

Access | Affordability | Choice



2014 Annual Report  
To the Colorado General Assembly and Governor

The mission of Connect for Health Colorado® is to increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado.



150,000

Coloradans signed up for coverage during 2014



\$191.37M

Total dollars Coloradans saved off their 2014 premiums with Marketplace tax credits



17% to 11%

Drop in Colorado's uninsured rate in 2014



Governor John Hickenlooper  
State Capitol  
200 East Colfax Avenue  
Denver, CO 80203

The Honorable Bill Cadman  
President, Colorado State Senate  
200 East Colfax Avenue  
Denver, CO 80203

The Honorable Dickey Lee Hullinghorst  
Speaker, Colorado State House  
200 East Colfax Avenue  
Denver, CO 80203

Dear Governor Hickenlooper, President Cadman and Speaker Hullinghorst,

On behalf of my Board colleagues and the staff of the Colorado Health Benefit Exchange (Connect for Health Colorado®), I am pleased to submit our 2014 Annual Report as required by CRS 10-22-101.

In fulfilling our mission to increase access, choice and affordability for individuals, families and small businesses buying health insurance in Colorado, we can report that more than 150,000 Coloradans signed up for coverage during 2014. This included individuals, families and small business employees in every county of our state — with 60% qualifying for Advance Premium Tax Credits that saved them a total of **\$191.3 million**.

Our goal of extending health coverage is no longer just an idea. We have launched Colorado's own Marketplace and are supporting Coloradans daily with accessing health coverage. After our first Open Enrollment Period, we have seen solid progress beyond enrollment numbers:

- Increased collaboration with community groups in every region of Colorado to reach and help individuals who need health insurance
- More competition among health plans
- Stable average health plan rates (certified by the Division of Insurance) year-over-year
- A Shared Eligibility System enabling a single online application to determine if a person qualifies for Medicaid or Child Health Plan Plus coverage, or qualifies for a tax credit to lower the cost of private insurance through Connect for Health Colorado

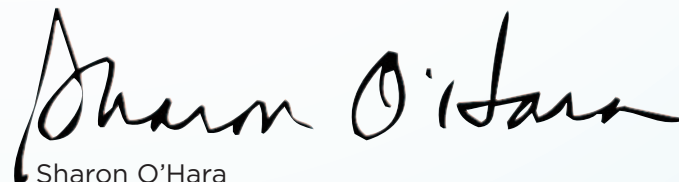
As we innovate and move forward, we will also learn and refine. This is a multi-year commitment with carriers, state partners, Brokers, Health Coverage Guides, community organizations and other stakeholders serving Coloradans.

Nearly every day I hear a personal story that continues to motivate our work. There is the 40-year-old woman with multiple sclerosis and on disability, but in the two-year waiting period to qualify for Medicare, who told me: "Without the Exchange I would have had to file for bankruptcy. I am proud and have never paid a bill late before I had MS." Far more than numbers, they include Joaquin, who went to a doctor for the first time in years and discovered he had Type II diabetes and needed to make changes. And Lee, a business owner who uses his own experience of being hospitalized after a serious accident to encourage others in his mountain community to get enrolled.

Our State's commitment to improving healthcare and coverage is a worthwhile vision that requires new thinking and structures. We must be comfortable with change and uncertainty. Patience is needed. I am heartened by the open dialogue with partners and stakeholders who not only identify areas that need to be addressed — but want to be part of the solution.

To quote businessman-philanthropist W. Clement Stone: "Everyone who achieves success in a great venture solves each problem as they came to it. They helped themselves. And they were helped through powers known and unknown to them at the time they set out on their voyage. They keep going regardless of the obstacles they met."

I remain assured that through our collective efforts and our will, grit and commitment, we can help every Coloradan achieve better access to healthcare.



