

OE3 PLANNING AND READINESS REPORT

Presentation to the Connect for Health Colorado Board of Directors

August 10, 2015

Topics – Readiness and Risks

- OE3 Overall Readiness
  - OE3 Success
  - Key Activities and Challenges
  - Timeline
  - Overall Readiness
- Deeper Dive by Area
  - Technology
  - Sales Channels
  - Marketing and Communications

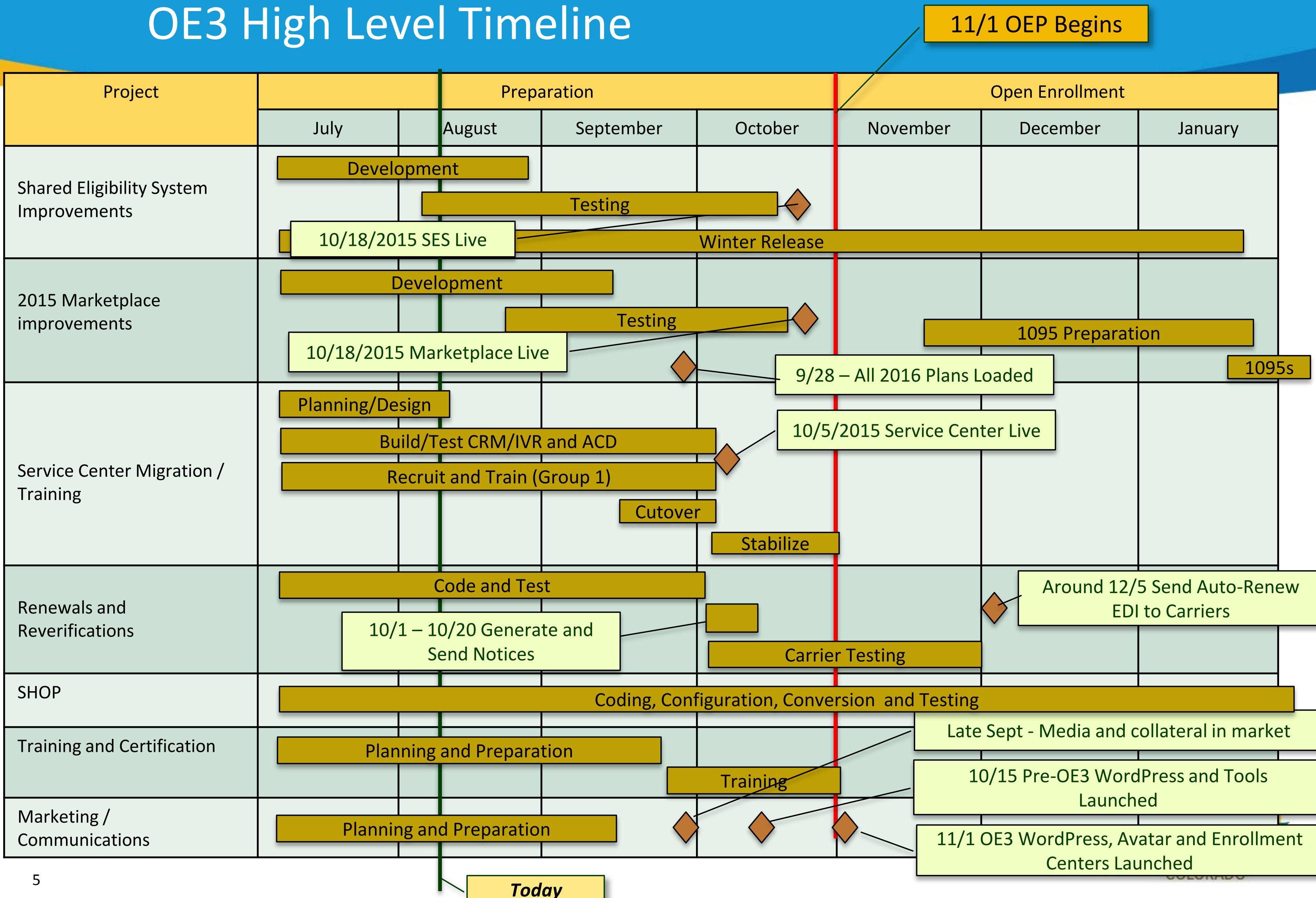
OE3 Success: What does it look like?

