



# *Readiness Report*

November 10, 2014

# Marketing & Outreach

## Core Materials

- WordPress website – English and Spanish ready for ‘go live’ Nov. 10
- Broker/Health Coverage Guide Toolkits distributed
- Updated collateral in C4HCOStore.com for sales channel ordering
- Presentations updated for outreach – Spanish, English

## Education and Enrollment

- Presentations in communities to providers, civic groups, local organizations, policymakers, town halls, conferences – more than 35 by Connect for Health Colorado staff alone since July
- Open Enrollment Tour mapped with almost 50 stops Nov. 15 – Dec. 31
- Walk-in sites to open Nov. 15: Greeley, downtown Denver
  - Others following in Lakewood, Aurora, Tech Center, Colorado Springs, Pueblo, Western Slope, Foothills

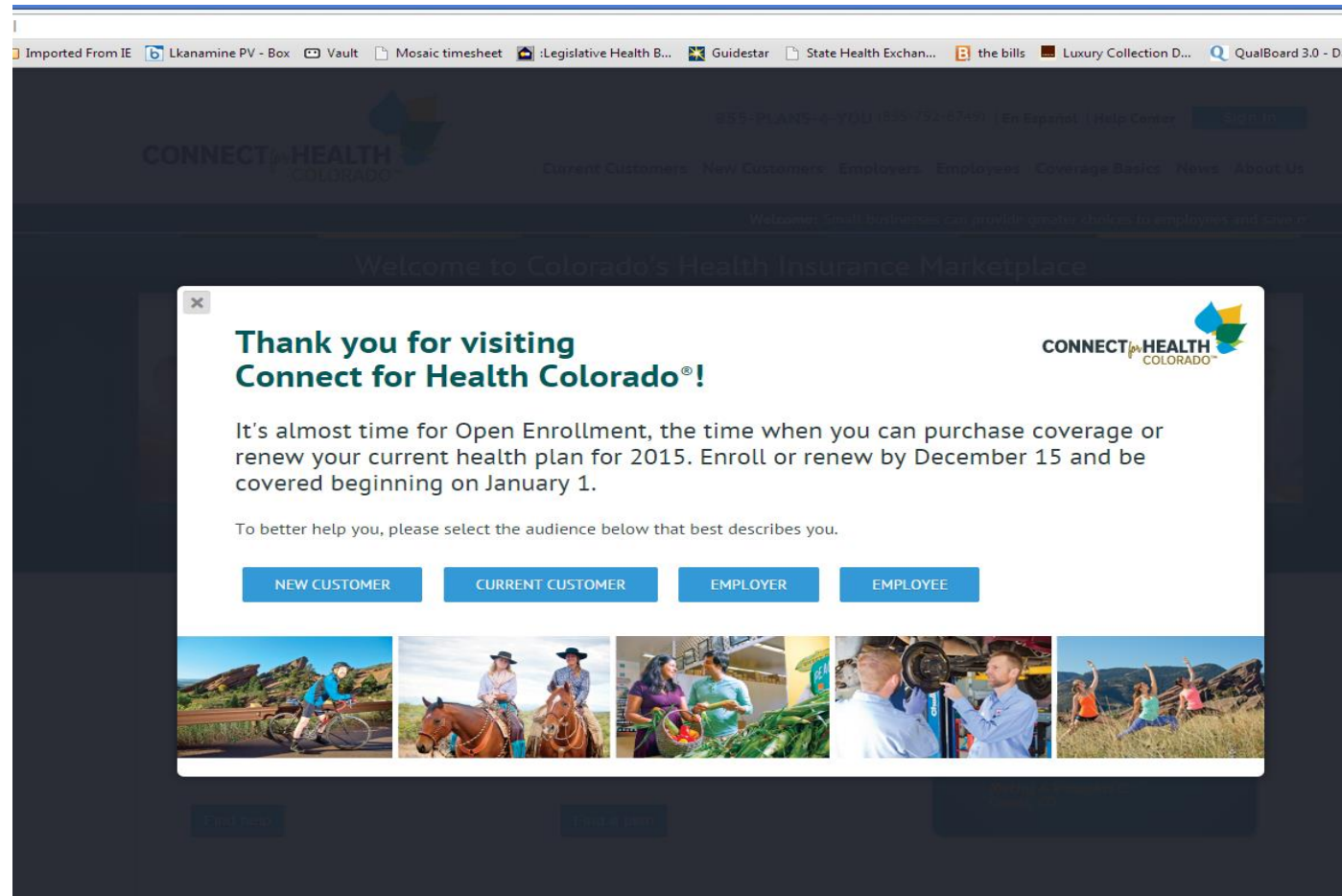
## Advertising Ramping Up Now

- Real customers across Colorado telling their stories on TV, web, social
- “We All Need Health Insurance” launched on radio, online, print
  - TV coming soon, to run alongside Customers spots