Sharon O'Hara  
Chair of the Board, Connect for Health Colorado

CC: Connect for Health Colorado Board of Directors; Senate Health and Human Services Committee; House Health Insurance and Environment Committee; House Public Health Care and Human Services Committee; Legislative Health Benefit Exchange Implementation Review Committee; Rep. Beth McCann, Chair; Sen. Irene Aguilar, Vice-Chair; Sen. David Balmer; Rep. Lois Landgraf; Sen. Kevin Lundberg; Sen. Jeanne Nicholson; Rep. Dianne Primavera; Rep. Amy Stephens; Rep. Max Tyler; Sen. Jessie Ulibarri.

## Access, Affordability, Choice

Connect for Health Colorado experienced a series of milestones in 2014 as Coloradans began benefitting from new comprehensive health insurance coverage and premium tax credits to reduce costs — and fewer Coloradans went uninsured. In January 2014, private health insurance coverage took effect for over 52,000 Coloradans who purchased plans through the Marketplace, while open enrollment continued.

By April, nearly 130,000 Coloradans had purchased private insurance, with 60 percent receiving premium tax credits that averaged \$262 per month to lower their costs. In total during 2014, Coloradans saved more than \$191 million in premium costs through tax credits — an immediate and significant financial benefit to individuals and families in our state. More than 200,000 other

Coloradans were covered at no or low-cost with expanded Medicaid.

The successful first enrollment numbers put Colorado fourth among states operating their own health insurance exchanges.

After open enrollment, Connect for Health Colorado continued to serve customers, supporting thousands of Coloradans each month who came to the Marketplace to make changes to their plans, re-determine eligibility for premium tax credits, enroll in health plans due to qualifying life events, or shift between Medicaid and private coverage. In addition, staff, technology vendors and State partners worked to build, test and implement improvements to technology systems and a new financial application system, and to prepare for the second enrollment period.

The Division of Insurance (DOI) approved 2015 rates from 10 carriers for 176 health plans for individuals and families and 120 health plans for small employers, as well as 67 dental plans from seven carriers, offered through the Marketplace. Statewide, Marketplace premiums increased an average of just 1 percent. The DOI also reduced the number of rating areas in Colorado, causing a smaller change in prices between regions. With so many carriers and plan options, Colorado has been ranked in the top 5 states for most competitive Marketplaces, meaning consumers in our state have far more choice in coverage and rates than most others.

The second open enrollment period started November 15 with a new financial application system, developed jointly with the Colorado Department of Healthcare Policy and Financing (HCPF), which allows customers to apply for tax credits or Medicaid with a single application.

Customers also had new tools to compare plans and look up medications in health plans. “Kyla” the web site avatar provides education to better understand insurance as well as help navigating the site. Brokers were provided a new portal and enhanced technology tools. The Marketplace launched a fresh statewide marketing and outreach campaign, a statewide enrollment tour and, with partners, opened more than a dozen

walk-in Enrollment Centers. A new renewal process for customers allowed them to automatically continue coverage for 2015.

