# QUICK COST AND PLAN FINDER

*July 26, 2016*
*Policy Committee*

# Agenda

- Quick Cost and Plan Finder Tool concept and goals
- Funding
- Partnership with CIVHC
- Technology Roadmap
- Stakeholder Engagement
- Prelim User Testing results
- Demo

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# Quick Cost and Plan Finder Goals

- Support customers with educational tools
  - To inform their decision BEFORE they purchase a plan
  - Help them select a plan based on the things that are important to them
  - Educate customers about TOTAL costs, not just monthly premium
- Integrate several decision support tools into one tool – one stop shop
  - Tax Credit Estimator
  - Plan Finder Tool
  - NOW with the addition of CIVHC data
  - Enhanced based on feedback/learnings from previous years

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# What is the Quick Cost and Plan Finder?

- An anonymous tool
  - Will not save data, but will allow user to save PDF of selections
- An ESTIMATE based on inputs the customer will give us
  - Customers will still need to go through the full application
  - This tool helps educate them BEFORE they shop
  - A QUICK estimate – 5 to 7 minutes tops
- This tool is NOT representative of actual customer costs when they use their plan
  - Data is based on claims data (more on that soon) and averages within zip codes
- This tool is NOT an endorsement of a particular health insurance company or plan

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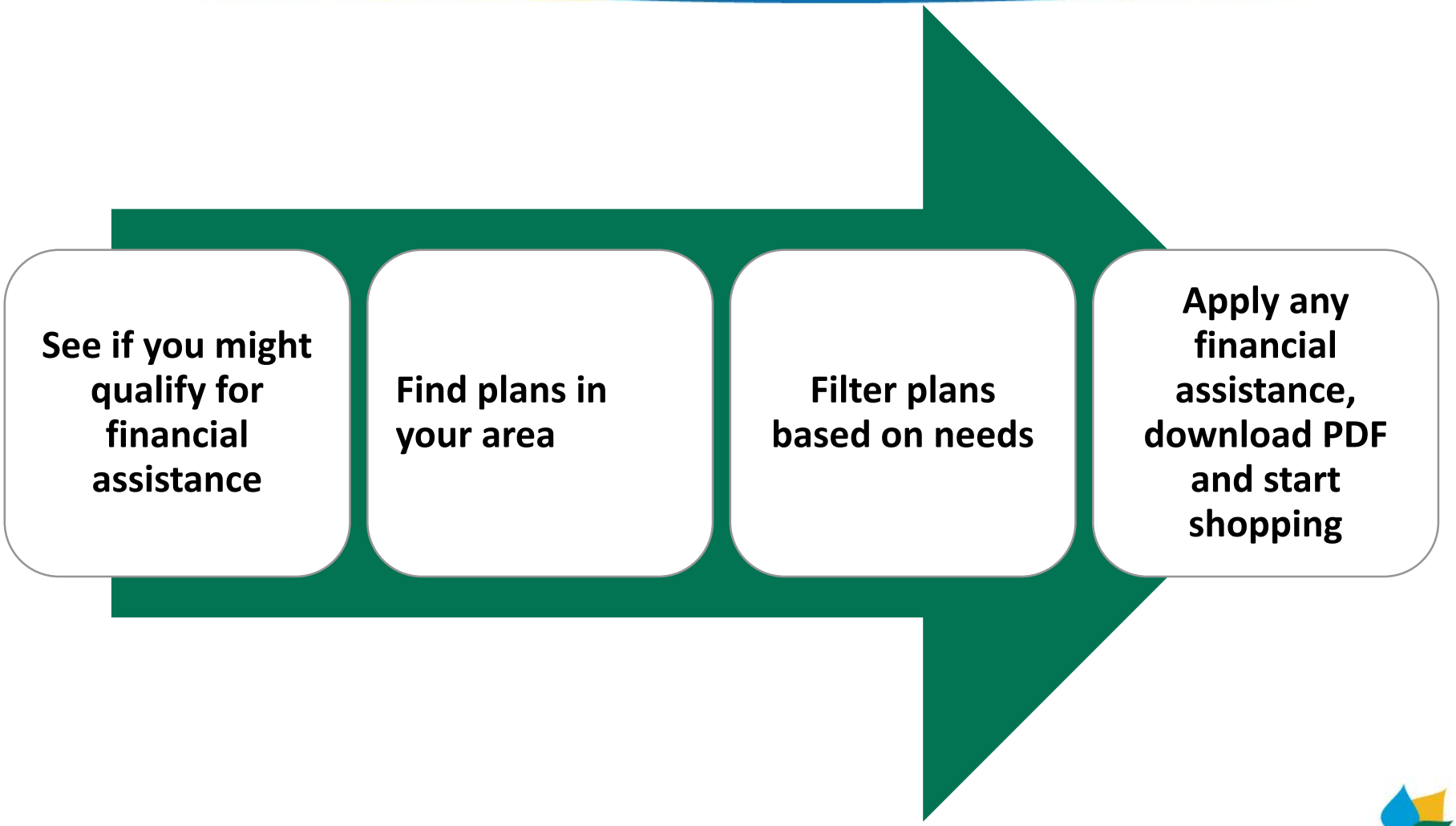
# Anonymous Shopping – Current State

