



# OPEN ENROLLMENT 3 UPDATE

January 11, 2016

# OE Three – Business Teams' Early Results Update as of 1/6/16

- 2016 Enrollment Results as of 1/6/16 = 133,759 (106,149 via website and 27,610 auto renewed)
- 2015 Enrollment Results as of 1/6/15 = 127,001 (62,001 via website and 65,000 auto renewed)
- 2016 - Percent New Customers = 36%
- 2015 - Percent New Customers = 24%
- 2016 SHOP\* Status 1/1/16 effective date – Renewing = 97 and 70 retained, New Apps = 207 and 88 sold
- 2015 SHOP\* Status 1/1/15 effective date – Renewing = 89 and 70 retained, New Apps = 53 and 32 sold

\* Note: small group is not subject to the Open Enrollment Period of 11/1-1/31, as small groups can enroll any month of the year

## Channels Update

- **Service Center** – **11.01.15 to 01.06.16** = 173,388 calls, ASA = 09.09 min, AHT = 23.24 min, Service Level = 57% vs **OE2** = 164,024 calls, ASA = 14.97 min, AHT = 20.08 min, Service Level = 25%.
- **Carriers** – Focused on accepting enrollments and sending membership materials
- **Marketing** – Flagship store still open and steady, media and outreach campaigns (focused on HealthOp and un-enrolled)
- **Brokers** – Still busy! Hyper focused on new business, now that 1/1 renewals complete, Lead tool = 8,736 leads sent to Brokers
- **Asst. Network** – 28 Sites/128 HCGs + 35 CAC Sites and 296 CACs, extraordinarily busy! 9,668 appts , with 2,883 enrolled,

# Colorado HealthOp Transition – Sales and Support Initiatives

## ➤ Recap of Sales and Support Initiatives:

- **Marketing/Advertising** - Earned and paid media in prioritized markets. Campaigns ran from 11/30 – now. Ads extended – 1/31/16. Campaigns are in English and Spanish.
- **Outreach and Engagement** – Fully coordinated effort of engagement across channels, linking from HealthOp and DOI websites to the Marketplace, co-branded outreach with HealthOp. To date campaigns every other week – 2/29/16
- **Brokers** – Increased support, added staff to dedicated Broker Team, email campaign to non-C4 Brokers with high HealthOp off exchange caseloads
- **Assistance Sites** - Increased support, resources to Assistance Sites with high concentration of HealthOp customers
- **Small Employers** – Increased support to small employers through Service Center, Brokers, Service Center

Note: Very special thanks to The Colorado Health Foundation for generously supporting the financial efforts for much of the above.

# Colorado HealthOp Transition – Sales and Support Initiatives

## ➤ Results of Sales and Support Initiatives-as of 12/29/15:

### ▪ **Renewing HealthOp C4HCO Customers:**

- 38K (59%) have taken no action
- 25K (39%) have purchased a plan on the Marketplace from a different carrier
- 800 (1%) have started shopping but not completed their enrollment
- 400 (<1%) are in an “other” status – this means that they have submitted an enrollment and since cancelled

### ▪ **What is Going On?**

- Cost of coverage – for these customers, the costs have gone up significantly, they are waiting until the last minute to enroll to save some money (i.e., January and February monthly premiums)
- 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 HealthOP Results:**

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

### ▪ **What is Going On?**

- Lack of choice – loss of HealthOp options on SHOP platform, reduces # of Carriers to 4
- HealthOp employers with renewal dates 2/1 and after in a state of flux

# OE3 Technology Update

Metric	Status as of January 6, 2016	Comments
System Availability and Performance	<p>System Availability: 99.97% (not including planned down time)</p> <p>Average Page Response Time: 0.55 seconds</p> <p>Percent of Pages Served within 5 Seconds: 100%</p> <p>Median System Volume During OE3: 1M transactions / day</p> <p>Peak System Volume: 4.75M transactions on 12/15/15</p>	All are within our current negotiated SLAs. Median Volume During OE2 was 750K transactions / day with a peak of 3.75M on 12/15/14.
Real Time Eligibility Results	Throughout OE3, customers applying for financial assistance for medical programs through either PEAK or Connect for Health Colorado saw a consistent 80% (+/- 1%) RTE result.	Compare to ~70% for OE2
Technical / Functional Issues Impacting Customers	<p>&lt;2% of our customers have reported a technical or functional issue that has required technical support to correct. The issues reported most frequently in OE3 are:</p> <ul style="list-style-type: none"> <li>• Unable to access eligibility results in the Marketplace or use the eligibility results to shop for a plan</li> <li>• Premium changes when completing an application</li> <li>• Issues with payment processing</li> </ul>	<p>Compare to ~10% of customers with major issues in OE2 related to:</p> <ul style="list-style-type: none"> <li>• Incorrect eligibility results</li> <li>• Carrier auto-pay issues</li> <li>• SHOP issues</li> </ul>
Security Incidents	No security incidents related to technology. There have been a handful of incidents reported that were traced to human error.	

# Looking ahead

- 1095s will be delivered at the end of January
  - Reminder – last year we sent 108K 1095s and had a 5.5% correction rate
- Opportunities for improvement to the customer and assisters for OE4
  - Enhancing password / user-id functionality to reduce call to the service center
  - Leapfrog current functionality for HCGs to vastly improve their efficacy
  - Better broker functions including the ability to email proposals to customers
  - Reducing the number of screens on the Marketplace