



## CONNECT FOR HEALTH COLORADO® Milestones, Measures and Oversight

### 2010

- March 2010:
  - After Congress passed the Affordable Care Act, Governor Bill Ritter issued an Executive Order establishing a State Implementation Committee
- July through October 2010:
  - Stakeholder and community forums and discussions held across Colorado about creating a state health insurance Marketplace (also known as an Exchange). Groups recommend that the Marketplace be established as a quasi-public entity – not a state agency – with a Board of Directors and a high level of public accountability

### 2011

- Early 2011:
  - Governor's Office awarded a Planning Grant for almost \$1 million from HHS to support planning activities for creating a state-based Exchange
- Early 2011:
  - Joan Henneberry became the Planning Director of the health insurance Marketplace and began collaborating with legislators in the General Assembly to pass enabling legislation and creating four stakeholder advisory groups to support planning efforts
- May 2011:
  - General Assembly passed Senate Bill 11-200 creating a state-based Marketplace
- June 2011:
  - Governor John Hickenlooper signed SB11-200 into law
- July 2011:
  - Exchange Board appointees met for the first time
- August 2011:
  - Gretchen Hammer elected as Exchange Board Chair
- **August 1, 2011:**
  - **Inaugural meeting of Legislative Health Benefits Exchange Implementation Review Committee**
- **August 31, 2011:**
  - **Exchange Board Chair presented to Legislative Implementation Review Committee**



- **December 7, 2011:**
  - **Exchange presentation to Legislative Implementation Review Committee, which approved the hiring of businesswoman Patty Fontneau as first CEO**
- **December 15, 2011:**
  - **Exchange presentation to Legislative Implementation Review Committee, which approved submission of first Level One Establishment grant application to federal government**
- **December 2011:**
  - Board approved a federal grant application for the state's first Level One Establishment Grant for \$17.9 million

## **2012**

- **Early 2012:**
  - The Exchange established its own financial mechanisms and organizational policies so that the organization could receive federal grants
- **February 2012:**
  - Federal government approved Colorado's first Level One Establishment Grant of \$17.9 million
- **Spring 2012:**
  - Key contractors, including CGI and North Highland, hired through a competitive process to build the technology system and provide project management
- **Mid 2012:**
  - Exchange grew from 5 staff to 18 full-time staff, augmented by a team of contractors
- **July through September 2012:**
  - **CMS/CCIIO/OIS Review of planning activities began with federal reviewers on site. The Exchange demonstrated that program development was in line with federally required milestones and provided all documents and materials needed (policies, plans, etc.) to obtain federal authorization to proceed with state-based implementation**
- **July 2012:**
  - **Exchange staff presentation to the Legislative Implementation Review Committee**
- **August through October 2012:**
  - **Two independent audits begin for the Exchange**
    - **Financial Audit**
    - **Single Federal Audit (with respect to compliance with OMB A-133 and internal controls over financial reporting)**



- **August 2012:**
  - **Legislative Implementation Review Committee approved submission of second Level One Establishment Grant application to federal government**
- August 2012:
  - Exchange submitted a second Level One Establishment Grant application to HHS for \$43 million to support activities between October 2012 and July 2013
- September 2012:
  - HHS approved the second Level One Establishment Grant application
- December 2012:
  - Colorado was among the first six states to receive conditional approval from HHS to open a state-based Exchange
- December 2012:
  - Work began with legislators, the Board and key stakeholders in the community to develop a long-term revenue model that allows the organization to be self-sustaining by 2015. Goal: fund the operation of the marketplace in the early years while enrollment is growing, create adequate reserves to operate a business and to ensure the ability to update and maintain technology systems
- **December 2012 through January 2013:**
  - **Independent Verification and Validation Audit and Review #1 began. It included: CGI contract; software license agreements; government requirements regarding security, back office, interfaces, data sharing, reporting, business process documentation, deployment activities and change control procedures; and other areas**

## 2013

- January through October 2013:
  - Planning activities continued at an aggressive pace, including the areas of interoperability with the State and outside systems, preparation activities with insurance carriers, development of policies and a stronger emphasis on customer support programs
- February 2013:
  - Staff presented Board with long-term revenue model that allows the organization to be self-sustaining by 2015
- February 2013:
  - Organization issued a Request for Applications for organizations across the state interested in serving as part of the new in-person assistance program Assistance Network, including both Navigators and In-Person Assisters



