



OPEN ENROLLMENT 3 UPDATE

March 2016

Open Enrollment 3 – Individual Market

| | OE3 / PY 2016 | OE2 / PY 2015 | Comments |
|--|----------------|----------------|--|
| <u>Total number of submitted enrollments</u> | <u>174,623</u> | <u>155,941</u> | <ul style="list-style-type: none"> 2015 number is adjusted to remove cancellations; for 2016 there have been 5,406 cancellations (adjusted number for PY2016 is 169,217) Includes medical and dental enrollments, medical only submitted applications for PY2016 is 166,897 |
| - Auto renewals | 27,610 | 65,000 | |
| - Active renewals | 147,013 | 90,964 | |
| % New customers | 43% | 24% | <ul style="list-style-type: none"> As of 03/08/2016, 50K of our PY2015 customers who were <u>not</u> eligible for auto-renew had completed an enrollment through the Marketplace - leaving over 54K who had <u>not returned</u> to the Marketplace to shop for a new plan for 2016. |
| % Returning customers | 57% | 76% | |
| Average plan premium | \$389 / month | \$344 / month | <ul style="list-style-type: none"> Average per person costs for completed enrollments |
| Customers with Financial Assistance | 61% | 54% | |
| Average APTC | \$303 / month | \$229 / month | |
| Broker-assisted customers | 48% | 40% | |
| <u>Age of enrollees:</u> | | | |
| - 0-18 | 13% | 13% | |
| - 19-34 | 25% | 26% | |
| - 35-54 | 34% | 34% | |
| - 55+ | 28% | 27% | |
| <u>Metal Tier Distribution</u> | | | |
| - Catastrophic | 2.7% | 3.4% | |
| - Bronze | 45.5% | 39.9% | |
| - Silver | 44.0% | 46.0% | |
| - Gold | 6.9% | 10.1% | |
| - Platinum | 0.9% | 0.6% | |

Colorado HealthOp Customers – as of March 8, 2016

Individual Marketplace:

- **Renewing HealthOp C4HCO Customers:**

- 29.8K (46.7%) have taken no action on the Marketplace
- 33.4K (52.4%) have purchased a plan on the Marketplace from a different carrier
- 526 (1%) have started shopping but not completed their enrollment
- 66(<1%) are in an “other” status – for example, they may have submitted an enrollment that they later cancelled

- *Contrary to expectations, less than 500 HealthOP customers took action to re-enroll in a Marketplace plan in the last two weeks of February*

- **What is Going On?**

- Cost of coverage – for these customers, the costs have gone up significantly
- Lack of choice – the CO-OP was one of the few non-HMO carriers available to many rural customers. Customers who have strong relationships with their family doctor are not comfortable moving to a HMO or EPO carrier.

SHOP

- **SHOP HealthOP Results:**

- 2016 SHOP HealthOp – 95 total groups, all were required to move by 1/1/16 and 52 retained

- **What is Going On in SHOP?**

- Lack of choice – loss of HealthOp options on SHOP platform, reduces number of SHOP Carriers to 4

Call Center Statistics

| Metrics and Months | November 2015 | December 2015 | January 2016 | OE3 (Nov 1 – Jan 31) Totals | OE2 (Nov 1 – Feb 15) Totals |
|-------------------------|---------------|---------------|--------------|-----------------------------|--|
| No. of CSRs | 210 | 246 | 264 | N/A | N/A |
| Chats for CSC | | | | | |
| Received: | 9,089 | 21,324 | 11,212 | 41,625 | Not available |
| Answered: | 7,405 | 12,388 | 9,923 | 29,716 | |
| Outbound E-Mails | 17,637 | 272,984 | 266,458 | 557,079 | Not available |
| Inbound Calls to CSC | | | | | |
| Offered: | 64,493 | 101,017 | 79,846 | 245,356 | 365,139 |
| Answered: | 57,739 | 74,122 | 73,402 | 205,263 | 246,837 |
| Average Speed to Answer | 3:38 | 10:34 | 8:05 | 6:56 | 15:49 |
| Average Handle Time | 21:57 | 23:44 | 22:27 | 22:12 | 20:41 |
| SLA compliance | 79% | 36% | 83% | 67% | 22% (note this was relative to a 90 sec ASA not 300 sec ASA) |

OE3 Top Call Drivers:

