



# 2017 – 2020 STRATEGIC PLAN UPDATE

December 18, 2017

# Areas of Focus for 2017 – 2018

- Initiatives to better manage health care costs.
- Targeted, data-supported outreach.
- Enhanced broker and Assister education, communication, training and support.
- Improved customer experience.
- Carrier process and reporting improvements.
- New/refined financial policies, processes and dashboards.
- Finalization/approval of key finance mechanisms.
- Employee survey completed

# Goal #1: Update

Advocate to improve access to coverage in rural areas of Colorado.

STRATEGIES	KEY ACTIVITIES COMPLETED
<ul style="list-style-type: none"><li>• Encourage carrier participation in rural areas.</li><li>• Increase awareness among rural Coloradans on the benefits available through the Marketplace.</li><li>• Work with stakeholders to address the high cost of health coverage and improve provider access in rural areas.</li></ul>	<ul style="list-style-type: none"><li>• DOI stakeholder meetings on reinsurance/high-risk pool options.</li><li>• Targeted outreach and marketing to high EBNE areas for OE5.</li><li>• Hired an additional FTE to focus on county engagement.</li></ul>

# Goal #2: Update

Maximize the number of consumers and employers who shop and enroll through the health insurance marketplace, and apply for available financial assistance.

STRATEGIES	KEY ACTIVITIES COMPLETED
<ul style="list-style-type: none"><li>• Use available data to improve retention and target new customers.</li><li>• Refine education and outreach mechanisms.</li><li>• explore alternative product/benefit solutions.</li><li>• Identify new types of customers for Marketplace products and services.</li><li>• Explore partnerships with organizations that could help the Marketplace attract new customers (e.g. healthcare and wellness vendors).</li><li>• Increase customer, broker, Assistor and carrier satisfaction.</li></ul>	<ul style="list-style-type: none"><li>• For OE5, used data to send targeted notifications to subsidy-eligible but not enrolled customers.</li><li>• Used appointment outcome tracking to help reduce the number of visits required for enrollment.</li><li>• Implemented the "Preferred Plan" option for customers not eligible for auto-renewal.</li><li>• Successfully implemented Enrollment Centers across the state.</li><li>• Establishment of an in-house MA Site team to serve Assistance channels has shown strong early success.</li><li>• Implemented new functionality to simplify the re-enrollment process.</li><li>• First broker survey sent.</li></ul>

# Goal #3: Update

Improve the ability of customers to attain and retain the right coverage for their needs.

STRATEGIES	KEY ACTIVITIES COMPLETED
<ul style="list-style-type: none"><li>• Assist consumers in better understanding their coverage and how to use it.</li><li>• Improve the customer eligibility and enrollment experience.</li><li>• Ensure that customers continue to have choice in selection of carriers and Qualified Health Plans by improving the value proposition that the Marketplace offers to carriers.</li></ul>	<ul style="list-style-type: none"><li>• QCPFT enhancements (i.e. prescription drug costs, screen reductions and updates); QCPFT featured at Building Better Health conference.</li><li>• Educational activities, including:<ul style="list-style-type: none"><li>– additional emphasis on CSR</li><li>– updated broker and Assister training and certification modules</li><li>– continuous improvement of roadshows, newsletters and forums</li><li>– Refined Service Rep tools and training</li></ul></li><li>• Service Center restructuring to improve alignment and communication.</li><li>• Enhancements to the change reporting process.</li><li>• New appeals and complaints processes.</li><li>• Reconciliation process improvements.</li></ul>

# Goal #4: Update

Ensure that Connect for Health Colorado is a healthy and thriving organization.

## STRATEGIES

- Continue to improve upon the fiscal stability of the Marketplace.
- Further develop human capital and engagement.

## KEY ACTIVITIES COMPLETED

- Researched, drafted and reviewed new reserve policy to Finance and Operations Committee.
- Medicaid Cost Allocation Plan (CAP) approved by CMS.
- C4 expense reporting process finalized with HCPF and expenses submitted through September 2017.
- Grant opportunity research completed.
- Developed new project intake process including financial evaluation and impacts on budget and sustainability.
- Implemented real-time budget to actual financial management dashboard reporting at both the department and contract/project level.
- Employee survey completed - Board update to be provided in January

# APPENDIX:

## Key Activities in Process

# Goal #1: Key Activities in Process

- Working with state and federal partners to explore policy solutions, including waivers, to address the unique challenges related to high insurance costs in rural communities.
- Engaging with stakeholders and the DOI in exploring what impacts, if any, a change in benefit structures in rural communities would have on number of plans offered, cost of premiums, and access.
- Participating at Colorado Bar Assn/Colorado CPA Association Conferences and in committees and focus groups of Club 20, Progressive 15 and Action 22.
- Continuing to develop customer stories from rural regions of the state.
- Participating in conversations through the National Academy of State Health Policy on this topic and hosting an in-person meeting on best practices with other state-based marketplaces in April of 2018.
- Partnering with state agencies, carriers and health policy groups to study the impacts of alternative plan designs on affordability.
- Continuing conversations with the Division of Insurance on network adequacy specific to on-exchange carriers and ways to incentivize participation or broaden network structures.



## Goal #2: Key Activities in Process

- Preliminary exploration of new product offerings including:
  - Direct Primary Care combined with a wrap policy (potentially catastrophic/bronze/silver plans) that can be offered to Small Business employers and reduce the cost of insurance
  - expansion of Dental product offering to add a richer plan in 2018
  - exploration of other product offerings including Life, STD, LTD, Critical Illness, Accident and Gap insurance
- Enhanced email support for brokers and Assistants to reduce calls to the Service Center and improve efficiency and broker/Assistant satisfaction.
- Continue to assess all processes looking for efficiencies.

# Goal #3: Key Activities in Process

- Enrollment improvements including reporting, EDI transactions and enrollment processing.
- Special Enrollment Period reporting enhancements.
- Improvements to 1095A dispute resolution process for January 2018.
- Ongoing efforts to work with OIT and HCPF to align policies and reduce member confusion due to conflicting requirements.

# Goal #4: Key Activities in Process

- Presenting revised reserve policy draft to Finance and Operations Committee in January.
- Opportunity tracking/evaluation (e.g. grants, collaboration) process under development.
- Finalizing contract with HCPF governing CAP and other relationships with HCPF.
- Preliminary discussions with the Colorado Health Foundation on future funding underway.
- Completing inventory of financial analysis needs; standardized ROI methodology under development.
- Researching best practices for improving cost control and contracting structure through discussions with other SBMs.
- As part of moving corporate offices, evaluating all corporate/facility services for quality and cost of services.