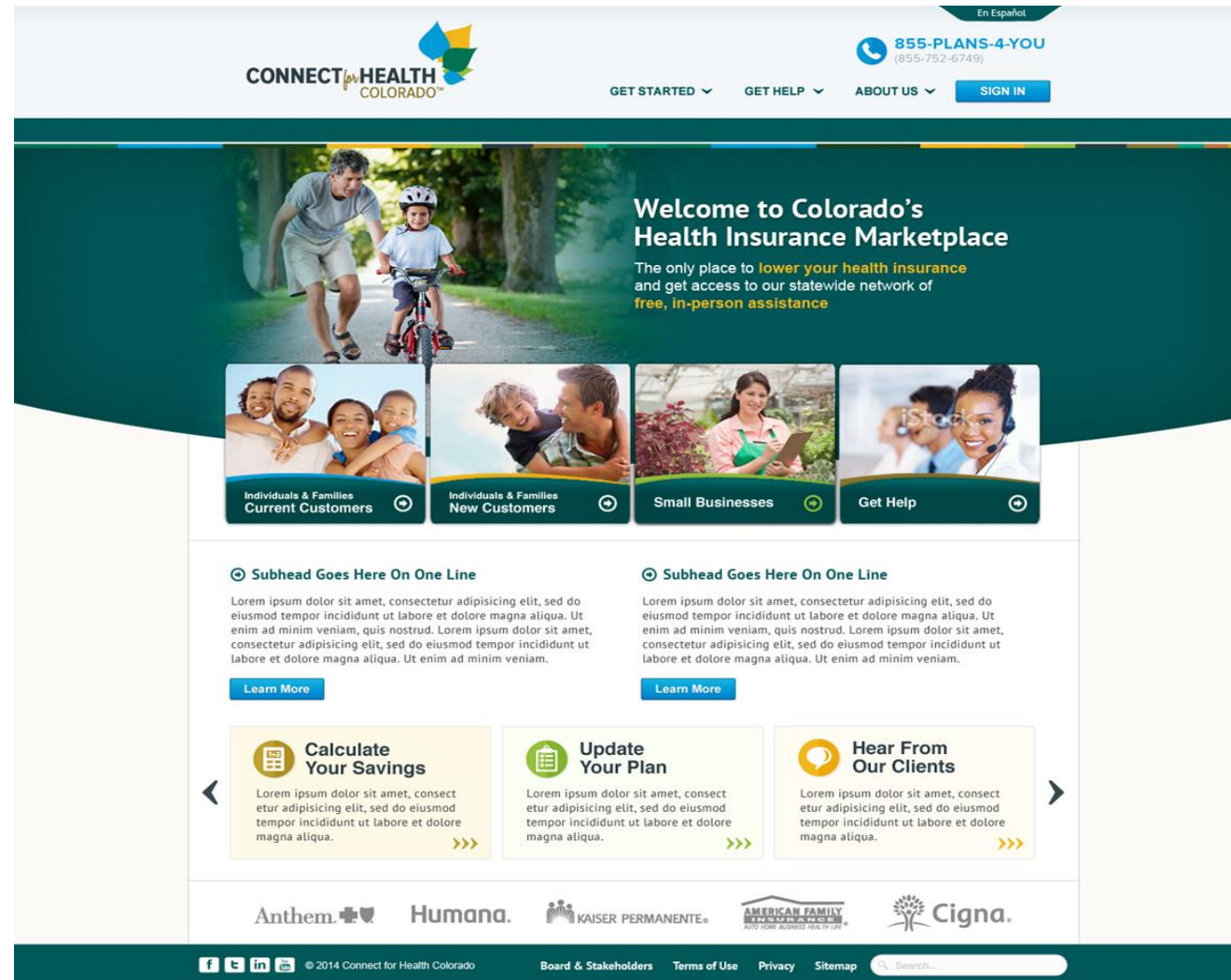
## Communications and Media Outreach

- Talking points on renewals, APTC for sales channels, stakeholders, policymakers
- Proactive education with key reporters on open enrollment preparedness, renewals process
- Regular Open Enrollment briefings, metrics updates

# Pre-Enrollment Site – Preview and Compare Plans



# New Open Enrollment Homepage

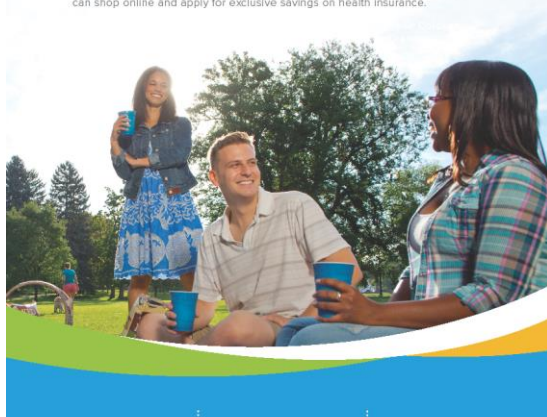






## Colorado's HEALTH INSURANCE MARKETPLACE

The only place where individuals, families and small businesses in Colorado can shop online and apply for exclusive savings on health insurance.



November 15  
Open Enrollment Ends

**855-PLANS-4-YOU**  
(855-752-6749)

## CUT THE COST of Health Insurance

How to get help paying for health coverage  
for you and your family



ConnectforHealthCO.com



## Financial Application CHECKLIST

When you apply for financial assistance through Connect for Health Colorado®, you'll need to provide some information about you and your household, including income, any insurance you currently have. Open enrollment starts November 15 for coverage starting January 1, 2015. Open enrollment for 2015 coverage ends February 15, 2015.

- ✓ Name, address, contact information
- ✓ Social Security numbers
- ✓ Birth dates
- ✓ Employer information
- ✓ Income information
- ✓ Information about health insurance
- ✓ Completed enrollment
- ✓ Preferred health plan
- ✓ Disability, assistance information

Note: You will need a member of your household to complete the application.



## PROVIDING HEALTH INSURANCE Is Good Business



ConnectforHealthCO.com



## HEALTH INSURANCE Just For Colorado



The only place where individuals, families and small businesses in Colorado can shop, compare plans and apply for exclusive savings on health insurance.

### More Choices

Choose from a broad range of competitive health insurance and dental plans.

### More Savings

Last year, Coloradans saved \$277 on their health insurance premium. Credits only available through Connect for Health Colorado®.

Depending on your family size and income, you may be eligible for financial assistance.



### Help to Shop

As a nonprofit, our goal is to help you find the right health insurance plan and apply for financial assistance, if eligible. We have a vast network of people ready to meet with you in-person at no cost.

Open enrollment begins November 15 for coverage beginning on January 1, 2015 if you enroll by December 15. Open enrollment for 2015 coverage ends on February 15.

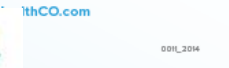
### 855-PLANS-4-YOU

(855-752-6749) TTY: 855-346-3432

[connectforhealthco.com](http://connectforhealthco.com)



## THE VALUE OF HEALTH INSURANCE Five things to know about health insurance



Company Logo

Company Name

Street Address  
City and Zip Code  
Phone Number  
Email  
Website

## 10 RAZONES

para APRENDER lo que Connect  
for Health Colorado<sup>®</sup> le puede  
ofrecer a usted y su familia



### Solicitud financiera LISTA DE CONTROL

Cuando solicita ayuda financiera (créditos fiscales)  
a través de Connect for Health Colorado<sup>®</sup>, deberá  
proporcionar información sobre usted y su familia,  
incluidos sus ingresos, y cualquier seguro que tenga  
actualmente. Para tener cobertura en 2015, debe  
inscribirse entre el 15 de noviembre de 2014 y el 15 de  
febrero de 2015. Elija un plan antes del 15 de diciembre  
de 2014 y la cobertura comenzará el 1 de enero de 2015.