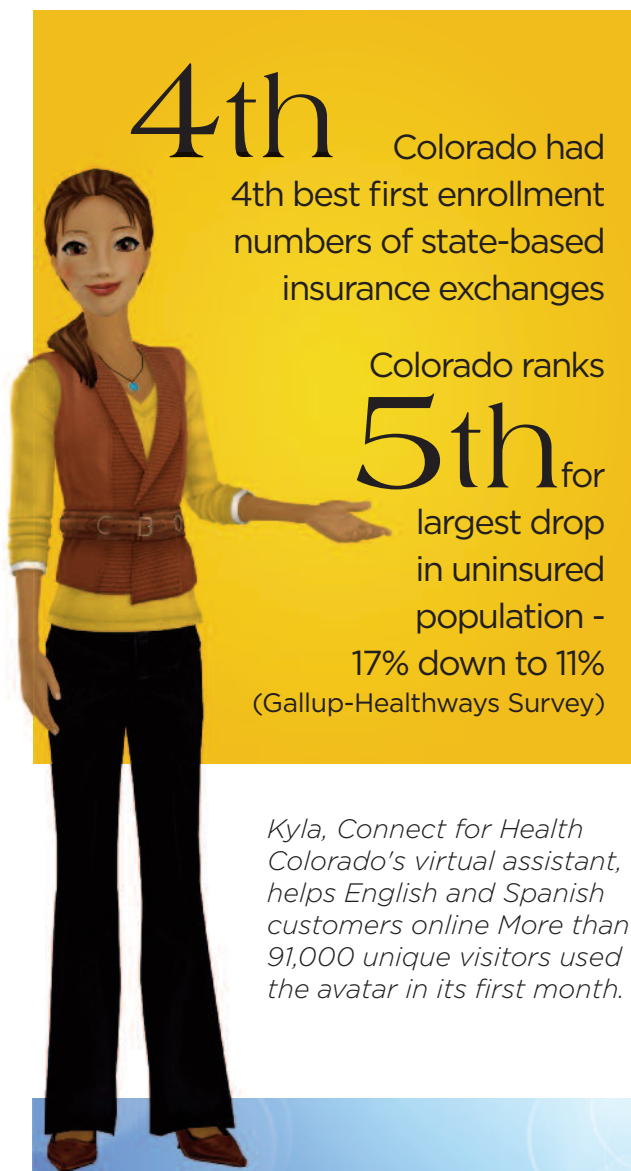
Technical challenges caused some issues for customers applying for financial assistance during the first weeks of the second Open Enrollment Period. These were being addressed jointly with our technology and state partners, and a mix of technical revisions and manual processes were employed to facilitate enrollments. Service Representatives were also working one-on-one with customers to handle unique household circumstances. More enhancements to the single eligibility system are planned for 2015.

Organizationally, the Marketplace underwent a series of audits and oversight activities at the state and federal levels that produced valuable recommendations for improved procedures going forward. Board and staff transitions occurred, including the departure of the CEO, who was replaced by an interim CEO, Gary Drews, in August.

Forming a new organization and creating a brand new business brought many unknowns. That said, the organization performed under-budget in certain areas in 2014, extending the efficiency and effectiveness of our funding. We were above budget in technology, due to needs for new or enhanced features and program corrections. Similarly, more representatives and resources were required for the Customer Service Center than originally anticipated, due largely to the complexity of insurance that drove Coloradans to seek personal enrollment help rather than navigate by themselves online.

The organization continues working with the Board and legislators to improve policies, compliance and procedures, and is refining the sustainability plan, particularly in the wake of significant health insurance market disruption that resulted in lower premium tax credits for 2015 customers.

We are proud that Connect for Health Colorado has progressed the health insurance literacy that is essential to improving the way we use health and wellness systems; facilitated a more competitive insurance market; and increased the opportunity for improved health and productivity of Coloradans.



Per SB 11-200, the Board consists of nine voting members who bring specific experience and backgrounds and three non-voting ex-officio members. Five are appointed by the Governor and the other four are appointed by the majority and minority leaders of each house of the General Assembly. Five members are appointed for four years and four members serve for two years.



Board Chair  
Sharon Lee O'Hara

Executive Vice President  
National Multiple Sclerosis  
Society - Colorado /  
Wyoming Chapter



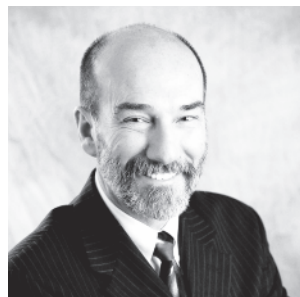
Board Vice-Chair  
Arnold Salazar

Executive Director  
Colorado Health Partnerships, LLC



Board Secretary  
Mike Fallon, MD

Emergency Physician  
North Colorado Medical Center



Steve ErkenBrack

President  
Rocky Mountain Health Plans



Davis Fansler

Director  
Wipfli, LLP



Eric Grossman

President and CEO  
NextHealth Technologies



Gretchen Hammer

Executive Director  
Colorado Coalition for the  
Medically Underserved



Nathan Wilkes

Founder and  
Principal Consultant  
Headstorms, Inc.



