



# MARKETING UPDATE

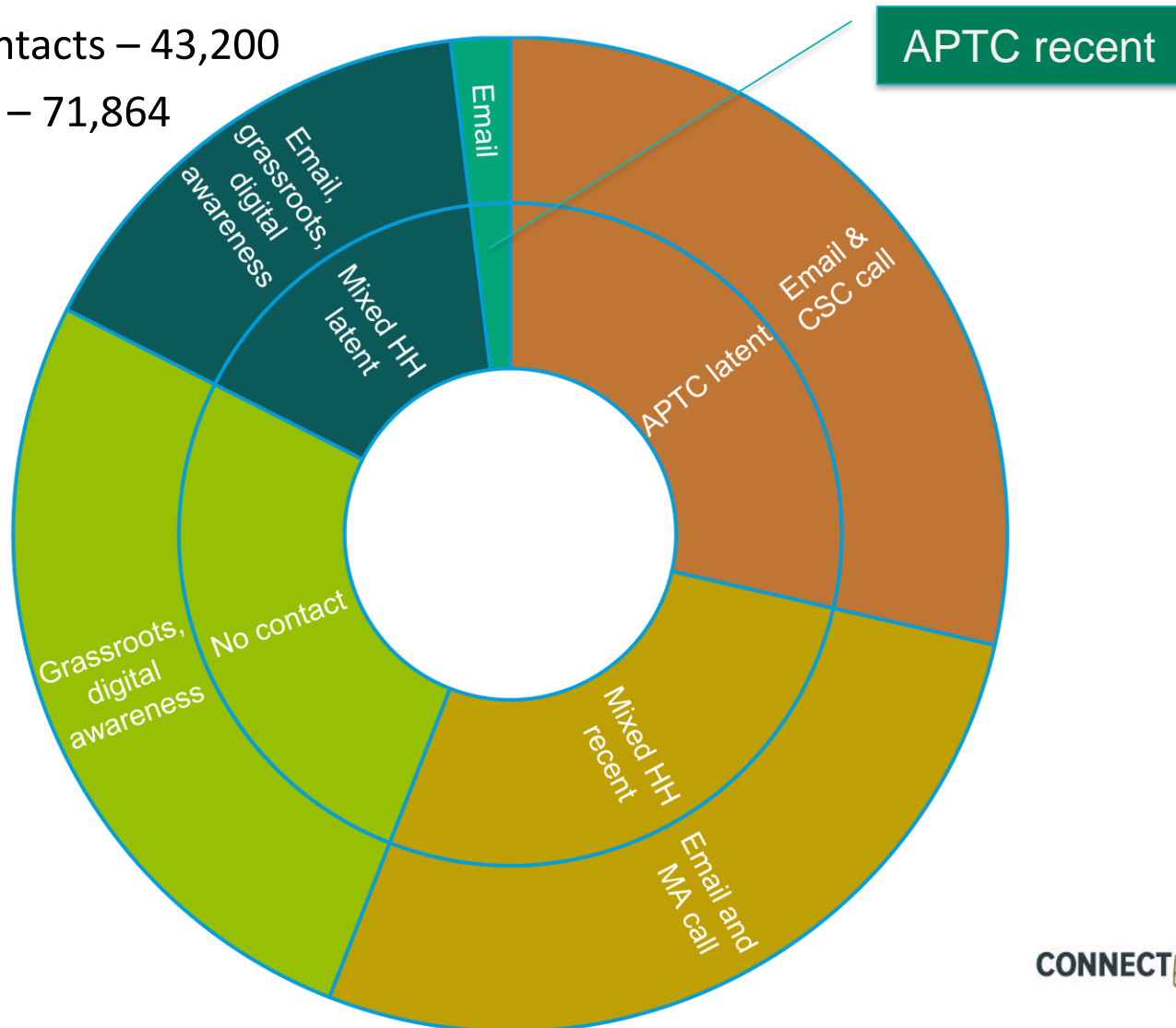
December 12, 2016

# Background

- Who are the eligible but not enrolled?
  - Identifiable Connect for Health Colorado customers
  - Have eligibility for APTC
  - Do not have a Marketplace account
  - Qualified leads that we need to convert to a sale!
- Caseload report
  - Gained access due to partnership with our State partners
  - Feed from CBMS minus any current Connect for Health Colorado customer
  - Data spans almost a year – from last Nov to current date
  - This effort looks to fix historical problem by
    - Communicating with customers
    - Fixing eligibility
    - Enrolling in a plan
    - Manage any new cases moving forward

# Customer Segments and Plan of Action

- Phone only contacts – 43,200
- Email contacts – 71,864



# Customer Segments

- Phone campaign – all calls completed
- Messaging –

Hello, this is Connect for Health Colorado calling with an important message. Our records show you applied for financial assistance to lower your monthly health insurance costs sometime within the last year and you or someone in your household were eligible for savings. We would like to help you get the assistance you are eligible for and enrolled in a health insurance plan before the deadline. Please call us back at: 855-653-1116
- Low level of incorrect numbers – data is good!