Growth in customer base with a high retention rate	• Target metric for FY 2016 : 195,237 Ind. and 6,881 SHOP (covered lives) • New customers: 61,237 • Returning customers: 70% Individual retention, 80% SHOP retention
Fewer customer issues	• In OE2, >10% of customers required assistance to complete their enrollment due to issues with the system. The target for OE3 is <5% • Knowing there will be issues, our goal is to identify, correct and communicate issue statuses more quickly this year than last. No enrollment should take over 3 weeks to complete (application complete -> EDI to carrier) • We will have tools to communicate status of issues to customers and their assistors as they are being corrected without need to call for an update
Brokers, health coverage guides & external assistors have the tools necessary to support their customers	• Brokers assisted 40% in FY 2015, target for FY 2016 is 50% Ind., 75% SHOP • HCG assisted target for FY 2016 is 9% • 100% of brokers and HCGs certified and trained by 10/15 • Procedures for handoff between counties & Marketplace defined by 10/15
Service Center representatives have the tools necessary to support their customers	• New CRM - streamlined and intuitive with self-serve capabilities • Problem Resolution Team, refined and ticket monitoring available • Expedited path and Report My Changes • Access to CBMS data via Service Portal

OE3 Key Activities and Challenges

Project	Key Enhancements	Challenges and Mitigations
Shared Eligibility System Improvements	• Expedited income and Application Summary page • Life Change Events / RMC for APTC and Mixed Households • Service center integration with CBMS • Improved processing for legally present residents • Improved usability and Avatar	• Short development and test timeframe. *To Mitigate*: joint development teams, shared testing, parallel activities, tight governance, improved change request processes • Limited time to train. *TM*: focused training on SES, improved communications about key changes, better alignment of training teams
2015 Marketplace improvements	• Improved usability – plan pagination and online renewals functionality • Improved broker functions	• Ability to make significant improvements constrained by budget, resources & time. *TM*: focus on most important items with smallest effort
Service Center Migration / Training	• Single vendor responsible for all aspects of service center • Integrated IVR/ACD and CRM with improved 'case' maintenance and customer self-service capabilities	• Short timeframe to implement and test. Critical activities coincide with SES and OE3 'go-live' activities. *TM:* separate team focused on Service Center. CGI highly incented to deliver.
Renewals and Reverifications	• Improved online experience, and tighter coordination with carriers for EDI processing	• New 'Failure to Report' requirement from CMS. *TM:* working with other states on strategies for 'FTR'.

OE3 High Level Timeline



Overall Readiness

- Key early indicators completed on time with less effort than previous years
  - All individual plans loaded and carrier verification started
  - PY 2015 to 2016 plan crosswalk table completed
  - CGI / Deloitte integration completed and SES testing started

- On track with technology and operational plans but we will know more in mid-September when end-to-end testing starts in full and the service center migration activities complete.

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OE2 LESSONS LEARNED

OE2 Lessons Learned

- Most enrollment activity occurs between December 10th and December 15th
    - Since activity starts in earnest after Thanksgiving and peaks on December 15, use the time early in OE3 to continue to stabilize the systems, refine operational procedures, and work with brokers & HCGs to enroll complex/mixed households. Be prepared to clear out January enrollment issues between 12/15 and 12/ 31.
- There is never enough time for training
    - Use the real system – not wireframes - whenever possible.
    - Identify the biggest changes and communicate and train on these as early as possible – do not wait for the entire system to be there to start training.
    - Nothing beats the real thing -- look for ways to support On-the-Job Training (OJT) for brokers, HCGs and service center representatives as early as possible. Use the time between the beginning of OE and Thanksgiving to provide as many opportunities for OJT with support from technology and operations teams.
- There is never enough time for testing
    - Make sure to focus on finding as many issues and defects as possible as early as possible in the test cycle.
    - Execute all test cases – they do not even begin to represent the multitude of different scenarios users will experience.
    - Begin triage immediately and start developing workarounds and communication strategies for those items that will not be fixed by OE3.
- Too many renewals options are confusing
    - Do what we say we are going to do on the renewal notice unless the customer completes an enrollment in a new plan.