Susan Birch, RN, MBA  
Ex-officio  
Executive Director, Colorado  
Department of Healthcare Policy  
and Financing,



David Padrino  
Ex-officio  
Deputy Chief of Staff  
Office of Colorado  
Gov. Hickenlooper



Marguerite Salazar  
Ex-officio  
Commissioner of Insurance,  
Colorado Department of  
Regulatory Agencies



Richard T. Betts  
(left Board in October 2014)

Owner  
ASAP Accounting & Payroll, Inc.



Ellen Daehnick  
(left Board in November 2014)

Owner  
Helliemae's Caramels



Kevin Patterson  
(left Board in November 2014)

Deputy Chief of Staff, Office of  
Colorado Gov. Hickenlooper,



## Board Activities

The Board's responsibilities include appointing the Executive Director of the organization, creating initial operating and financial plans, applying for grants, creating technical and advisory work groups, providing an annual progress report to state leaders, reviewing Internet portals, considering the structure of the organization, considering the appropriate size of the small-employer market, considering the unique needs of rural Coloradans, and affordability and cost in relation to quality of care and increased access to health insurance, investigating requirements, developing options and determining waivers.

In 2014, the full Board met 22 times in public session, with general public attendance ranging between 15 and 40 people in addition to people who listened over the phone and participated through webinar. Board members also participated in Board Committees, which held more than 20 separate meetings in open sessions to review and deliberate various matters, including financial operations, grant applications and Service Center operations. Gretchen Hammer stepped down as Board Chair in July and Sharon O'Hara was elected Chair. Arnold Salazar and Michael Fallon were re-elected to their leadership positions as Vice Chair and Secretary, respectively.

- The Board Executive Committee was formed in 2014 to provide leadership to the Board and to serve as the Personnel committee of the Board, managing the ED/CEO performance reviews and participating in an ED/CEO search committee. The Committee also met to discuss allowing the Marketplace to establish a separate legal entity to sell ancillary products to Coloradans.

- The Board Finance Committee met 10 times to review financial and audit reports and discuss revenue and sustainability approaches.
- The Board Operations Committee met seven times to discuss a range of topics, including the Marketplace Operational Plan, renewal strategy, and Customer Service Center forecasting and budget.
- The Board Policy and Regulations Committee met twice to discuss federal policy announcements and submit comments to the federal government.
- There was one Joint Board Committee meeting to discuss sustainability and organizational metrics.

Board Committee meeting information is posted [here](#). All Board policy decisions are posted [here](#). All Board meeting minutes are posted [here](#). The Board held a retreat on September 8, 2014. Meeting minutes are [here](#).

## Board Votes

Below are examples of votes taken by the Board in 2014:

- **January:** Board approved amended Operations Plan.
- **February:** Board approved the Colorado Health Foundation Grant to fund the Navigator program, and the structure of the Advisory Groups to form an additional non-front range group.
- **April:** Board approved the creation of a Public Benefit Corporation as a subsidiary of the Marketplace.
- **May:** Board gave CEO authority to finalize agreement with 3T Systems.
- **June:** Board approved Marketplace FY2015 budget. It also set a broad carrier assessment fee of \$1.25 per policy per month for calendar year 2015 as authorized by HB13-1245. The Board additionally gave CEO authority to negotiate and finalize the agreement with Eventus Solutions Group to provide services and other technologies for the Customer Service Center.
- **July:** Board elected Sharon O'Hara as Chair; Arnold Salazar as Vice-Chair; and Dr. Mike Fallon as Secretary.
- **August:** Board appointed Gary Drews as interim CEO and Executive Director.
- **September:** Board approved an unlimited license agreement with Oracle for \$3.5M and 22% annual support costs.
- **December:** Board approved a contract to add CBMS-trained personnel for the Service Center to assist enrollments.