# Customer Segments

- Email campaign – 4 emails to date
- Engagement –
  - 25% open rate (industry average is 20%)
  - 7% click through rate (industry average is 1.8%)
- Low level of incorrect or bad emails – data is good!

Day of week	Date	Current Customer Keeping	Current Customer Losing Plan	Lapsed Customer	EBNE APTC full	EBNE Recent Mixed	EBNE Latent
End of Sept		Benefit Modifications from Carrier					
End of Sept		Discontinuance from Carrier					
Mid-Oct		Co-branded renewal notice from Carrier and Connect for Health CO					
Tuesday	11/1						
Wednesday	11/2	Touch 1	Touch 1	Touch 1			
Thursday	11/3				Touch 1	Touch 1	Touch 1
Friday	11/4						
Monday	11/7						
Tuesday	11/8						
Wednesday	11/9						
Thursday	11/10						
Friday	11/11						
Monday	11/14						
Tuesday	11/15			Touch 2			
Wednesday	11/16						
Thursday	11/17						
Friday	11/18						
Monday	11/21						
Tuesday	11/22						
Wednesday	11/23						
Thursday	11/24						
Friday	11/25						
Monday	11/28						
Tuesday	11/29						
Wednesday	11/30						

Day of week	Date	Current Customer Keeping	Current Customer Losing Plan	Lapsed Customer	EBNE APTC full	EBNE Recent Mixed	EBNE Latent
Thursday	12/1						
Friday	12/2						
Monday	12/5						
Tuesday	12/6			Touch 3	Touch 2	Touch 2	Touch 2
Wednesday	12/7						
Thursday	12/8						
Friday	12/9	Customer e-news	Customer e-news				
Monday	12/12						
Tuesday	12/13	Touch 2					
Wednesday	12/14						
Thursday	12/15		Touch 2				
Friday	12/16						
Monday	12/19						
Tuesday	12/20						
Wednesday	12/21						
Thursday	12/22						
Friday	12/23						
Monday	12/26						
Tuesday	12/27						
Wednesday	12/28						
Thursday	12/29						
Friday	12/30						

Day of week	Date	Current Customer Keeping	Current Customer Losing Plan	Lapsed Customer	EBNE APTC full	EBNE Recent Mixed	EBNE Latent
Monday	1/2						
Tuesday	1/3						
Wednesday	1/4						
Thursday	1/5						
Friday	1/6						
Monday	1/9						
		Touch 2 minus enrolled - same as T2 with date change	Touch 3 minus enrolled			Touch 3 minus enrolled	Touch 3 minus enrolled
Tuesday	1/10						
Wednesday	1/11						
Thursday	1/12						
Friday	1/13						
Monday	1/16						
		Touch 3 minus enrolled - same as T2 with date change					
Tuesday	1/17						
Wednesday	1/18						
					Touch 3 - same as T2 with date change		
Thursday	1/19						
Friday	1/20						
Monday	1/23						
Tuesday	1/24						
Wednesday	1/25						
Thursday	1/26						
Friday	1/27						
Monday	1/30						
Tuesday	1/31						



# Creative



<< Test First Name >>,

**You're Almost There.** It looks like there are only a few steps left for you to enroll in a health insurance plan with Connect for Health Colorado, and you, or your family, could save hundreds per month!

So why aren't you covered with us yet? We get it – sometimes the process can be confusing, or life can get in the way, but we're [here to help](#) you sign up by December 15<sup>th</sup> for coverage starting on January 1<sup>st</sup>, 2017.

Without a plan, you could face [a penalty](#), not to mention out-of-pocket costs for medical emergencies that can pop up at a moment's notice (like tearing a rotator cuff during a game of pick-up basketball). Make health insurance a priority, and you'll have less to worry about for the entire year.

LET US HELP

Get free help, in-person or over the phone, from a [Broker](#) or [Assister](#).



<< Test First Name >>,

**You're Cutting It Close.** Open Enrollment for health insurance closes at the end of this month.

You'll need to complete the application process as soon as possible to get coverage for the rest of the year. Even though someone in your family might have qualified for another program, is your entire household covered? We offer free help for customers like you. Let's figure it out together! Enroll now, and you might be able to get assistance paying for your health insurance each month.

Just be sure to find and enroll in a plan by January 31<sup>st</sup> for coverage starting on March 1<sup>st</sup>.

FIND YOUR PLAN NOW

Call 855-752-6749 now to get free help from one of our Customer Service Center representatives.