- February 2013:
  - Board voted to adopt name “Connect for Health Colorado”
- **February through April 2013:**
  - **CMS/CCIIO/OIS Detailed Design Review occurred with federal teams on sight. Exchange demonstrated program development was in line with federally required milestones and provided all documents and materials needed (policies, plans, etc.) to obtain federal authorization to proceed with state-based implementation**
- Spring 2013:
  - Systems testing began
- **March 2013:**
  - **Independent Verification and Validation Audit and Review #2 began. It included stakeholder interviews; project schedules; organization & resources; training; financial systems and other areas**
- April 2013:
  - More than 70 organizations submitted proposals to be part of the Assistance Network, which is funded through Federal and foundation grants
- May 2013:
  - Marketplace selected 58 organizations to be part of the program; 55 organizations moved forward with finalizing contracts and beginning the training process
- **May 2013:**
  - **Connect for Health Colorado presentation to Legislative Implementation Review Committee on long-term sustainability plan. Committee approved submission of Level 2 Establishment Grant application to federal government**
- Spring 2013:
  - Construction of a new Customer Service Center began in Colorado Springs
- **April through June 2013:**
  - **CMS/CCIIO/OIS Final Detailed Design Review took place with federal officials on site**
- May 2013:
  - Marketplace launched statewide marketing campaign with the new name
- May 2013:
  - Colorado Legislature passed HB 13-1245 with funding mechanisms to allow the Marketplace to reach long-term sustainability, including a broad carrier assessment
- May 2013:
  - Exchange submitted Level 2 Establishment Grant application to the federal government to support the operation of the health insurance marketplace through the end of 2014 as well as technology enhancements through 2015



- **May 2013:**
  - **Independent Validation and Verification Audit and Review #3 began. It included security plans; release schedule and plan; test plans; contingency plans; database design documents; and other areas**
- July 2013:
  - Federal government approved \$116 million Level 2 Grant
- July 2013:
  - Connect for Health Colorado awarded \$2 million grant from the Colorado Health Foundation to support components of the Assistance Network that could not be funded by federal grants
- **July 2013:**
  - **Independent Validation and Verification Audit and Review #4 began. It included HCPF interoperability; service center; service portal; deployment planning; system test; user acceptance test and other areas**
- August 2013:
  - More than 1,100 licensed health insurance agents and brokers and 200 Assistance Network Health Coverage Guides signed up for certification training
- **July through November 2013:**
  - **Two Independent Audits began**
    - **Financial Audit**
    - **Single Federal Audit (with respect to compliance with OMB A-133 and internal controls over financial reporting)**
- **July through September 2013:**
  - **CMS/CCIIO/OIS Implementation and Operational Readiness Review took place, with federal reviewers on site. Connect for Health Colorado demonstrated program development was in line with federally required milestones and provided all documents and materials needed (policies, plans, etc.) to obtain federal authorization to proceed with state-based implementation**
- **August through September 2013:**
  - **CMS/IRS Privacy and Security Review took place with federal reviewers on site**
- **August 2013:**
  - **Independent Validation and Verification Audit and Review #5 began for security assessment and testing**
- **September 2013:**
  - **Connect for Health Colorado presentation to the Legislative Implementation Review Committee; Committee approved organization's financial plan**



- **September 2013:**
  - **Connect for Health Colorado received Independent Security Assessment and Penetration Testing Report**
- **October 1, 2013:**
  - **Shortly before 8:00 a.m., the online Marketplace opened English and Spanish versions, offering individuals and families 150 health plan options from 10 carriers; small businesses 92 health plan options from six carriers; 67 dental plans; and link to vision plans through VSP**
    - **Nearly 70,000 unique visitors came to the website on the first day; website has remained up and operational over 99 percent of the time since then**
- **October 2013:**
  - **CMS Financial Consultation and Sustainability Review began**
  - **CMS Oversight and Monitoring Review began**
  - **CMS Service Center Operations Review took place**
- **October 2013:**
  - **Monthly Grant Overviews for Level 1 and Level 2 grants**
- **November 2013:**
  - **Connect for Health Colorado presentation to the Legislative Implementation Review Committee**
- **November 2013:**
  - **Monthly Grant Overviews for Level 1 and Level 2 grants**
- **December 2013:**
  - **Monthly Grant Overviews for Level 1 and Level 2 grants**
- **December 2013:**
  - **Customer Service Center had handled over 100,000 calls and over 20,000 online chats**
- **December 2013:**
  - **Statewide outreach tour conducted with 20 events across the state driving a 24-foot branded RV**
- **Late December 2013:**
  - **Federal Government extended deadlines to apply for 2014 coverage**
- **End of 2013:**
  - **Over 52,000 Coloradans had signed up for coverage; nearly half received financial assistance**