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# Anonymous Shopping – Current State

1

## Estimate of Monthly Tax Credit or State Medical Program Eligibility

*Note: This is only an estimate, you will need to sign in or create an account to get a full eligibility determination. You can also use our anonymous Plan Finder Tool to start browsing plans available in your area. Save your selection,then start shopping!*

1 Estimated federal tax credit per month

*The credit amount shown is an estimate of the amount of your monthly premium that may be subtracted from the premium of the qualified health plan you purchase using the Connect for Health Colorado Marketplace if you are eligible for a tax credit.*

En Español | Home | Plan Finder Tool

2

## Plan Quick Filters

Use the filters below to narrow your plan search results.

Reset Filters | Apply Filters

**Search by Providers**

Provider Look-up

Include my saved providers

**Only show plans that include:**

**Search by Medication**

Medication Look-up

Include my saved medication

**Adjust Monthly Premium**

( $209^{49}$ to $498^{93}$ )

$209^{49}$ $498^{93}$

**Carriers**

- Anthem Blue Cross and Blue Shield
- Kaiser Permanente Colorado
- United Health Care
- Cigna
- Humana
- Rocky Mountain Health Plans
- Elevate by Denver Health Medical Plan

3

Print Selected Plans | Compare 0 Plans | 1-10 of 75 « »

| MONTHLY PREMIUM | CARRIER DETAILS | PLAN DETAILS | ANNUAL DEDUCTIBLES | EST. OUT OF POCKET COSTS |
|---|---|---|---|---|
| $209^{49}$ Select | KAISER PERMANENTE. | KP CO Bronze 5000/30%/HSA<br>Preferred Medication List<br>HMO/Bronze | $5000^{00}$/ Person<br>$5000 per person \| $10000 per group | Annual Max. Costs<br>$6500^{00}$/ Person<br>$6500 per person \| $13000 per group<br>N/A |
| $212^{51}$ Select | KAISER PERMANENTE. | KP CO Bronze 6000/50%<br>Preferred Medication List<br>HMO/Bronze | $6000^{00}$/ Person<br>$6000 per person \| $12000 per group | Annual Max. Costs<br>$6850^{00}$/ Person<br>$6850 per person \| $13700 per group<br>N/A |

4 Print Selected Plans

5

Please type in the tax credit estimate you received using the Tax Credit Estimator.

294.00

Proceed

Use the filters on the left to find plans that include your healthcare provider or any medications you use.