855-PLANS-4-YOU

# Ongoing customer and dis-enrollee survey

Survey	Description and Timing	High Level Goals
Current Customers	3x: mid-Jan, March, July	<p>Get empirical customer data:</p> <ul style="list-style-type: none"><li>• FA application and enrollment process</li><li>• Type of assistance and satisfaction</li><li>• Renewal (if elig) process</li><li>• Website satisfaction</li><li>• Overall likelihood to recommend and renew (net promoter score)</li></ul>

# Ongoing customer and dis-enrollee survey

Survey	Description and Timing	High Level Goals
Dis-enrollee survey	2x: Late Feb and July	<p>Get empirical customer data:</p> <ul style="list-style-type: none"><li>• Why they didn't renew</li><li>• Existing coverage status – uninsured, employer coverage, moved, churned to Medicaid</li></ul>



# Election Impacts – Website Content



**Election Results  
Your Health Insurance**



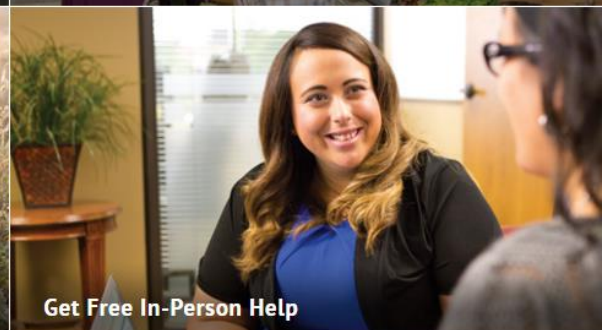
**Small Business Marketplace  
Open Year-Round**



**Renew Your Plan**



**Before You Shop  
Get estimates and browse plans**



**Get Free In-Person Help**

Welcome to Colorado's Health Insurance Marketplace, the only place to apply for financial assistance to help reduce your costs and get access to free, in-person help available statewide.

## **The Election & Your Health Insurance**

What remains constant and true today is that it is important to protect the health and financial future of you and your family. Broken bones, disease and other chronic conditions aren't political, but can happen at any time and in some cases, are preventable if you have access to care and health insurance.

[Learn more](#)

## **It's Time to Renew!**

If you purchased your health insurance through Connect for Health Colorado for 2016, you may be eligible to renew automatically – we make it easy! If your plan is the same and your household size and/or income haven't changed, you don't have to do anything but pay your first month's premium before Dec. 25, 2016 and you'll be covered on Jan. 1, 2016. [Learn more](#)

## **Save Money on Premiums**

Thousands of Coloradans are eligible, based on income and other factors, for help paying for health insurance through Connect for Health Colorado. You can use this financial assistance right away or claim the benefit when you file your taxes. You may also qualify for health plans with lower "out-of-pocket" expenses such as copays and deductibles. [Learn more](#)



## Election Questions?

## Election Questions?

The recent election has raised a lot of questions about the future of healthcare in this country. You may be asking yourself "Do I still need health insurance?"

The answer is "YES!" What remains constant and true is that it is important to protect the health and financial future of you and your family. Broken bones, disease and other chronic conditions aren't political, but can happen at any time. And, in some cases, are preventable if you have access to care and health insurance. Join the thousands of Coloradans who already signed up for 2017 health insurance and, if you qualify, take advantage of the financial assistance to help you afford coverage.

Rest assured plans cannot be canceled mid-year, regardless of federal changes, as long as you continue to make your monthly payments. Whether you are a new customer or a current customer, we are here to help.

### Responding to Change Yields Results

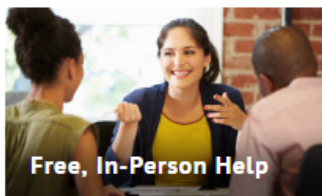
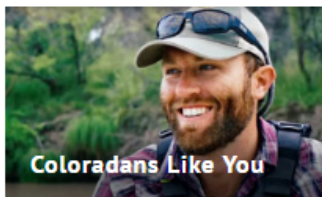
If anything has been constant in our organization's history it is the inevitability of change, whether it's in market dynamics, regulation or the public policy environment. In the past, when confronted with change we thrived. Our ability to change course is best demonstrated by the following successes:

- More than 93% of Coloradans have health insurance, the highest rates in the state's history and one of the highest rates in the country.
- Enrollments are up significantly over past years.
- Bankruptcies tied to medical debt have dropped by more than half to 45,000 a year and people are having an [easier time paying their medical bills](#).
- We have an established and broad network of expert stakeholders from hospitals, trusted community-based organizations, Assistance Network partners, and brokers that mobilize each year to get more Coloradans enrolled in health insurance.