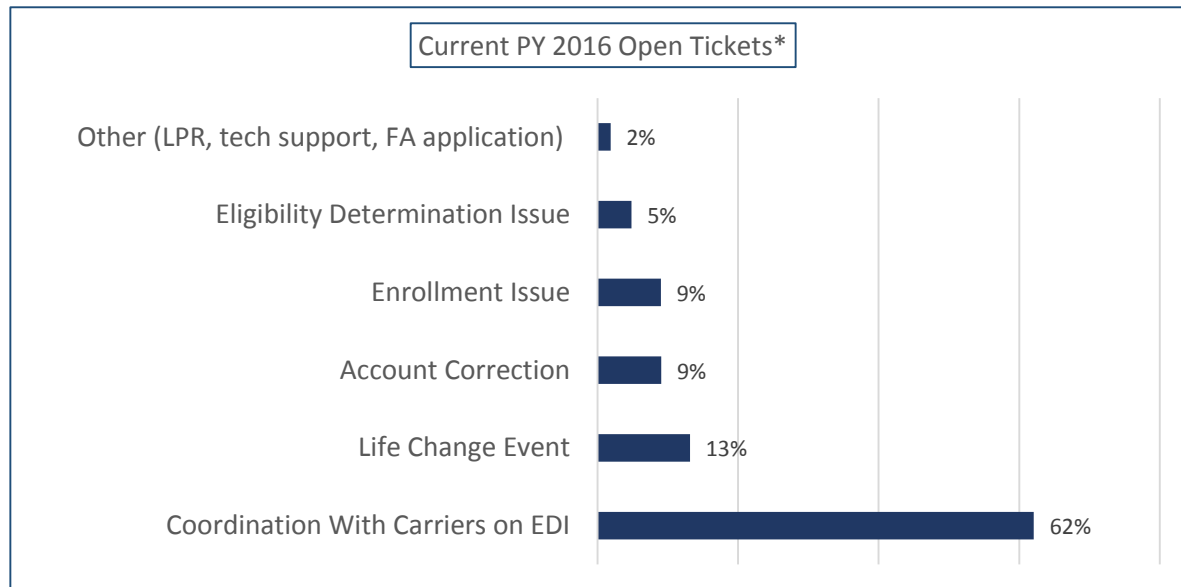
- Enrollment Process Question
- Complete Enrollment
- Problem/Error During On-Line Enrollment
- Eligibility Determination
- Technical Support – Password Reset

OE2 Top Call Drivers:

- Eligibility Determination Results
- Eligibility Application Questions
- Problem / Error During Eligibility Application Process
- Completing Enrollment After Eligibility Received

Eligibility and Enrollment Issues

- For PY 2016 enrollments, <2% of our customers reported a technical or functional issue that required technical support to correct. The issues requiring technical support reported most frequently during OE3 were:
 - Unable to access eligibility results in the Marketplace or use the eligibility results to shop for a plan
 - Premium changes when completing an application
 - Issues with payment processing
- As of March 8, 2016, there were 4021 open tickets representing PY 2016 Individual Marketplace enrollment questions or issues, of these, over 60% are related to the status of enrollments with carriers. These do not require technical support to correct, but are addressed through coordination and communication with individual carrier call center representatives. 82% of these tickets are less than 21 days old.



*From Ticket Task Force report dated 3/8 not including tickets related to verifications, 1095s, SHOP, Medicaid/CHP+, mail room or email, appeals or security

APTC Reconciliation Activities

- Connect for Health Colorado provides monthly and annual reports to the IRS of APTC owed to carriers based on effectuated enrollments in our Marketplace. The IRS pays the carriers based on these reports.
- There are a number of reasons why the APTC reported to the IRS does not match the APTC expected by the carriers so we perform a detailed reconciliation with the carriers and send corrected reports to the IRS as appropriate. The main reasons for the discrepancies are:
 - Payment grace period lag time in reporting
 - Change EDI reporting limitations across Marketplace and carrier systems
 - Carrier reinstatements post-cancellation for non-payments
 - System defects across Marketplace and carrier systems

2015 APTC Reconciliation Summary

Submission to CMS:

Total APTC: \$ 172,274,052.46

Amount Discrepancy as %: 4.9%

Notes:

- Two EOY reconciliation cycles with carriers were performed.
- Additional corrections expected as a result of 1095 processing will further reduce the discrepancy %

2014 APTC Reconciliation Summary

Submission to CMS:

Total APTC Submitted: \$ 350,921,086.44

Amount Discrepancy as %: 6.7%

Correction Process

- Customer initiated corrections process as a result of 1095 activity performed thru Sept 2015
- Restatement possible in mid-2016 to more closely align data

1095 Activity

| | PY2015 (sent Jan 2016) | PY2014 (sent Jan 2015) | |
|---|---|------------------------|--|
| Total number of 1095-As sent to customers | 105K | 108K | |
| Number of customer-initiated corrections | 1,373 - Demographic changes - Missing/lost original form - Error on form | | Includes in-flight and completed corrections |
| Number of Marketplace-initiated corrections | 1,100 - Carrier reconciliation process or change EDI received identified discrepancies after the 1095 was mailed | | Includes in-flight and completed corrections |
| Total number of corrections | 2473 | ~6000 | |
| Percent of total | 2.4% | 5.5% | |