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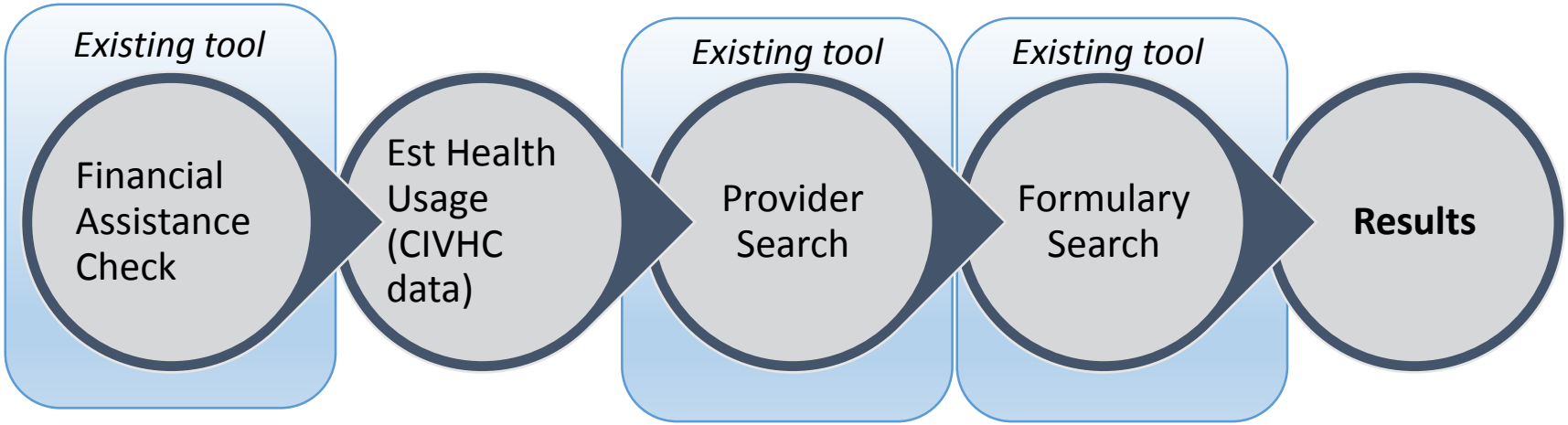
# Anonymous Shopping – Future State

One integrated tool with a single point of entry




BUT, quick paths are available for users to navigate to main sections – tax credit estimation and plan display page!

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# How is this funded?

- Grant for three years by The Colorado Health Foundation
  - Data from CIVHC
  - Technology development
  - UI/UX development
  - Prototype testing
  - Internal testing and defect resolution
  - Tool maintenance and ongoing enhancements
  - Training and external communications

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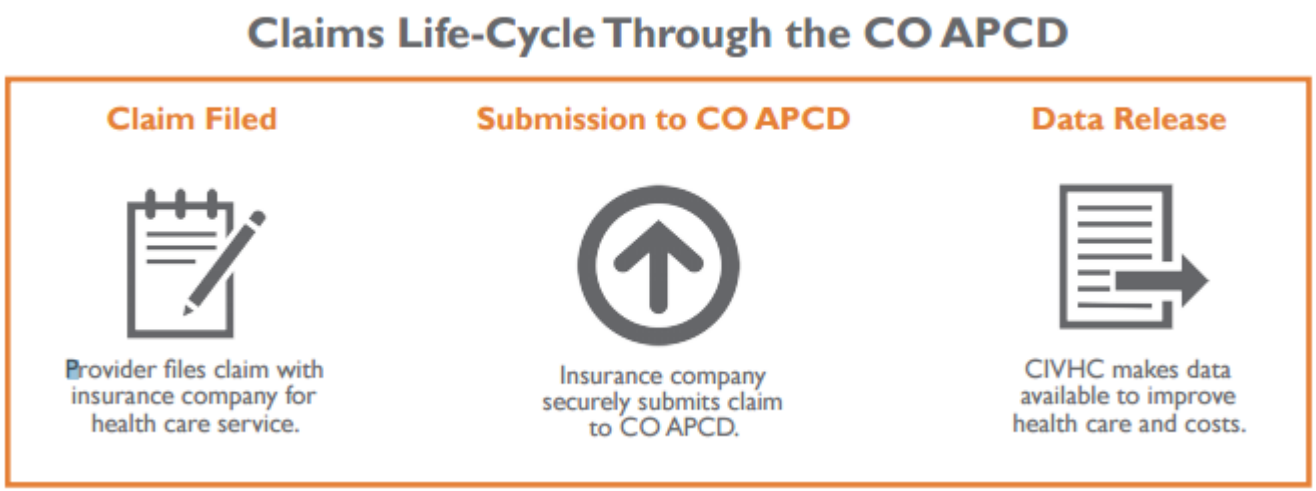
# Partnership with CIVHC