ConnectforHealthCO

- ✓ Nombre, dirección, información de contacto
- ✓ Números de seguro social
- ✓ Fechas de nacimiento
- ✓ Información del empleador
- ✓ Información sobre los ingresos
- ✓ Información y números de póliza para los planes de seguro de salud
- ✓ Herramienta de cobertura del empleador completada
- ✓ Proveedores de atención médica preferidos
- ✓ Información sobre incapacidad, activos y gastos

Nota: se necesita información de cada miembro de su familia.

## EL SEGURO DE SALUD es un buen negocio



## SEGURO DE SALUD Solo para Colorado

ConnectforHealthCO.com

## SEGURO DE SALUD Solo para Colorado

El único lugar donde individuos, familias y pequeñas empresas  
en Colorado pueden **informarse sobre sus opciones de  
seguro de salud** y **presentar una solicitud para recibir ayuda financiera  
y reducir los costos.**



enero de  
2015

la cobertura  
debe antes del  
(diciembre)

15 de febrero de  
2015

Finaliza la inscripción abierta

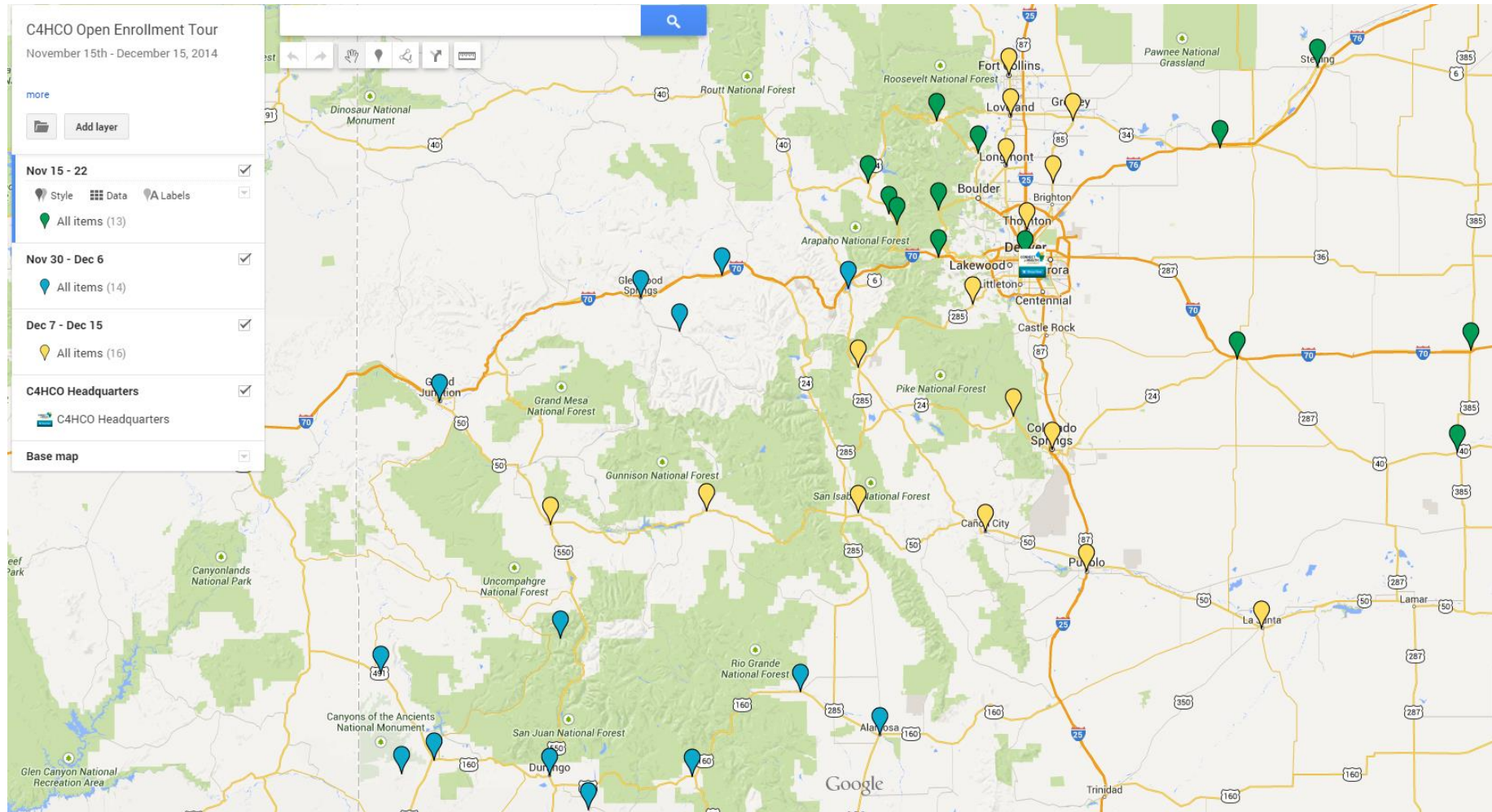
ConnectforHealthCO.com

# Enrollment Road Tours





# Enrollment Events Nov. 15 – Dec. 15





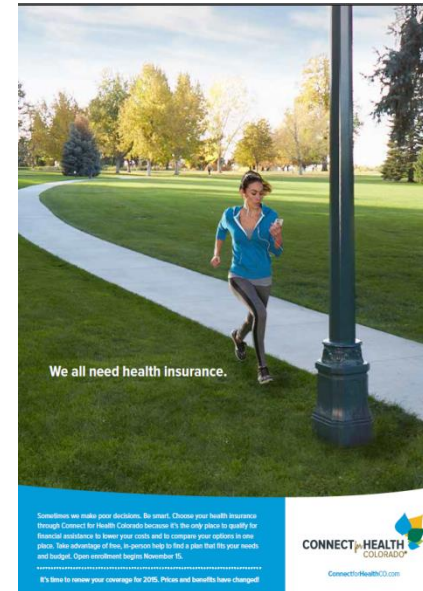
# Open Enrollment Ad Campaigns



online

**'We all need health insurance'**

**Advertising running on all mediums – with increasing frequency early November through February.**



print

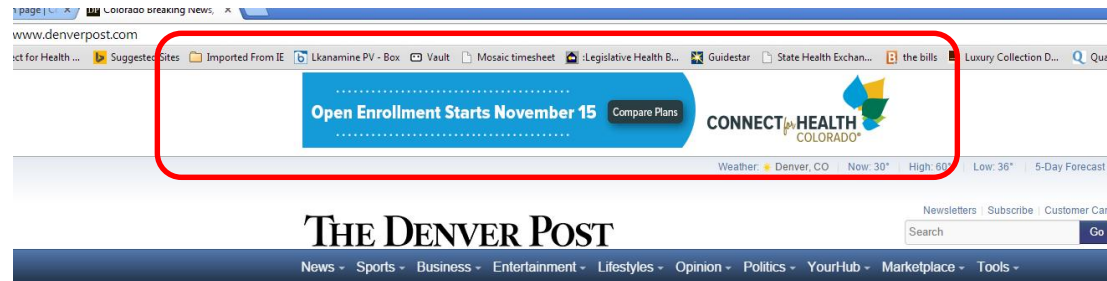


TV – stories from  
real customers