## 2014

- **January 2014:**
  - **Semi-annual report on Level 2 Grant**
- January through March 31, 2014:
  - Enrollment events continued across Colorado
- **January 2014:**
  - **Legislative Implementation Review Committee approved the organization's operational plan**
- **January through September 2014:**
  - **State Auditors conducted 9-month audit process**
- Early 2014:
  - Organization began implementing additional technology and operational features, including payment, reconciliation and appeals processes
- March 2014:
  - Board approved a 1.4 percent administrative fee to insurance carriers that provide health plans through the Connect for Health Colorado for 2015 calendar year. Kept fee at same level as 2014, among lowest in nation
- March 2014:
  - Five walk-in centers opened in metro Denver with brokers and Health Coverage Guides enrolling customers on-site
- March 2014:
  - Connect for Health Colorado presentation to Senate HHS Committee
- **March 31, 2014:**
  - **Open enrollment period ended**
- **April 2014:**
  - **Connect for Health Colorado presentation to Legislative Implementation Review Committee.**
- **April 15, 2014:**
  - **Final deadline for customers who started applications before March 31 to complete their enrollments**
- **April 2014:**
  - **Colorado's Marketplace had enrolled 124,000 in private health insurance and supported the enrollment of over 187,000 Coloradans into Medicaid; Colorado enrolled the 4th highest number of people in private health insurance among states that built exchanges**



- May through September 2014:
  - Stakeholder and customer input sought for system improvements
- June 2014:
  - Board approved FY15 Budget and Carrier Assessment for 2015
- July 2014:
  - Enrollments continue to grow at about 4,000/month through end of 2014; more than 141,000 covered lives enrolled through Marketplace by end of July
- Spring/Summer 2014:
  - Connect for Health Colorado and HCPF teams built the Shared Eligibility Service, allowing customers to have a single financial application process
- Spring through Fall 2014:
  - Next build of Marketplace systems under way and moved to testing
- May 2014:
  - All current Marketplace carriers applied to DOI for certification of health plans for 2015
- June 2014:
  - Board elected Sharon O'Hara as new chair
- July 2014:
  - CEO Patty Fontneau announced she was leaving for private sector position
- **July 2014:**
  - **OIG/HHS Audit began Review of Financials and Performance**
- **August 2014:**
  - **Federal CMS/CCIIO Audit began Review of Financials and Performance**
- August 2014:
  - Interim CEO Gary Drews appointed
- September 2014:
  - DOI approved 2015 plans and rates; Marketplace plans premiums increase less than 1% on average statewide. Second-lowest-cost Silver Plans drop in all but one region, lowering APTC levels
- **September 2014:**
  - **Connect for Health Colorado presentation to Legislative Implementation Review Committee**
- October 2014:
  - Board member Richard Betts stepped down; Davis Fansler appointed.
- **October 2014:**
  - **OIG/HHS Eligibility, Enrollment, and Information System Audits began**





- **November 2014:**
  - **CMS Shared Application and Eligibility Design Review began**
- **November 10, 2014:**
  - **Marketplace 'soft launch' with shared eligibility system up**
- **November 15, 2014:**
  - **Open Enrollment period began for 2015 coverage - Coloradans have choice of 176 health plans available from 10 carriers; 23 individual dental plans from 5 carriers; 120 small group health plans from 5 carriers; 45 small group dental plans from 5 carriers**
- November 2014:
  - Connect for Health Colorado, with Assistance Sites and Brokers, opened 13 walk-in Enrollment Centers across Front Range and Grand Junction
- November 2014:
  - Board member Ellen Daehnick left
- December 2014:
  - Board member David Padrino replaced Kevin Patterson as Governor's Office ex-officio member
- **December 2014:**
  - **Legislative Audit Committee reviews state audit**
- **December 2014:**
  - **Two Independent Audits begin**
    - **Financial Audit**
    - **Single Federal Audit (with respect to compliance with OMB A-133 and internal controls over financial reporting)**
- **December 2014:**
  - **OIG/HHS return for continued on-site Financial and Performance audit work**

## **2015**

- January 2015:
  - Board member Gretchen Hammer steps down to become Director for State Medicaid Office
- **February 15, 2015:**
  - **Second Open Enrollment Period officially ends**