OE2 Lessons Learned – Continued

- Issues happen, be prepared at all levels to handle then
    - The key is to assume there will be issue and to have good operational and technology plans to catch them when they occur, correct them quickly – both the root cause and the effect, and communicate clearly to impacted stakeholders and customers.
    - This applies to C4 and HCPF customers, technology and operations.
- In person help is best
    - And drives enrollment – avg increase of 250% in enrollments where centers were located with heavy promotional efforts
    - Especially when customers are stuck, they come to the enrollment centers for help
        - Back office support and customer issue tracking is key in these environments
    - For both new customers AND renewing customers
    - For overflow help
        - CSC -> stores
        - Stores -> to nearby Assistance Sites or county offices
        - Stores -> to nearby Broker offices
    - And heaviest during the mid 2 weeks of the month (few days before the 15th, few days after)
- Communication matters
    - Proactive and timely is always best – known issues and workarounds for channels
        - Aligning with ecosystem of communicators for aligned messaging
    - For customers – deadlines, self service tools, in-person assistance, THEN REPEAT!

How are We Addressing the Top Customer Issues from OE2 ?

Issue

1. **Eligibility determinations**
   - **Inaccurate determinations due to technical glitches and user error**
   - **Untimely determinations**
   - **Hard to understand process**
   - **Time consuming and complex**
2. **Poorly served by the Customer Service Center**
   - **Inaccurate or conflicting information from the Marketplace and HCPF**
   - **Had to make multiple calls or long hold times**
   - **Unclear path to escalation or resolution**
3. **Renewals confusion**
4. **Small Business application is difficult to "get through"**

How addressed for OE3

- SES projects
- Training and certification
- C4/HCPF Operational Integration Activities

- Service center refresh
- SES projects
- C4/HCPF Operational Integration Activities

- Marketplace improvements and renewals carrier coordination

- SHOP defect drawdown and RFP processes

TECHNOLOGY READINESS

Key Focus Areas for a Successful OE

Early identification of customer-impacting issues through testing

Partner and vendor integration and readiness

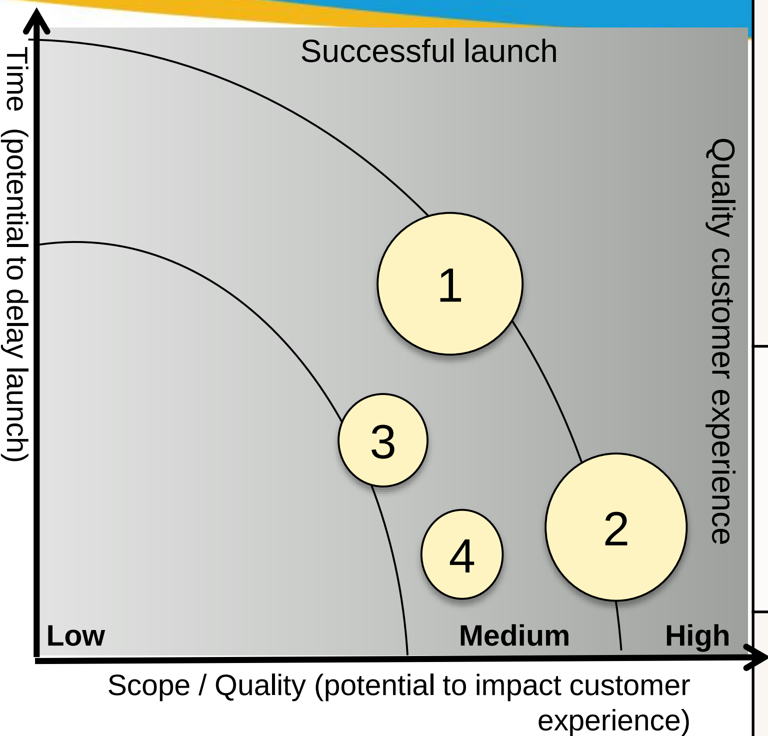
Stakeholder involvement in testing and training

Technical enhancements to drive improved customer experience

Successful OE3

Communication and support

Technology Readiness



Position on graph indicates relative impact if risk occurs, size of bubble indicates relative probability.