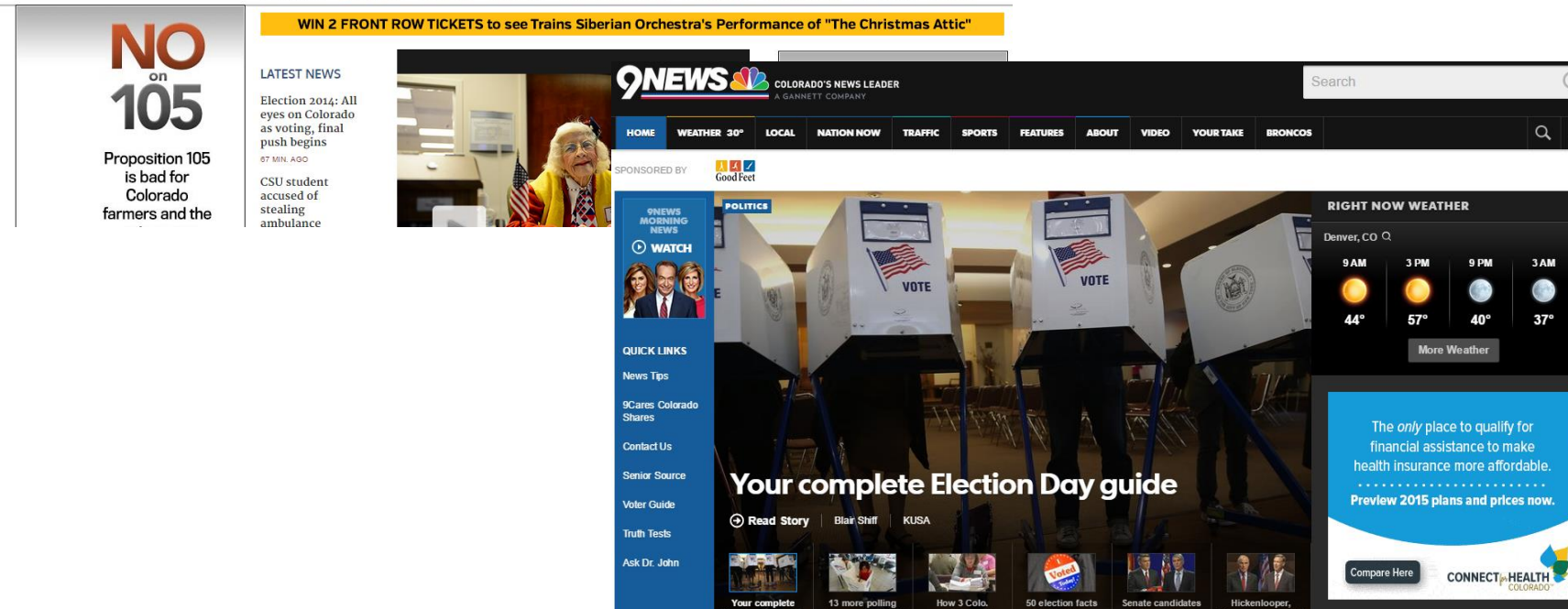


# Web Site Banners on High-Traffic Days

e.g.: Election day



- 9news.com Run of Site – 1,000,000 impressions on 11/4 & 11/5
- DenverPost.com – Home Page - fixed on 11/4
- Denver Post.com – Politics fixed - on 11/4 & 11/5



## Spanish Advertising



Telemundo TV Spot



Adquiere tu Seguro de Salud para el 2015 a partir de este 15 de Noviembre!

**ConnectforHealthCO.com**  
**1-855-752-6749**



Univision TV Spot

Full advertising campaign in Spanish: TV, radio, print,  
Online & mobile statewide will incorporate:  
Todos necesitamos seguro de salud



# The New Toolkit

- Access the entire Toolkit from one place
- Available exclusively to Connect for Health Colorado Sales and Service Channels
- Log in:
  - Username: FN initial + LN
  - Password: Welcome1



## CONNECT FOR HEALTH COLORADO® NEW SALES & RENEWAL TOOLKIT

We're committed to your success and because you're a valued partner, we'd like to provide you with some new tools to help you renew your customers and fuel your sales for 2015. You will be the first users of these tools and with that access, please understand that they are still in beta form and in an ongoing state of optimization.



### Tax Credit Estimator

The Tax Credit Estimator gives you a quick estimate of the potential tax credit for your customer. There is no log in needed, it can be used with other tools or separately by itself and it is publicly accessible.