- Center for Improving Value in Healthcare (CIVHC)
  - Administers the Colorado All Claims Payer Database (APCD)
- What is an APCD?
  - Colorado's most comprehensive source of healthcare claims info
    - Costs
    - Utilization
    - Quality and Health Status
  - Represents the majority of insured CO lives – 450 million health insurance claims from 33 commercial health insurance companies

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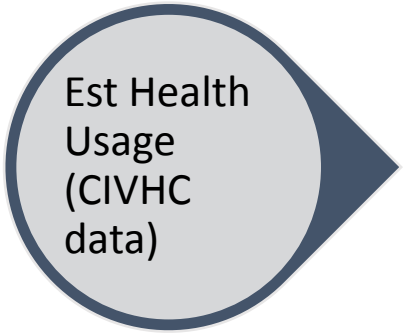
# Partnership with CIVHC

- CIVHC supplies average level claims data to Connect for Health Colorado to power the second step of the tool




- CIVHC consults and provides expertise on claims data
- CIVHC provides input and thought leadership on how to make their data consumable for customers

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# Quick Cost and Plan Finder Tool

*Technology Roadmap*

**Year One**

**Out of Pocket Estimates**

- Provide Transparency
- Help Consumers Navigate Cost
- Plan Selection with Meaningful Choice

**Plan Data/Information**

- Provider Search
- RX Formulary Drug Finder
- APTC/CSR Calculation

**Functional Components**

- Collect Users Information
- Estimate Health Care Usage
- Add Preferred Provider and Medications
- Generate List of Qualified Health Plans
- Calculate Out of Pocket Cost * ( Estimate)
- Generate PDF

**Year Two**

- Complex Household Calculator
- Enhance based on QCPT production data
- Continue UI Improvements

Database and Source Data Information:

The Colorado APCD (www.comedprice.org) is a secure database that includes claims data from majority of health insurance payers in the state. Created by legislation in 2010 and administered by the Center for Improving Value in Health Care, the APCD is the most comprehensive source of health claims data from public and private payers in Colorado.

**Year Two/Three**

- Enrollment Platform Integration
- Mobile Application
- Medication Cost

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CIVHC

CENTER FOR IMPROVING VALUE IN HEALTH CARE

# Engaging Stakeholders

- Stakeholder testing and engagement are critical to any technology development plan
- Invitations have been sent to more than 100 people for on-site demos
- Stakeholders include:
  - Advisory and Advocacy Groups
  - OCAG
  - Carrier Partners
  - Brokers, HCGs and CACs
  - HCPF and other Business Partners
  - Our Staff
  - The DOI
  - The Connect for Health Colorado Board
- Demos will run from July 20th – August 18th

