



CONNECT FOR HEALTH COLORADO

Policy Committee

July 2016

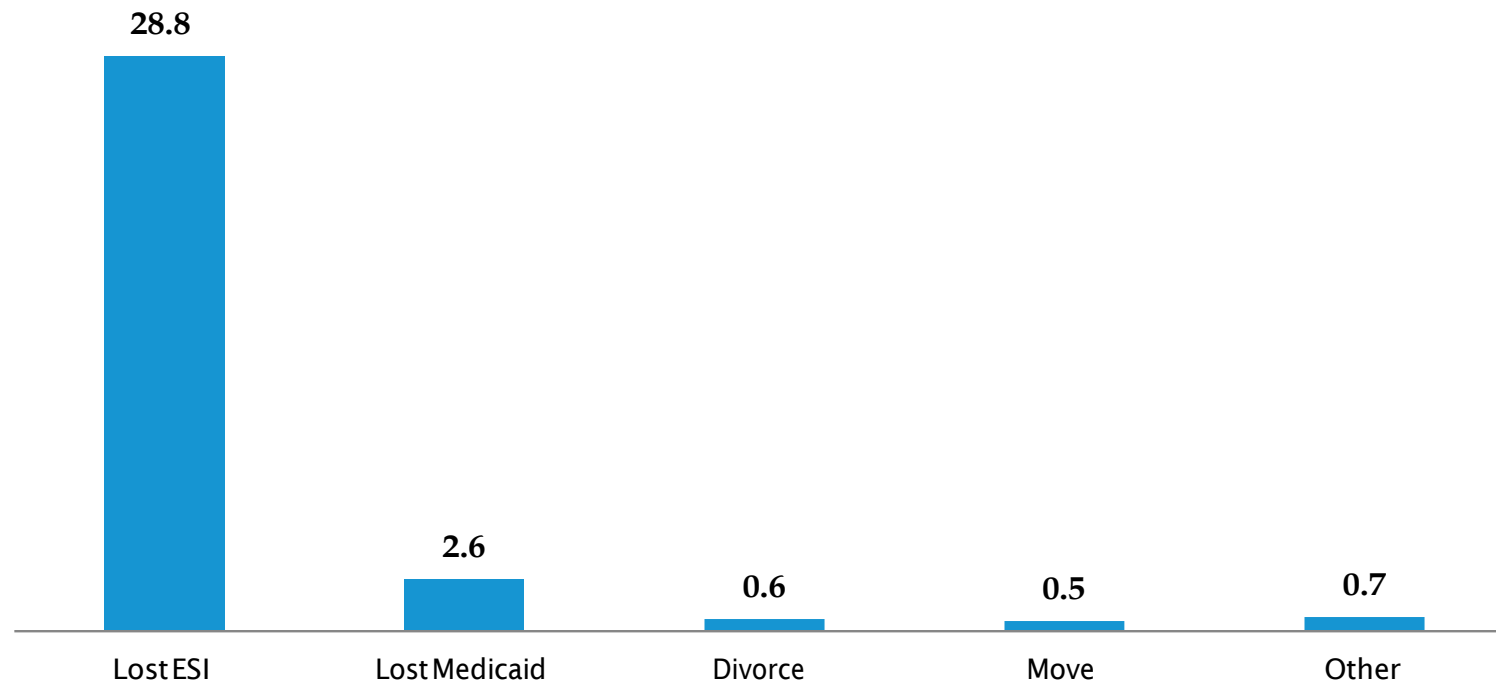
SEP VERIFICATION

SEP Verification

- There is a national discussion around whether the FFM and SBMs should verify SEPs beyond accepting attestation through the Marketplace
- This could include:
 - The Exchange obtaining documentation from all customers seeking an SEP, and verifying the information
 - The Exchange obtaining documentation from customers for a subset of SEPs, and verifying the information
 - FFM is doing this starting in 2017
 - Carriers obtaining documentation from all customers seeking an SEP, and verifying the information
 - Carriers obtaining documentation from customers for a subset of SEPs, and verifying the information
 - The Exchange verifying through a random sampling and auditing process

SEP Verification

SEP-Qualifying Reasons for Coverage Gaps between OEPs (millions of people per year)



Source: Buettgens, Dorn, and Recht (2015).

Note: ESI = employer-sponsored insurance; OEP = open enrollment period; SEP = special enrollment period. Sources of SEP eligibility in the “other” category include marriage, adding a child to the family, gaining citizenship, turning 26 and losing access to parental insurance, and qualifying for tax credits by moving from below to above the federal poverty level in a state that has not expanded Medicaid.