[URL to come](#)



### Complex Household Calculator

This tool is exclusive to certified Brokers, Health Coverage Guides and the Service Center. It utilizes quick drag-and-drop icons to help build a complex household and graphically illustrate how best to arrange the family in the appropriate plans. You can get a quick APTC and CSR estimation for each person, in addition to Medicaid and CHP+ eligibility.

[URL to come](#)



### Shared Eligibility System (SES) Simulator

This tool is exclusive to certified Brokers, Health Coverage Guides and the Service Center. This tool allows you to practice enrolling customers from the end-to-end individual financial application path. You'll understand the application flow and sequencing, and become proficient at using the system prior to November 15. This tool does not save data and is for practice purposes only. If you close your browser, you will lose this information.

[URL to come](#)



### Plan Finder Tool

This tool gives you and your clients quick filters to narrow their list of preferred plans, medications and providers. This is publicly accessible and can save your selections via a PDF download.

[URL to come](#)



### Small Business Quick Proposal Tool

This tool allows users to enter minimal information and quote rates and benefits for plans sold through Connect for Health Colorado for small businesses.

[URL to come](#)

Please email [trainingsupport@connectforhealthco.com](mailto:trainingsupport@connectforhealthco.com) if you need assistance.

Here's to our shared success!

# Tax Credit Estimator (Public Website)

**Live Now!**

- Intuitive
- Estimate federal tax credit quickly
- No log-in needed
- Use with other tools or by itself

<http://connectforhealthco.com>

- New or Current Customer
- [Tax Credit Estimator](#) link

The screenshot shows the 'Estimate Tax Credits' page on the Connect for Health Colorado website. The page has a teal header with the logo and navigation links. The main content area is titled 'How Much Could a Colorado Individual or Family Save on Health Insurance?' and includes a detailed explanation of the tool's purpose. Below this, there are three numbered steps for users to follow. The first section, 'Household Information', contains two numbered input fields: 'Number of people in the household' and 'Annual household income (before taxes)'. The second section, 'Enrollee Information', contains six numbered input fields: 'Age of the first adult' (with a checkbox for 'Is this adult covered under another plan?'), 'Age of spouse or partner' (with a checkbox for 'Is this adult covered under another plan?'), 'Number of children under age 21' (with a checkbox for 'How many of these children are covered under another plan (e.g., CHIP, another parent's plan)?'), 'Number of children age 21-26' (with a checkbox for 'How many of these children are covered under another plan (e.g., CHIP, another parent's plan)?'), 'County' (with a dropdown menu), and 'Zip Code'. The third section, 'Estimate of Monthly Tax Credit or State Medical Program Eligibility', contains one numbered input field: 'Estimated federal tax credit'. At the bottom, there is a note about the estimate and a footer with social media links, copyright information, and a search bar.

**CONNECT for HEALTH COLORADO™** 855-PLANS-4-YOU (855-752-6749) | En Español | Help Center | Sign In

Current Customers New Customers Employers Employees Coverage Basics News About Us

Estimate Tax Credits

### How Much Could a Colorado Individual or Family Save on Health Insurance?

Connect for Health Colorado is the only place where eligible Coloradans can access new federal financial help, based on income, to reduce the cost of buying private health insurance. This new assistance is for Coloradans who are not eligible for Medicare, Medicaid or the Child Health Plan Plus and are not offered affordable coverage through their employer. This interactive calculator estimates how much eligible individuals and families can receive in a new kind of tax credit that can be applied up front to reduce the cost of your monthly premium or claimed on your taxes in 2015. It will show you if you are eligible for Medicaid under the expanded eligibility rules for 2014. All of this information applies to health coverage that takes effect January 1, 2014.

1. Enter household size and income for all individuals included on your tax return (yourself and spouse and dependents, if applicable).
2. Enter age information for those household members who need coverage (rates vary by age in Colorado).
3. Enter your county and zip code (rates vary by community in Colorado)

#### Household Information

We need to know the number of people living in the house whether they are going to be covered by health insurance purchased through Connect for Health Colorado or not

- 1 Number of people in the household
- 2 Annual household income (before taxes)

#### Enrollee Information

- 1 Age of the first adult   
Is this adult covered under another plan? ☐
- 2 Age of spouse or partner   
Is this adult covered under another plan? ☐
- 3 Number of children under age 21   
How many of these children are covered under another plan (e.g., CHIP, another parent's plan)?
- 4 Number of children age 21-26   
How many of these children are covered under another plan (e.g., CHIP, another parent's plan)?
- 5 County
- 6 Zip Code

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

Note: This is only an estimate, please fill out application to get final determination

- 1 Estimated federal tax credit

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.

f t in © 2014 Connect for Health Colorado Board and Stakeholders Terms of Use Privacy Site Map Search

# Plan Finder –with Formulary and Update Provider Search

### Plan Quick Filters

Use the filters below to narrow your plan search results.

Only show plans that include:

**Search by Medication**

**Medication Look up**

☐ Include my saved medication

**Adjust Monthly Premium**  
( \$65<sup>99</sup> to \$231<sup>98</sup> )

\$65<sup>99</sup> \$231<sup>98</sup>





**Carriers**  
(Check boxes for carriers)

- ☐ Anthem Blue Cross and Blue Shield - HMO Colorado
- ☒ Kaiser Permanente
- ☐ Colorado HealthOP
- ☐ Cigna
- ☐ Humana
- ☐ Access Health Colorado

The premiums shown below are based on the age, tobacco use status and zip code 80210 provided. The start date for coverage for the plans below is 01-01-2015.  
Please note, the rates you pay may be significantly lower if you are eligible for financial assistance or reduced copays and deductibles. Make note of your plan selection and details to save in your account when you begin shopping.