"It really, really was the greatest thing that ever happened to us that you directed us into the best insurance ever. It brings us to tears when we think that Larry would not be alive right now if it weren't for you. Your knowledge about the tax deduction along with the right plan, and especially your kindness around what we are going through was pure proof that you are our angel."

Email to Customer Service Center Representative  
from Jan and Larry of Woodland Park

**Citizen and Stakeholder Advisory** Groups provided guidance and input to the Board and staff into the planning and implementation of the Marketplace's second Open Enrollment Period.

In February 2014, the Board established a fifth Advisory Group, the Rural Regions Advisory Group to ensure feedback from all corners of the State. Advisory Groups held 12 public meetings in 2014. Meetings included the ability to participate by phone and webinar. Stakeholders and members of the public beyond the official members also attended.

#### **Health Plan Advisory Group (18 members)**

Carrier representatives inform business processes, approach and technology needed to support balanced and successful working relationships between Connect for Health Colorado and carriers offering health plans on the Marketplace. In 2014, the Group met to discuss the health plan certification process, enhancements to the plan shopping pages; quality ratings; and company overviews.

#### **Individual Experience Advisory Group (19 members)**

Members work to maximize the quality of the consumer shopping experience for individuals and families purchasing insurance through Connect for Health Colorado. In 2014, they met to discuss lessons learned from the first Open Enrollment Period and proposed meaningful enhancements to the eligibility, enrollment, and appeals processes for the second Open Enrollment Period. The Group reviewed and commented on the Marketplace's new decision support tools including the Formulary Search tool.

### Where do Marketplace Customers Come From?

Colorado's 42 Rural Counties  
have 8% of the State's  
population

Same counties had 10.1% of all 2014  
Marketplace enrollments

#### **Outreach and Communications Advisory Group (17 members)**

Communications and community organization professionals help define approaches and initiatives to educate consumers about the Marketplace, its services, and the value of insurance. In 2014, the Group met to discuss the lessons learned from the first open enrollment marketing and outreach activities, 2015 enrollment initiatives, and messaging on key topics for targeted populations including young adults and small businesses.

#### **Rural Regions Advisory Group (24 members)**

Community members from all corners of the State bring the perspectives of Coloradans living outside of the Front Range. The Rural Regions Advisory Group proposed valuable enhancements to the Marketplace eligibility and enrollment process and how the Assistance Network impacts rural Colorado.

#### **SHOP Advisory Group (20 members)**

Small Business experts inform the business processes, tools, and support functions that will serve Marketplace small business consumers. In 2014, they served as a focus group to discuss, review, and provide input on Connect for Health Colorado's Small Business Marketplace redesign.

All meetings included the ability to participate by phone and most meetings included webinar functionality. Stakeholders and members of the public beyond the official members also attended the meetings. More information can be found [here](#).

Health insurance is important to Libby because she has learned that you never know when you will get sick. Libby and her husband were insured through Colorado's PERA plan, but it was expensive. Libby, who's from the Western Slope, says, "The Connect for Health Colorado plan is almost half the price and it has a much lower deductible. I'm able to visit my doctor with a \$60 copay. I'm glad to know I can see my doctors without paying a fortune."





**SB 11-200 established** a committee of 10 state legislators called the Legislative Health Benefit Exchange Implementation Review Committee (Review Committee). The Review Committee guides implementation of the health insurance exchange, makes recommendations to the General Assembly and protects the interests of Coloradans. Rep. Gardner and Sen. Roberts left the Review Committee during 2014 and were replaced, respectively, by Rep. Lois Landgraf and Sen. David Balmer.

The Review Committee convened three meetings in 2014 to receive updates from staff and Board members of Connect for Health Colorado and to discuss a variety of matters.