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# Engaging Stakeholders

| PRESENTATION DATE | AUDIENCE | LOCATION |
|---|---|---|
| 6/21/2016 | C4 Staff | C4HCO |
| 6/23/2016 | OCAG | C4HCO |
| 7/20/2016 11:00 - 12:00 | Advisory and Advocacy | C4HCO |
| 7/22/2016 10:00 - 11:00 | Carriers | C4HCO |
| 7/26/2016 time TBD | DOI | DOI |
| 8/08/2016 8:30 - 12:00 | C4HCO Board + Governer's Policy Office | C4HCO |
| 8/10/2016 11:00 - 12:30 | HCPF | C4HCO |
| 8/12/2016 8:30 - 10:30 | CACs/HCGs | C4HCO |
| 8/18/2016 10:00 - 12:00 | Brokers | C4HCO |
| 8/18/2016 2:00 - 3:30 | Business Partners | C4HCO |
| 8/25/2016 time TBD | CACs/HCGs | webinar |

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# Preliminary User Testing Feedback

- 20 users testing prototype from June 21 – July 1
- Ages 25 – 55, from Colorado, within income ranges eligible for tax credits
- High level observations:
  - 80% thought it was fast, simple and easy
    - Felt health usage section (Low, Med, High) was “cool”
    - Summary pages were helpful
    - Easy to go back and make changes
    - Progress bar was a “handy indicator”
  - 50% of testers asked to skip straight to plans
  - Those who “qualified” for a tax credit appreciated the on screen education
  - There is still work to be done on the provider/medication filters – we are working on this within the constraints of the data (from 3M)

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# Demo

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855-PLANS-4-YOU (855-752-6749) TTY: 855-346-3432
M-F 7AM-8PM & SAT 8AM-5PM

Get Started | Resources | About Us | Get Help | Sign In

## Quick Cost and Plan Finder

# Welcome.

Before you shop, use this tool to get a quick idea of whether you're eligible for financial assistance to help lower your healthcare costs, and to get a list of plans that include your preferred doctors, hospitals/facilities and medications.

This tool is intended to estimate costs for individuals and families. If you are a business owner or your employer sent you, start shopping.

Next

Is this tool part of the application process?

Why use this tool before shopping?

CONNECT for HEALTH COLORADO

# Welcome.

Before you shop, use this tool to get a quick idea of whether you're eligible for financial assistance to help lower your healthcare costs, and to get a list of plans that include your preferred doctors, hospitals/facilities and medications.

This tool is intended to estimate costs for individuals and families. If you are a business owner or your employer sent you, start shopping.

Next

Is this tool part of the application process?

No. This tool is not a final determination of eligibility for financial assistance or other programs. All costs provided are estimations, not actual costs. The results of this tool have no effect on your current or future health insurance plan premiums or eligibility for financial assistance.

Why use this tool before shopping?

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# What you should know

Your actual costs may vary significantly from the estimate depending on your actual healthcare usage and the type(s) and location(s) of the care you receive. This tool is not intended to be your sole source of information for health insurance decisions. You should consider all relevant facts in choosing a health insurance plan, including whether your doctors accept the insurance and are in the network, and the extent to which necessary medications are covered. The tool's results are not an endorsement of, and should not be considered support for or against, any specific plan, program or health insurance company. The information that you enter will not be stored nor shared with any third party or insurance company. However, to make it easier for you to shop in our health insurance marketplace when you are ready, you may save information as a PDF at important steps along the way. Results have no effect on your current or future premiums, cost sharing or eligibility for coverage.

To get an accurate determination of your eligibility for financial assistance, sign in or create an account and complete the application process.

This tool is intended to estimate costs for individuals and families. If you are a business owner or your employer sent you, Click here to start shopping.

< Back

Let's Get Started ▸

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**First, tell us who needs insurance:**

- (●) Me
- ( ) Me and my family

**Now, tell us about you:**

| First Name | Sex | Birth month/year | Tobbaco User |
|---|---|---|---|
| | | MM/YYYY | ☐ |

Zip Code [ ] County : [ ]

**Finally, tell us when you would like to start coverage:**

08-01-2016

‹ Back  Skip to Plans  Continue ›

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T,

Did you know that our customers in zip code 80238 saved an average of $295 per month through a tax credit that can only be claimed if purchasing insurance through Connect for Health Colorado?