#	Challenge	Mitigation Approach
1	Not enough time to complete End-to-End functional testing with SES and Marketplace results in the potential for a poor end-user experience for some portion of our customers.	To avoid: Start with the assumption that we will not have time to pass 100% of the test cases but that we need to execute all of them. When issues are found, triage them immediately to make sure the items with the biggest user impact are corrected before OEP. For other issues, build operational processes using technology teams and service center so that the user impact is minimized. *(See next slide for details)* If it happens: Building strong operational processes to capture, correct and communicate the status of issues and resolution.
2	System may not be available as early as desired to support training or other operational change management activities.	To avoid: Start training and communications based on known changes to processes for OE3, train on parts of the system (e.g., SES) as they are ready rather than waiting for entire system to be available. If it happens: Test team is creating videos of test scenarios to share with training team for use in developing training materials.
3	Limited time and resource for performance testing of end-to-end system prior to 10/18 could result in poor system performance during open enrollment.	To avoid: Standalone performance testing of SES and Marketplace code, use of experience from last OEP to design, develop and test solutions to areas of concern (e.g., nightly batch job). Close monitoring of end-to-end performance between 10/18 and 11/15 with rapid response team to address performance issues. If it happens: Scale up C4 hardware
4	Current level of M&O support may not be sufficient to handle increased technology support needs during OE3 resulting inability to handle volume of transactions and / or complex user issues.	To avoid: Currently renegotiating M&O contract with CGI to address current reality (NOTE: contract was signed in 2012 and did not address the spike in support needed during OEP or the significant ongoing changes to the system). Goal is new fixed-price, SLA-driven contract before OE3. If it happens: We have allocated contingency funding for CRs to add M&O staff as needed during OE3.

Technology Readiness – Testing Plan

- **Risks**
  - Not enough time to perform all testing across all tracks & use cases
  - New technology & tools being introduced within the service center
  - SES enhancements for life change events will require net new testing

- **Process / Mitigation**
  - We have a strategy / methodology planned to triage test outcomes and are working with business stakeholders to determine priorities
  - SES Enhancements & Upgrade testing results 9/15 – 10/15, will help us “know more” and allow us to better prepare and position ourselves for OE3
  - Enhanced testing to occur with key users between 10/19 and 11/1 with real-life scenarios to shake out issues and harden operational procedures and communications

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CHANNEL UPDATE AND READINESS-OEP3

Connect for Health Colorado's Channels

Formal Channels

- Brokers- 1300+
- Assistance Network 27 / Health Coverage Guides 53.35 FTE
- Carriers – 10 Individual and 5 SHOP
- Service Center – 299 representatives by November 1 and 373 by December 1
- Do it Yourself – approx. 14% of customer enroll with ***No*** help

Informal Channels

- Certified Application Counselors 35,expanded from to 237
- Advocates
- Volunteers
- Counties

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FY 2016-2018 Enrollment Projections

Enrollment Type	Covered Lives 6/30/15	Mid-Level Projection: Covered Lives 6/30/16	Low Projection % Inc. 2016 v 2015	Low Projection	% of Mid	High Projection	% of Mid	Mid-Level Projection: Covered Lives 6/30/17	% Inc. 2017 v 2016	Mid-Level Projection: Covered Lives 6/30/18	% Inc. 2018 v 2017
Individual- Gross	142,896	217,306	52%	195,237	90%	227,619	105%	256,242	18%	295,178	15%
Individual- Effect.	**123,462**	**169,499**	**37%**	**152,285**	**90%**	**177,542**	**105%**	**204,994**	**21%**	**236,142**	**15%**
SHOP Groups	336	763	127%	686	90%	839	110%	1,220	60%	1,867	53%
Covered Lives	**2,688**	**6,881**	**156%**	**6,193**	**90%**	**7,569**	**110%**	**12,249**	**78%**	**15,923**	**30%**

Primary Enrollment Drivers & Assumptions:

- Effectuation rate (current 86%; used 78% for out-year forecasts)
- Retention rate (66%)
- New business: General
- New business: Eligibility process improved thru-put and recapture
- New business: Non-ACA Transition plan expiration
- Life Change Event volume
- SHOP 51-100 size group increase
- SHOP system functionality improved
- APTC Index assumed more stable
- Broad market plan pricing: 2% overall market increase (‘16)