Compare 0 Plans

Sort By

| MONTHLY PREMIUM    | CARRIER DETAILS   | PLAN DETAILS  | ANNUAL DEDUCTIBLES  | EST. OUT OF POCKET COSTS   | 1-10 of 86 |
|--------------------|---|---|---|--|------------|
| \$65 <sup>99</sup> | <br>Rating in progress<br><input type="checkbox"/> Select to compare   | Colorado HealthOP Bobcat EPO<br><a href="#">Preferred Medication List</a><br>EPO/Catastrophic                                   | \$6,600 <sup>00</sup> / Person<br>\$13,200 <sup>00</sup> / Family | <a href="#">Annual Max. Costs</a><br>\$6,600 <sup>00</sup> / Person<br>\$13,200 <sup>00</sup> / Family<br><a href="#">Est. Costs based on Use</a><br>N/A |            |
| \$83 <sup>18</sup> | <br>Rating in progress<br><input type="checkbox"/> Select to compare   | Colorado HealthOP Bear HSA Qualified High Deductible Health Plan EPO<br><a href="#">Preferred Medication List</a><br>EPO/Bronze | \$6,250 <sup>00</sup> / Person<br>\$12,500 <sup>00</sup> / Family | <a href="#">Annual Max. Costs</a><br>\$6,250 <sup>00</sup> / Person<br>\$12,500 <sup>00</sup> / Family<br><a href="#">Est. Costs based on Use</a><br>N/A |            |
| \$85 <sup>82</sup> | <br>Rating in progress<br><input type="checkbox"/> Select to compare | Colorado HealthOP Bear EPO<br><a href="#">Preferred Medication List</a><br>EPO/Bronze   | \$6,500 <sup>00</sup> / Person<br>\$13,000 <sup>00</sup> / Family | <a href="#">Annual Max. Costs</a><br>\$6,500 <sup>00</sup> / Person<br>\$13,000 <sup>00</sup> / Family<br><a href="#">Est. Costs based on Use</a><br>N/A |            |
| \$88 <sup>80</sup> |    | Colorado HealthOP Bobcat PPO  | \$6,600 <sup>00</sup> / Person                                    | <a href="#">Annual Max. Costs</a>  |            |



# Complex Household Calculator (LMS)



## Complex Household Calculator

[Reset](#)

**October 31**

- Exclusive to Sales and Service Channels
- Intuitive drag-and-drop work-flow
- Build complex, multi-households
- Get APTC/CSR Estimator Results for each person
- Same calculator engine as the Tax Credit Estimator
- Connect to Plan Finder Tool

### Household Members



Grandfather



Grandmother



Adult Male



Adult Female



Pregnant Woman



Girl



Boy

### Welcome to the Complex Household Calculator

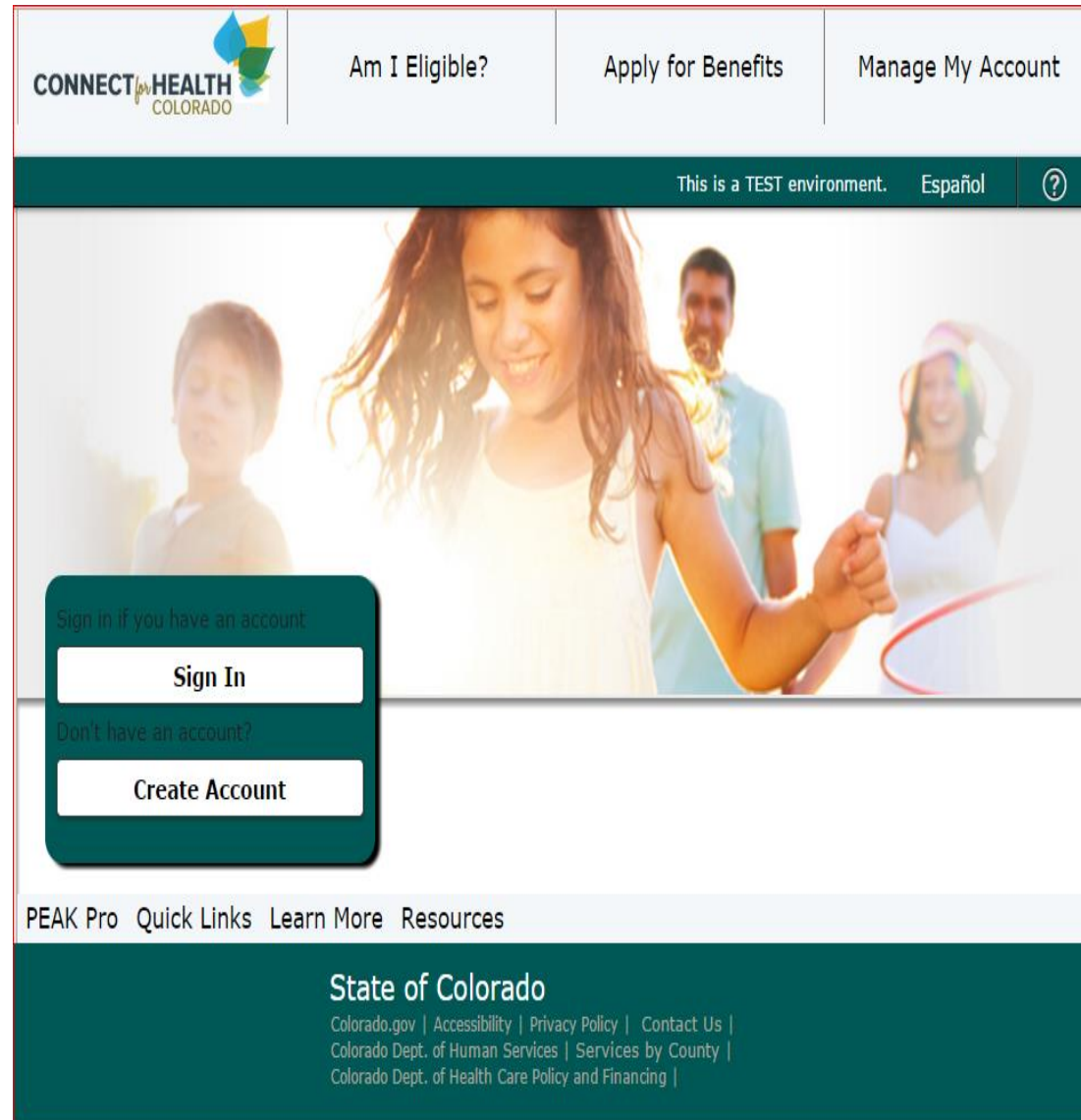
The Complex Household Calculator is a tool that helps you determine the eligibility of an individual for Advance Premium Tax Credits, Cost Share Reductions, Medicaid, and Child Health Plan Plus. This determination is for illustrative purposes only. The results displayed through this Complex Household Calculator are not final. To obtain a determination from Connect for Health Colorado or PEAK, please fill out an application at [connectforhealthco.com](https://connectforhealthco.com).