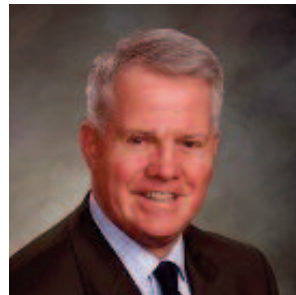
- January 30, 2014: The CEO and Board Chair presented the Review Committee with a number of updates and the operational and financial plans for the organization. The meeting included discussion of fees and revenue sources for the Marketplace, the formal appeals process that was implemented, and plans to reach Coloradans who need health insurance. The Review Committee voted 7-2 to approve Connect for Health Colorado's operational plan and also voted 7-2 to approve the organization's financial plan.
- April 24, 2014: The CEO and Board Chair provided updates to the Review Committee about enrollment activities and data from the first open enrollment period, outreach efforts, and the work that will occur between open enrollment periods to improve technology and services. The Review Committee discussed the possibility of the Marketplace offering other products in the future, and testimony was provided by representatives from the Occupational Therapy Association of Colorado, the Colorado Association of Health Plans and the National Conference of State Legislatures.
- September 23, 2014: New Board Chair Sharon O'Hara, Board Member Steve Erken-Brack, Interim CEO Gary Drews and CFO Cammie Blais provided updates to the Review Committee about operations, sustainability plans, the new financial application process and preparations for the second open enrollment period. DOI officials provided an update about new plans and rates for 2015 and local health insurance broker provided testimony.



Representative  
Beth McCann  
Chair



Senator  
Irene Aguilar  
Vice-Chair



Senator  
David Balmer



Representative  
Lois Landgraf



Senator  
Kevin Lundberg



Senator  
Jeanne Nicholson



Representative  
Dianne Primavera



Representative  
Amy Stephens



Representative  
Max Tyler



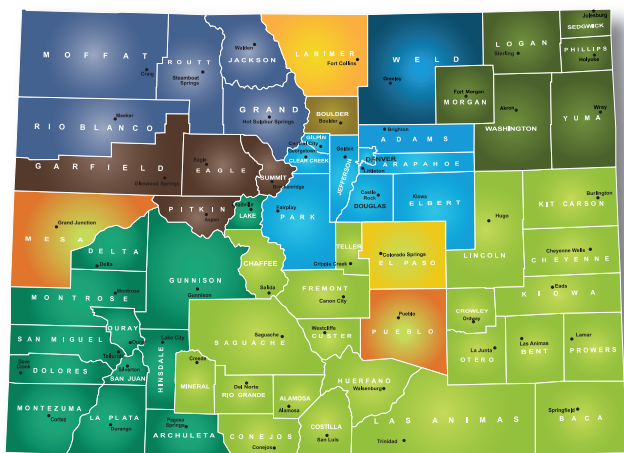
Senator  
Jessie Ulibarri



Connect for Health Colorado is achieving the mission of increasing choice for Coloradans who need health insurance by offering a high number of plan choices and a competitive Marketplace for customers. Individuals and families were offered 150 health plan choices through Connect for Health Colorado in 2014, which increased to 176 health plan choices for 2015. Dental plan choices also remained high. Customers can also access vision plans offered by VSP via a link on the shopping website.

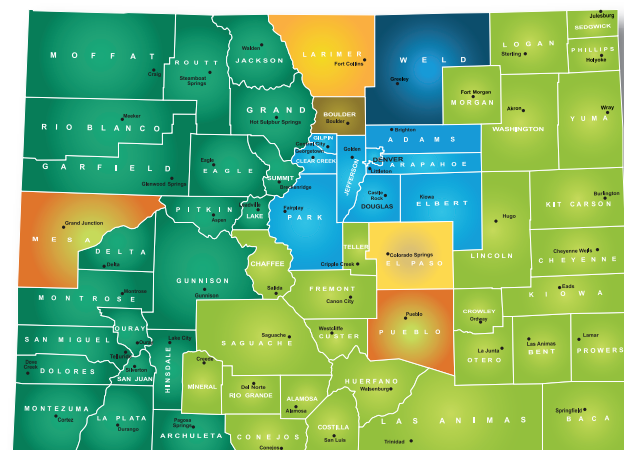
### 2014 Geographic Ratings Areas

Boulder, Colorado Springs, Denver, Fort Collins, Grand Junction, Greeley, Pueblo, Southeast, Northeast, West, Resort