**To see if you might qualify, we just have 2 quick questions.**

We look at your total household income before taxes and the total number of people in your household included on your tax return, not just those looking for insurance, so...

**What is your total household income?**

$30,000 | Annually

**Are there additional people living in your household you didn't enter on the previous screen?**

- No
- Yes

‹ Back

Continue ›

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# Thanks, T.

Save PDF

Just so you know, this tool does not save your selections. We encourage you to save this information as a PDF to assist you should you decide to apply for financial assistance through the Marketplace. Here is what you've told us so far:

## Basic Information Summary

| Zip Code | County | Coverage Year | Household Income |
|---|---|---|---|
| 80238 | Denver | 08-01-2016 | $30,000 |

| First name | Sex | Birth (month/year) | Tobacco User | Seeking Coverage |
|---|---|---|---|---|
| T | Female | 03/1982 | - | ✓ |

‹ Back

I have changes ›

This looks right, continue ›

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

So we can estimate your total out-of-pocket costs, let's think about how frequently you use healthcare services.

Save PDF

**LOW**
I rarely need healthcare services

**MEDIUM**
I sometimes need healthcare services

**HIGH**
I frequently need healthcare services

Using the buttons below, select the typical healthcare needs for each family member.

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**LOW**
I rarely need healthcare services

**MEDIUM**
I sometimes need healthcare services

**HIGH**
I frequently need healthcare services

Using the buttons below, select the typical healthcare needs for each family member.

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

Low Use | Medium Use | High Use

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

4 visits with a doctor
3 labs test
6 medications
1 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 ›

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

# Thanks, T.

Save PDF

## Let's make sure we got it right.

Remember, this tool does not save your selections. We encourage you to save this information as a PDF to help you when you are ready to apply through the Marketplace.

### Doctors Summary

Edit my doctors

### Hospitals Summary

Edit my hospitals

### Medications Summary

Edit my medications

‹ Back

This looks right, continue ›

CONNECT for HEALTH COLORADO®

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

# Thanks, T.

Save PDF

## Let's make sure we got it right.

Remember, this tool does not save your selections. We encourage you to save this information as a PDF to help you when you are ready to apply through the Marketplace.

### Doctors Summary

Edit my doctors

### Hospitals Summary

Edit my hospitals

### Medications Summary

Edit my medications

‹ Back

This looks right, continue ›

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SORT BY

Yearly Cost Estimate

FILTER BY

Reset Filters

## Costs

**Monthly Premium**
$200 – $750

**Annual Deductible**
$2,000 – $7,500

**Annual Max Cost**
$2,000 – $7,500

## My Preferences

**My Health Usage**
Pamela Low
Bryce High
Ava Medium

**My Doctors**
Daniel Smith
Alma Hernandez

**My Hospitals**

**My Medications**
Zocor

## Plan Details

**Carriers**

**Coverage Levels**

**HERE'S WHAT YOU'VE TOLD US:**
**People Covered:** Pamela (age 36), Bryce (age 5), Ava (age 3) Edit
**Zip Code:** 80001 Edit **Annual Income:** $60,000 Edit

We've located 35 matching health plans! Select up to 3 to compare.