To get started using the Complex Household Calculator, select the appropriate individual icons from the left-hand column to build your household. Once selected, the icon will appear in the main screen. Repeat the process until you have identified all the members of the household. Next, from the main screen, select one individual icon and add the appropriate member characteristics to that individual, as well as all other necessary information including tax status, name, age, and income. Repeat this process for all members of the household. Next, arrange all the members of the household in the appropriate tax households. Finally, select "Display Results".

# End-to-End SES Simulator (LMS)

**October 31**

- Practice the Individual Financial Application Path End-to-End
- Understand the application and question sequence and flow
- Develop proficiency to help your clients right out of the gate on November 15
- NOTE: No data is saved or transmitted from/in/through the SES Simulator



## *After November 18: Meet Our NEW Consumer Coach, Kyla!*

**Kyla will appear on the main page and key pages linked to the main page.**

She will help the user navigate the site and explain important topics in getting coverage and help.

Users will be able to use her as a resource or park her to the side and work independently.

**GOAL:** Reduce traffic to your service centers and ours



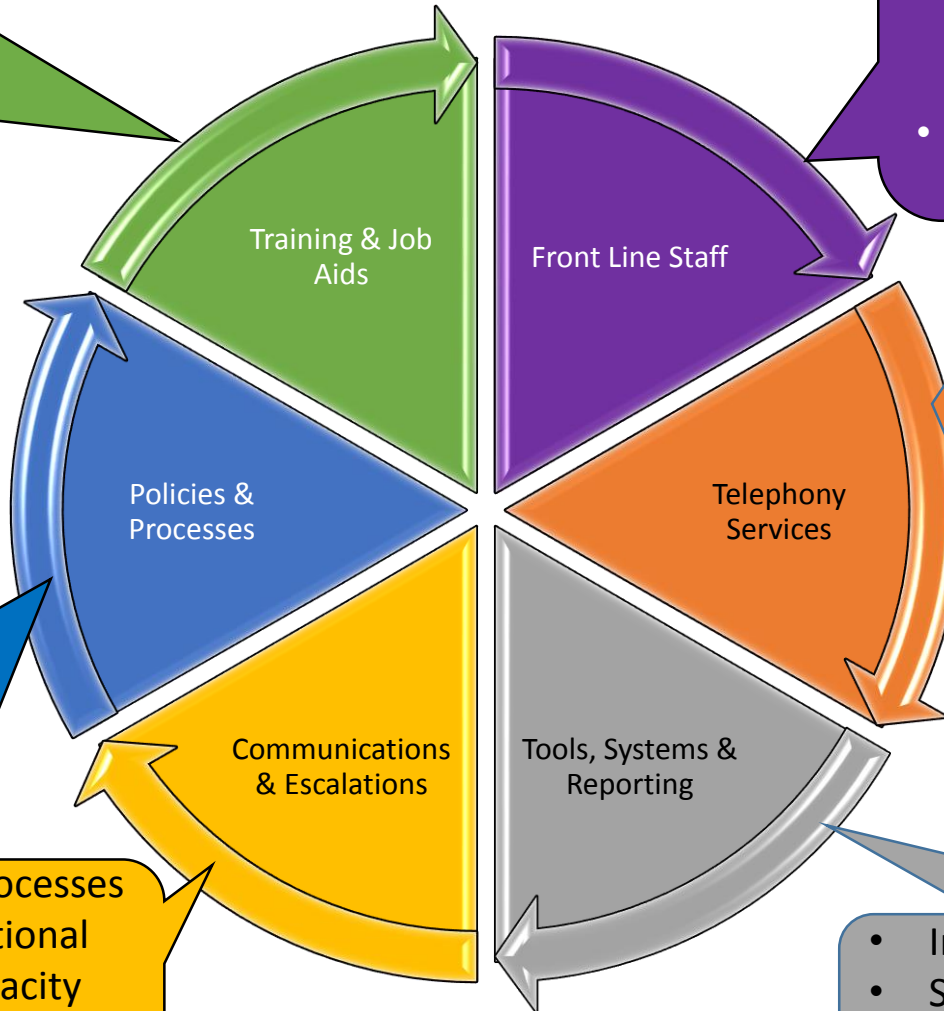


# Service Center Readiness

- Updating job aids used during last open enrollment period to reflect new functions, processes & policies
- Service center reps have been testing the Shared Eligibility System (SES) and Release 2 and updating training & job aids

- Revisited policies that were unclear or resulted in large 'clean up' efforts last year and revised as appropriate
- Updated processes to match system changes
- Integrated policy oversight group into go-live command center and readiness planning

- Refreshed contact lists & on-call processes
- Reinforcing and accelerating operational processes to support increased capacity and urgency expected during Open Enrollment Period (OEP)