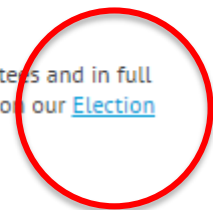
### Future of Connect for Health Colorado

While there are legitimate concerns about the future of the Affordable Care Act (ACA), we should remember that Colorado's path to building a health insurance Marketplace started years before the ACA. Starting in 2006, the Colorado General Assembly and Gov. Bill Owens established the Blue Ribbon Commission for Health Care Reform, known as the "208 Commission." The Commission produced the ["Final Report to the Colorado General Assembly,"](#) which put forth recommendations from a diverse set of bipartisan stakeholders, one of which was the concept of a health insurance marketplace, much like the one we operate today. In many ways, our state was ahead of the curve.

While legislation has yet to be proposed, we are keeping our eye on several things. On Monday we outlined [possible election impacts](#) to the organization with our Board Policy Committee. We will continue to monitor potential changes to the ACA and update you with current information as we learn more.



We'll also continue to have these conversations with our Board committees and in full Board sessions. You can keep updated with those formal presentations of our [Election Impacts](#) page.





## Election Impacts

## Election Impacts

While legislation has yet to be proposed, we will continue to monitor potential changes to the Affordable Care Act and update you with current information here. Formal presentations to the Connect for Health Colorado Board and other pertinent resources to potential impacts to the future of the ACA will be included on this page.

November 28, 2016

[Post Election 2016: Potential Impacts to Connect for Health Colorado](#) – A presentation to our Board Policy Committee

November 15, 2016

[Colorado Commission on Affordable Health Care](#) – A report to the Colorado General Assembly and the Colorado Governor

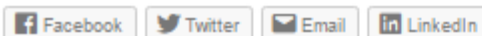
November 17, 2016

[Health Care Cost Conversation](#) – A public meeting hosted by the Division of Insurance, Colorado Department of Regulatory Agencies

January 31, 2008

[Blue Ribbon Commission for Health Care Reform](#) – Final report to the Colorado General Assembly

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Board Activities

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▶ Election Impacts

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Health Plan and Carrier  
Certification

Insurance Market

Organizational Policies

Shopping Experience

Small Business

Research



# Quick Cost and Plan Finder tool

The screenshot shows the 'Quick Cost and Plan Finder' tool interface. At the top, the 'CONNECT for HEALTH COLORADO' logo is on the left, and 'Back to homepage' and 'Sign In / Shop' buttons are on the right. Below the header is a navigation bar with five steps: 'Basic Info', 'Estimate Tax Credit', 'Estimate Health Usage' (the current step, highlighted with a green dot), 'Select Preferences', and 'See Plans'. The main content area has a heading 'Let's talk about the right level of healthcare usage for you, so we can estimate your total annual healthcare costs. (Think about how frequently you typically use healthcare services.)'. Below this are three columns for 'LOW', 'MEDIUM', and 'HIGH' usage levels. The 'LOW' column says 'I rarely use healthcare services'. The 'MEDIUM' column says 'I sometimes use healthcare services'. The 'HIGH' column says 'I frequently use healthcare services'. Below these columns is a text prompt: 'Use the sliders below to customize the typical healthcare needs for each family member.' At the bottom of the main content area, there is a section titled 'See what happens if you adjust your healthcare needs:' with a slider showing 'Low Use', 'Medium Use', and 'High Use'. To the right of the slider, it says 'Females in your age group with low healthcare needs typically use:' followed by a list: '4 visits with a doctor', '0 outpatient visits', '0 days in the hospital', and 'Minimal other expenses'. A note below the list says '(Your needs may be more or less. Select the usage that you think fits your needs best.)'. At the bottom of the page, there is a 'Back' button and a large blue button that says 'This looks about right, continue'.

CONNECT for HEALTH COLORADO

Back to homepage Sign In / Shop

Quick Cost and Plan Finder

Basic Info Estimate Tax Credit Estimate Health Usage Select Preferences See Plans

Let's talk about the **right level of healthcare usage** for you, so we can estimate your total annual healthcare costs.  
(Think about how frequently you typically use healthcare services.)

**LOW**  
I rarely use healthcare services

**MEDIUM**  
I sometimes use healthcare services

**HIGH**  
I frequently use healthcare services

Use the sliders below to customize the typical healthcare needs for each family member.

**See what happens if you adjust your healthcare needs:**

**Females in your age group with low healthcare needs typically use:**

- 4 visits with a doctor
- 0 outpatient visits
- 0 days in the hospital
- Minimal other expenses

(Your needs may be more or less. Select the usage that you think fits your needs best.)

Back This looks about right, continue

- 1,034,508 pageviews since 11/1
- Average session: 6 min
- 24,644 unique users
- Upcoming enhancements – adding CSR variant plans and SBC docs to each plan