketplace includes eligibility determinations in their enrollment process, in one form or another. That’s why we created a Medical Assistance site and continue to invest in our network of health coverage guides and certified application counselors as well as improving the level of assistance available to you through our customer service center for complicated eligibility cases. I encourage you to collaborate with the assistance network in your community to speed clients through the eligibility process.

We are working with Health Care Policy and Financing partners on a report identifying thousands of potential customers who have been denied Medicaid. This work will result in leads that will enable all of us to grow our joint customer base in the coming open enrollment.

As we move into the final preparations for our fourth open enrollment period, I thank each of you for the valuable work that you do as we confront our shared challenge of providing affordable coverage to the residents of Colorado.

With my best regards,

Kevin Patterson, MURP, MPA  
Chief Executive Officer  
Connect for Health Colorado®