Training and Performance

- **Top Three Initiatives for OE3**
  - Develop and deploy training plan that is scalable and encompassing of new functionality, tools
  - Refresh content and the learning environment to support the Channels
  - Partner with the Channels and lead Building Better Health
- **Estimate of Readiness for OE3**
  - August 10th – 40%
  - September 15th – 90%
  - October 15th – 100% (including updates from September)
- **Risks as of August 10th**
  - Time
  - System technology
- **Mitigation Efforts**
  - Use of multi-venue approach (video, wireframes, webinar, TIPS, IVR/web messaging, in-person labs)
  - Develop and deliver just-in-time modules for OE3, in multiple venues to pace channels with changes, workarounds, etc.

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Brokers

- **Top Three Initiatives for OE3**
  - Continuous recruitment and engagement – Roadshows in June and July – 300+ Brokers attended, recertify 1300 Brokers
  - Leverage peer-to-peer success and book of business development
  - Tools- Access, Broker Lead Tool, Broker Focus Groups (Ind. and SHOP)
- **Estimate of Readiness for OE3**
  - August 10th – 60%
  - September 15th – 80%
  - October 18th – 100%
- **Risks as of August 10th**
  - Time and competing priorities
  - New SHOP platform
  - Delivery of new tools (Access, Broker Lead)
- **Mitigation Efforts**
  - New Broker Tools
  - Implement new SHOP platform – February 2016
  - All current Broker engagement- TIPS, MGAs, SC dedicated staff, field support, enrollment centers, SHOP placement award program

Assistance Network/ Health Coverage Guides

- **Top Three Initiatives for OE3**
  - Finalize selection and contracting with 2015/16 Sites and grant cycle
  - Align success strategies and best practices across Sites and HCGs
  - Tools – piloting BOB reports, dedicated SC resources, MA Site, PIN #, County and volunteer partnerships, scheduler tool
- **Estimate of Readiness for OE3**
  - August 10^{th} – 50%
  - September 15^{th} – 70%
  - October 18^{th} – 90%
  - November 1^{st} – 100%
- **Risks as of August 10^{th}**
  - Time compression between contracting and OE3
  - Need to engage communities in community specific outreach and support
  - Delivery of new tools
- **Mitigation Efforts**
  - New HCG Tools
  - Full Assistance Site Team engagement- TIPS,SC dedicated staff, field support

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Customer Service Center

- **Top Three Initiatives for OE3**
  - Hire and train staff; retain “stars”
  - Improve overall performance, quality and consistency of information and enrollment process
  - Support ***ALL*** channels and stakeholders
- **Estimate of Readiness for OE3**
  - August 10th – 70%
  - September 15th – 90%
  - October 11th – 100%
  - November 1st – 110%
- **Risks as of August 10th**
  - Bringing up new sites and deploying new Customer Relationship Mgmt. (CRM)
  - Impact of changes to the SLCSP; volatility of APTC amounts
  - Immaturity of County efforts- don’t mitigate volume of pure Medicaid calls
- **Mitigation Efforts**
  - Intense and advanced hiring, training and mentoring
  - OJT with outbound campaigns with high touch renewing customers
  - New tools for channels to self service and County efforts

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Customer Service Center- Implementation Update

- **Work Streams and Readiness**

Stream	Activity	Status	Comments
Staffing	Recruitment	On track	99 accepts, ongoing recruiting
Operations Set-up	Operations	On track	QA process updated, staffing plan
Facilities	Site Build Out	On track	Lease signed, furniture on order
Infrastructure	Infrastructure	On track	Hosting set, desk top support in place
Atlas	CRM/IVR	On Track	Scripting, call routing, tools
Training	Training Plan	On Track	Content refresh, dev. New content
Overall	**Deployment**	**On track**	**Time, planning, and quality risks being mitigated daily**

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Carriers – Channel *and* Product