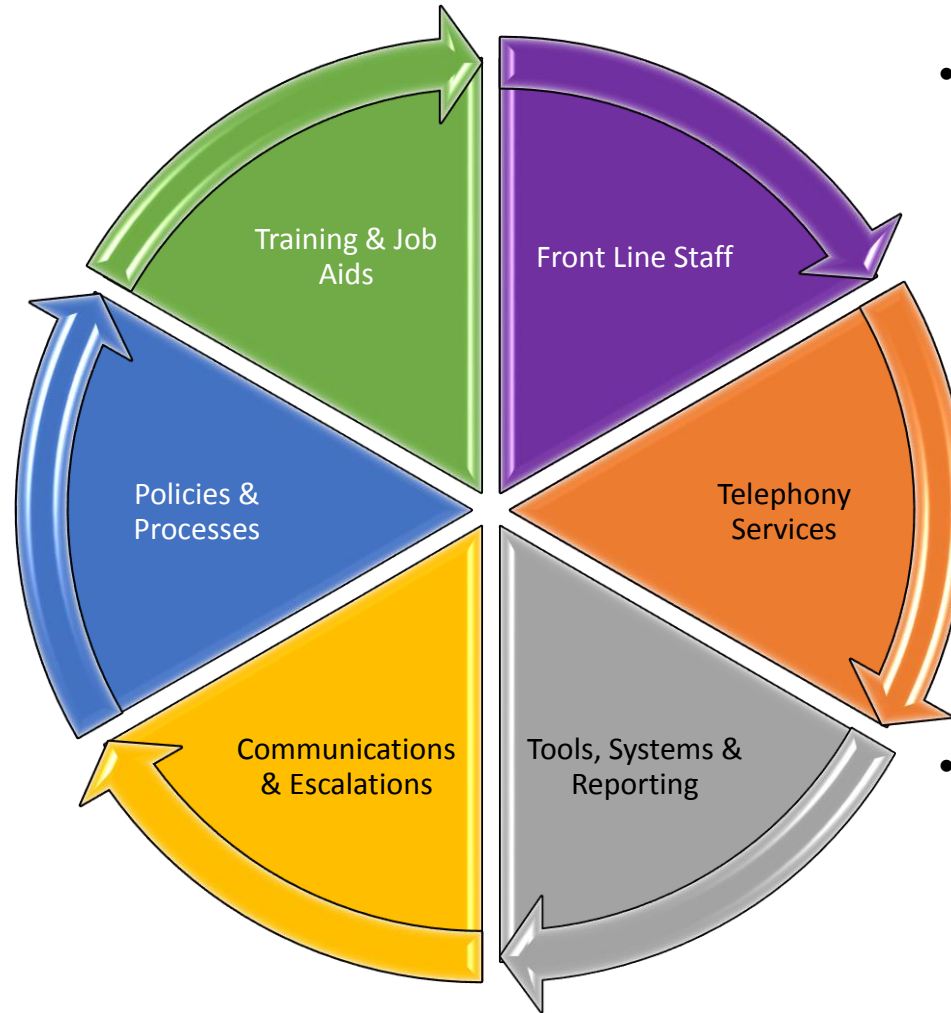
- Currently 160 Tier 2 (front line) and 11 Tier 3 (licensed)
- Plan to ramp up to peak level in early December, overtime and extended hours agreed
- Capacity to double staff (one time) if needed within 4 weeks

- Tested telephony systems with volume of up to 1000 concurrent calls (twice last year's volume)
- Tuning processes to balance calls between CGI and C3 service centers
- IVR changes to reduce and redirect calls
- 'On hold' script changes to provide clear alternatives for support
- Implementing features to eliminate 'circuits busy' for inbound callers

- Improved OCX and incident tracking tools
- System changes to improve efficiency
- Reviewed and improved daily OEP reporting and metrics

# Challenges to Service Center Readiness

- System changes continue – at a reduced level – beyond November 15. Reinforcing existing processes to adapt to increased frequency and urgency of updates
- Some policy decisions will be outside of our control (e.g., if enrollment deadlines change again) and there are more partners to coordinate with (e.g., Department of Human Services and HCPF) if these decisions need to be implemented quickly.
- Cross partner processes such as mixed family verifications and case clearing have not been stress tested.



- Impact of changes to Second Lowest Cost Silver Plan (SLCSP) and net costs of plans to consumers on call volumes and service levels can not be accurately predicted. Need flexibility to prepare for worst case scenario and pull levers as needed to address impacts as they arise. In addition, utilizing all sales channels to address increase in number of people requiring help during this OEP.
- Fixed limit on number of circuits available for inbound / outbound calls. Implementing tools to reduce occurrence of callers receiving 'circuits busy' when calling the service center.

# Marketplace Readiness

- Business Acceptance Test (BAT) team executed 100% of all test cases at least once.
- 100% of go-live test cases have been regression tested. 91% pass rate for go live test cases.

Critical code delivered according to schedule by all vendors.

SES and Marketplace Software delivered

System and processes tested for accuracy and usability

Critical defects corrected

Check list complete and reviewed with all stakeholders

Workarounds developed and communicated to sales and support channels

Go live checklist developed – System will be live at 6am on November 10. OEP begins November 15.

Concentrated focus weeks of 11/3 and 11/10 to finalize and communicate to stakeholders

Total number of go-live defects found throughout testing = 274  
Number closed / fixed (as of 6pm 11/5) = 251  
Number open (as of 6pm 11/5) = 23



# Challenges to Marketplace Readiness



- Some non-critical but highly desired functionality will not be ready on November 15; e.g.,
  - Integrated proposal system for brokers to support SHOP customers. Will have old non-integrated solution available until integrated solution is ready
  - Reference plans for use by brokers and employers in developing contribution levels for employees.
  - Ability to easily create an agency that is 'searchable' online.
- Renewals and Redeterminations Verifications service (RRV) for renewals processing is not ready yet.
- Major new functionality (e.g., 1095 reports) still to be delivered before end of open enrollment period.

- Technology
  - Implementing Akamai waiting room to 'hold' users if system is unresponsive
  - Implementing capacity plans
  - Completing performance testing of all key systems
  - Cloud hosting RFP started
  - Ntierity architecture efficiency study
- Command center
  - Updating process documentation and contact lists
  - Performing dry run
- Reporting
  - Renewal Book of Business reports distributed
  - Starting simultaneous enrollments by month report
  - Operational dashboard for open enrollment
  - Real time eligibility reporting
  - 1095 / CCIO updates
- Security
  - SSR, POA&M, SSSP, PIA are being submitted
  - Two ongoing audits: IRS and OIG
- EDI
  - Shoring up EDI in preparation for go-live
  - Renewals testing ongoing
  - Planning to resume payment web services and 820 testing
  - Governance and meeting cadence established