Compare (2) Plans

| Estimated Monthly Premium | Yearly Cost Estimate | Carrier & Plan Name | Annual Deductible | Annual Max Cost | My Preferences | Select to Compare |
|---|---|---|---|---|---|---|
| $300/mo<br>$351 premium before $51 tax credit<br>See Details | $8,056/yr<br>See Details | KAISER PERMANENTE<br>KP CO Bronze 5000/ 30%/HSA<br>HMO / BRONZE | $2,000 individual<br>$6,000 group | $6,000 individual<br>$12,000 group | 4/4<br>Add<br>3/3 | ✓ |
| $310/mo<br>$361 premium before $51 tax credit<br>See Details | $8,176/yr<br>See Details | KAISER PERMANENTE<br>KP CO Bronze 5000/ 30%/HSA<br>HMO / BRONZE | $2,000 individual<br>$6,000 group | $6,000 individual<br>$12,000 | 4/4<br>Add | ✓ |
| $371 premium before $51 tax credit<br>See Details | $8,336/yr<br>See Details | KAISER PERMANENTE<br>KP CO Bronze 5000/ 30%/HSA<br>HMO / BRONZE | $2,000 individual<br>$6,000 group | $6,000 individual<br>$12,000 group | 1/4<br>Add<br>1/3 | ☐ |

$351/mo premium – $51/mo est. tax credit

$320/mo premium after estimated tax credit x 12 months
+
$4,496/yr estimated other costs based on your health care usage selections

You have not selected by any preferred hospitals. Add hospitals to your plan filters.

**Medications included in this plan:**
X Zocor (Oral Pill)
✓ Levothyroxine
X Inhalant

See Coverage Details | Edit

SORT BY

Yearly Cost Estimate

FILTER BY

Reset Filters

Costs

Monthly Premium
$200 – $750

Annual Deductible
$2,000 – $7,500

Annual Max Cost
$2,000 – $7,500

My Preferences

My Health Usage

My Doctors

My Hospitals

My Medications

Plan Details

Carriers

Coverage Levels

**HERE'S WHAT YOU'VE TOLD US:**
**People Covered:** Knox (age 22) Edit
**Zip Code:** 80001 Edit **Annual Income:** --- Add

We've located 435 matching health plans! Select up to 3 to compare.

Compare (2) Plans

| Estimated Monthly Premium | Yearly Cost Estimate | Carrier & Plan Name | Annual Deductible | Annual Max Cost | My Preferences | Select to Compare |
|---|---|---|---|---|---|---|
| $300/mo<br>$351 premium before Add tax credit<br>See Details | Add<br>See Details | KAISER PERMANENTE<br>KP CO Bronze 5000/ 30%/HSA<br>HMO / BRONZE | $2,000 individual<br>$6,000 group | $6,000 individual<br>$12,000 group | Add<br>Add<br>Add | ☑ |
| $310/mo<br>$361 premium before Add tax credit<br>See Details | Add<br>See Details | KAISER PERMANENTE<br>KP CO Bronze 5000/ 30%/HSA<br>HMO / BRONZE | $2,000 individual<br>$6,000 group | $6,000 individual<br>$12,000 | Add<br>Add | ☑ |
| $320/mo<br>$371 premium before Add tax credit<br>See Details | Add<br>See Details | KAISER PERMANENTE<br>KP CO Bronze 5000/ 30%/HSA<br>HMO / BRONZE | $2,000 individual<br>$6,000 group | $6,000 individual<br>$12,000 group | Add<br>Add<br>Add | ☐ |

You have not selected by any preferred hospitals. Add hospitals to your plan filters.

1-10 of 75



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SORT BY

Yearly Cost Estimate

FILTER BY

Reset Filters

Costs

Monthly Premium

$200 – $750

Annual Deductible

$2,000 – $7,500 (group)

Appy Filter

Annual Max Cost

$2,000 – $7,500

My Preferences

My Health Usage

Pamela Low
Bryce High
Ava Medium

My Doctors

Daniel Smith
Alma Hernandez

My Hospitals

Denver Health

My Medications

Zocor

Plan Details

Carriers

Coverage Levels

**HERE'S WHAT YOU'VE TOLD US:**
**People Covered:** Pamela (age 36), Bryce (age 5), Ava (age 3) Edit
**Zip Code:** 80001 Edit **Annual Income:** $60,000 Edit

We've located 35 matching health plans! Select up to 3 to compare.