- **Top Three Initiatives for OE3**
  - Improve customer E2E experience- pricing +plan choice+ B.O. functions
  - Maintain current customers who are APTC eligible, but are ***NOT*** in the Marketplace
  - Load and test plans for accuracy, increase data reconciliation
- **Estimate of Readiness for OE3**
  - August 10th – Plans loaded, 78% (enrollment data accuracy through recon)
  - September 15th – 85% (plan accuracy/ recon), 70% (book retention/sales)
  - October 18th – 100% (plan accuracy) 90% (recon), 75% (book retention/sales)
  - November 1st – 100% (plan accuracy), 92% (recon), 85% (book ret./sales)
- **Risks as of August 10th**
  - Plan loading – status “green”
  - Impact of changes to the SLCSP; volatility of premiums and APTC amounts
  - Competition for transition plan customers, not selling APTC to “eligible” customers
- **Mitigation Efforts**
  - On-time completion and mutual testing of plans
  - Engage direct sales staff in adding APTC for eligible customers

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Do-it -Yourself Customers

- **Top Three Initiatives for OE3**
  - APTC/CSR recipients – Expedited path, RMC functional, Avatar
  - All Marketplace customers- enhanced functionality for shopping
  - Tools- complex HH calculator, OOP calculator, Access, IVR features
- **Estimate of Readiness for OE3**
  - August 10th – 50%
  - September 15th – 70%
  - November 1st – 100%
- **Risks as of August 10th**
  - Plan loading – status “green”
  - Technology and tools under development and testing beginning
  - If new, may renew with incumbent Carrier and miss out on APTC/CSR
- **Mitigation Efforts**
  - On-time completion and testing of tools and technology
  - Media and campaign efforts directed at APTC/CSR eligible Coloradans
  - Engage direct sales staff in adding APTC/CSR for eligible customers

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High Level Customer Communications

Carrier Comms

Connect for Health CO

9/30 Benefit Mod Notice

9/30 Discontinuance Notice

Late Sept outreach > 10% increase

10/15 – 10/26 Co-branded notice

Week of 10/26 OE starts soon!

Week of 11/15 High touch customers
-26 aging off
-65+ aging out
-30 aging out of CYA

Week of 12/5 SEP outreach

Week of 12/15 Payment reminder

12/15 deadline outreach

Week of 1/15 1095s coming soon

1/15 deadline outreach

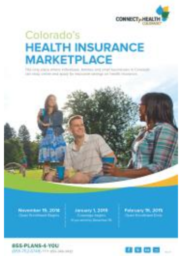
2/15 deadline outreach

2/20 - 2016 deadline outreach

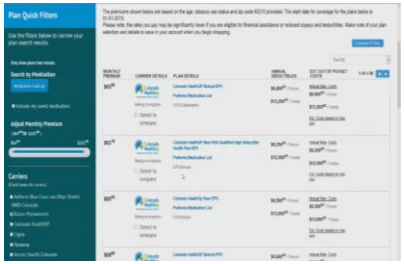
MARKETING AND COMMUNICATIONS READINESS

Marketing and Communications Update

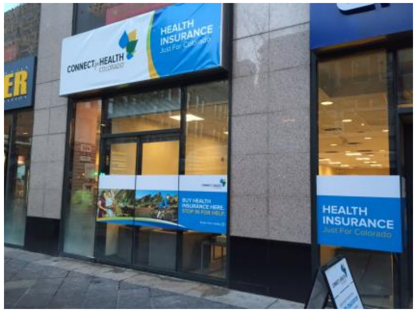
Core Materials



- Collateral for channels available for ordering end of Sept
  - Preview at Building Better Health
  - Available for online ordering at that time
- Educational frontend (Wordpress)
  - Preview Oct 15 with tools to support renewals
    - Plan Finder Tool with Provider and Formulary look-up, Tax Credit Estimator
  - Relaunch English and Spanish 11/1 with avatar



Education and Enrollment



- Presentations updated for community outreach – Sept
- Planning pre Open Enrollment statewide tour
- Planning for walk-in sites – Nov 1

Advertising

- Media in market starting late mid to late Oct
- Focus on testimonials, financial assistance, deadlines, and that customers should come back because plans/rates change every year

Communications and Media Outreach

- Renewal and APTC education for channels, stakeholders, policymakers
- Regular Open Enrollment briefings, metrics update

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