Source: [Urban Institute, June 2016](#)

SEP Verification

- Connect for Health Colorado is seeking feedback from carriers and stakeholders
- Stakeholder Engagement Timeline *(tentative, subject to change as needed)*
 - July – August: Board Policy Committee Discussion
 - July – August: Carrier Discussions *(ongoing as needed)*
 - August: Legislative Oversight Committee Discussion
 - September – October: Board Advisory Group Discussions
 - November – December: Additional Board Policy Committee Review
 - December – January: Full Board Review and Discussions

MEANINGFUL CHOICE

Meaningful Choice: Overview

- One takeaway from the April 2016 Board Retreat was that Connect for Health Colorado should look at options for how to help our consumers make meaningful choices and choose the plan that best fits their needs
 - Two main options discussed:
 - Increased investment in decision support tools
 - Changing the types of plans offered or the number of plans offered on the Marketplace

Meaningful Choice: Number of Plans Offered

- 2016 Enrollment data show:
 - Top 34 plans hold 78.5% of our enrollment
 - Bottom 34 plans hold ~1.36% of our enrollment

Meaningful Choice: Number of Plans Offered

County	Total by County 2017	Total by County 2016	Difference	County	Total by County 2017	Total by County 2016	Difference
Boulder County	46	65	-19	Logan	29	43	-14
El Paso	52	82	-30	Mineral	29	43	-14
Teller	24	59	-35	Morgan	39	51	-12
Adams	45	77	-32	Otero	39	65	-26
Arapahoe	52	77	-25	Phillips	29	43	-14
Broomfield	46	71	-25	Prowers	29	43	-14
Clear Creek	24	48	-24	Rio Grande	29	43	-14
Denver	52	77	-25	Saguache	29	43	-14
Douglas	46	71	-25	Sedgwick	29	43	-14
Elbert	39	51	-12	Washington	29	43	-14
Gilpin	24	36	-12	Yuma	29	43	-14
Jefferson	52	77	-25	Archuleta	17	48	-31
Park	24	48	-24	Delta	14	45	-31
Larimer	45	76	-31	Dolores	14	45	-31
Mesa	19	37	-18	Eagle	33	53	-20
Weld	45	76	-31	Garfield	24	44	-20
Pueblo	24	48	-24	Grand	24	55	-31
Alamosa	29	43	-14	Gunnison	14	45	-31
Baca	29	43	-14	Hinsdale	14	45	-31
Bent	29	43	-14	Jackson	14	45	-31
Chaffee	29	43	-14	Lake	14	36	-22
Cheyenne	29	43	-14	La Plata	23	54	-31
Conejos	29	43	-14	Moffat	14	45	-31
Costilla	29	43	-14	Montezuma	23	54	-31
Crowley	39	65	-26	Montrose	14	45	-31
Custer	39	53	-14	Ouray	14	45	-31
Fremont	39	53	-14	Pitkin	14	34	-20
Huerfano	39	53	-14	Rio Blanco	14	45	-31
Kiowa	29	43	-14	Routt	14	45	-31
Kit Carson	29	41	-12	San Juan	14	45	-31
Las Animas	39	53	-14	San Miguel	14	45	-31
Lincoln	39	65	-26	Summit	33	53	-20

Notes:

-2017 plans not yet approved by Division of Insurance

-Orange highlighted counties indicate one carrier option in these counties for 2017



Meaningful Choice: Consumer-Centered Benefit Designs

- 7 SBMs currently offer Consumer-Centered Benefit Design plans (also called standard plans)
- The FFM is giving carriers the option to offer these plans in 2017
- One of the primary goals of offering these plans is to facilitate ‘apples-to-apples’ comparisons for consumers

Meaningful Choice: Matrix of SBMs/FFM Current Practices

Standard Benefit Designs Only	Standard Plans + Additional non-standard plans (with cap)	Standard Plans + Additional non-standard plans (without cap)	Standard Benefit Designs Optional	No Standard Plans + No cap of plan #
CA*	CT, VT, MA*, OR, NY	DC	FFM	CO, WA, ID

**Also limits the number of standard plan offerings*

Potential Next Steps

- Bring to Board Advisory Group for feedback and discussion
- Continue to update Board Policy Committee
- External stakeholder feedback: brokers, health coverage guides, carriers, consumers
- Review options for increased investment in decision support tools (including advanced filtering technology, products such as Consumer Checkbook, Picwell, and products being used in other states)