Compare (2) Plans

| Estimated Monthly Premium | Yearly Cost Estimate | Carrier & Plan Name | Annual Deductible | Annual Max Cost | My Preferences | Select to Compare |
|---|---|---|---|---|---|---|
| $300/mo<br>$351 premium before $51 tax credit<br>See Details | $8,056/yr<br>See Details | KAISER PERMANENTE<br>KP CO Bronze 5000/ 30%/HSA<br>HMO / BRONZE | $2,000 individual<br>$6,000 group | $6,000 individual<br>$12,000 group | 4/4<br>Add<br>3/3 | ✓ |
| $310/mo<br>$361 premium before $51 tax credit<br>See Details | $8,176/yr<br>See Details | KAISER PERMANENTE<br>KP CO Bronze 5000/ 30%/HSA<br>HMO / BRONZE | $2,000 individual<br>$6,000 group | $6,000 individual<br>$12,000 | 4/4<br>Add | ✓ |
| $371 premium before $51 tax credit<br>See Details | $8,336/yr<br>See Details | KAISER PERMANENTE<br>KP CO Bronze 5000/ 30%/HSA<br>HMO / BRONZE | $2,000 individual<br>$6,000 group | $6,000 individual<br>$12,000 group | 1/4<br>Add<br>1/3 | ☐ |

$351/mo premium – $51/mo est. tax credit

$320/mo premium after estimated tax credit x 12 months
+
$4,496/yr estimated other costs based on your health care usage selections

You have not selected by any preferred hospitals. Add hospitals to your plan filters.

Medications included in this plan:

- X Zocor (Oral Pill)
- ✓ Levothyroxine
- X Inhalant

See Coverage Details | Edit

**People Covered:** Pamela (age 36), Bryce (age 5), Ava (age 3) Edit
**Zip Code:** 80001 Edit **Annual Income:** $60,000 Edit

Download PDF

| | KAISER PERMANENTE ★★★★☆ KP CO Bronze 5000/30%/HSA HMO / BRONZE | KAISER PERMANENTE ★★★☆☆ KP CO Bronze 2000/10%/HSA HMO / BRONZE |
|---|---|---|
| **Cost Snapshot** | | |
| Yearly Cost Estimate | $8,056/yr See Details | $8,056/yr See Details |
| Estimated Monthly Premium | $300 premium before tax credit: $351 | $300 premium before tax credit: $351 |
| Tax Credit | $51 | $51 |
| Annual Deductable | $2,000/$4,000 Individual Group See Out of Network | $2,000/$4,000 Individual Group See Out of Network |
| Annual Max Cost | $5,200/$12,500 Individual Group See Out of Network | $5,200/$12,500 Individual Group See Out of Network |
| Copayments/Coinsurance | **Emergency Room Care:** No Charge After Deductible<br>**Generic Drugs:** $4<br>**Primary Doctor:** $20<br>**Specialist Doctor:** $45 | **Emergency Room Care:** No Charge After Deductible<br>**Generic Drugs:** $4<br>**Primary Doctor:** $20<br>**Specialist Doctor:** $45 |
| **My Preferences** | | |
| **My Doctors** | | |
| Daniel Smith, 123 Blake Street, Denver, CO 80000 | ✓ Covered | ✓ Covered |
| Alma Hernandez, 123 Blake Street, Denver, CO 80000 | ✗ Out of Network | ✓ Covered |
| **My Hospitals** | | |

# Next steps

- Finalize the UI/UX portion of the project
  - Including plan display page – mid July
- Start scheduling stakeholder input sessions – July
  - Setting expectations of what is doable in year
- Build training models for all channels
- Test tool with CIVHC
- Tentative launch – late August with 2016 plans
  - Kick the tires before OE
  - Synching launch announcements with CIVHC and TCHF
    - Important that this is a combined effort
- Post launch:
  - Load with new 2017 plans
  - Build education for Building Better Health Conference

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