### 2015 Geographic Ratings Areas

- 7 Metropolitan Statistical Areas (MSAs) — Boulder, Colorado Springs, Denver, Fort Collins, Grand Junction, Greeley, Pueblo
- 2 Non-MSAs — East and West



## INDIVIDUALS & FAMILIES

2014

### 149 health plans offered by 10 carriers:

- Access Health Colorado
- Anthem Blue Cross & Blue Shield/HMO Colorado
- Cigna
- Colorado Choice Health Plans
- Colorado HealthOP
- Elevate by Denver Health Medical Plan
- Humana
- Kaiser Permanente
- Rocky Mountain Health Plans
- United Healthcare

### 26 dental plans offered by six carriers:

- Anthem Blue Cross & Blue Shield/HMO Colorado
- BEST Life and Health Insurance Company
- Cigna
- Delta Dental of Colorado
- Dentegra Insurance Company
- Premier Access Dental and Vision

2015

### 176 health plans offered by 10 carriers:

- Access Health Colorado
- Anthem Blue Cross & Blue Shield/HMO Colorado
- Cigna
- Colorado HealthOP
- Colorado Choice
- Elevate by Denver Health Medical Plan
- Kaiser Permanente
- Humana
- Rocky Mountain Health Plans
- United Healthcare

### 16 dental plans offered by five carriers:

- Anthem Blue Cross & Blue Shield/HMO Colorado
- Cigna
- Delta Dental of Colorado
- Dentegra Insurance Company
- Premier Access Dental and Vision

## SMALL EMPLOYERS

### 90 health plans offered by six carriers:

- Anthem Blue Cross and Blue Shield / HMO Colorado
- Colorado Choice Health Plans
- Colorado HealthOP
- Kaiser Permanente
- Rocky Mountain Health Plans
- SeeChange Health

### 33 dental plans offered by seven carriers:

- Anthem Blue Cross and Blue Shield / HMO Colorado
- BEST Life and Health Insurance Company
- Delta Dental of Colorado
- Dentegra Insurance Company
- Guardian
- MetLife
- Premier Access Dental and Vision

### 120 health plans offered by five carriers:

- Anthem Blue Cross & Blue Shield/HMO Colorado
- Colorado Choice
- Colorado HealthOP
- Kaiser Permanente
- Rocky Mountain Health Plans

### 10 dental plans offered by five carriers:

- Anthem Blue Cross & Blue Shield/HMO Colorado
- Guardian
- Delta Dental of Colorado
- Dentegra Insurance Company
- MetLife

Operational demands increased significantly in 2014 for Connect for Health Colorado as the organization shifted from planning activities to providing services to Coloradans. The compressed schedule prior to opening the Marketplace in October 2013 required the organization to phase in functions and to continuously improve systems and deploy new functions — such as billing to the carriers and reconciliation of records with the carriers - as they were ready. As a result, in 2014, the intense push for enrollments occurred simultaneously with efforts to build, test and deploy system upgrades, new functions and programs — while also servicing the growing customer base. A focus remains on refining the Small Business Marketplace, with a number of additional tools provided to Brokers, who support most small business clients, and more technology improvements deployed and planned.

In addition, the organization itself was new and needing to grow quickly, while also developing administrative procedures, policies and ensuring proper training of new staff. Twenty employees were hired in 2014 to support operations in the areas of financial management, technology, security, legal, project management, carrier coordination, customer service operations, training, outreach and communications, and administrative functions.

On any given day, activities included: arranging training sessions for and certifying Brokers and Health Coverage Guides, supervising testing of system upgrades and design of new technology releases, preparing for Board and Advisory Group meetings, responding to external inquiries, helping customers with questions and issues, meeting with HCPF to prepare for the rollout of the shared eligibility application sys-

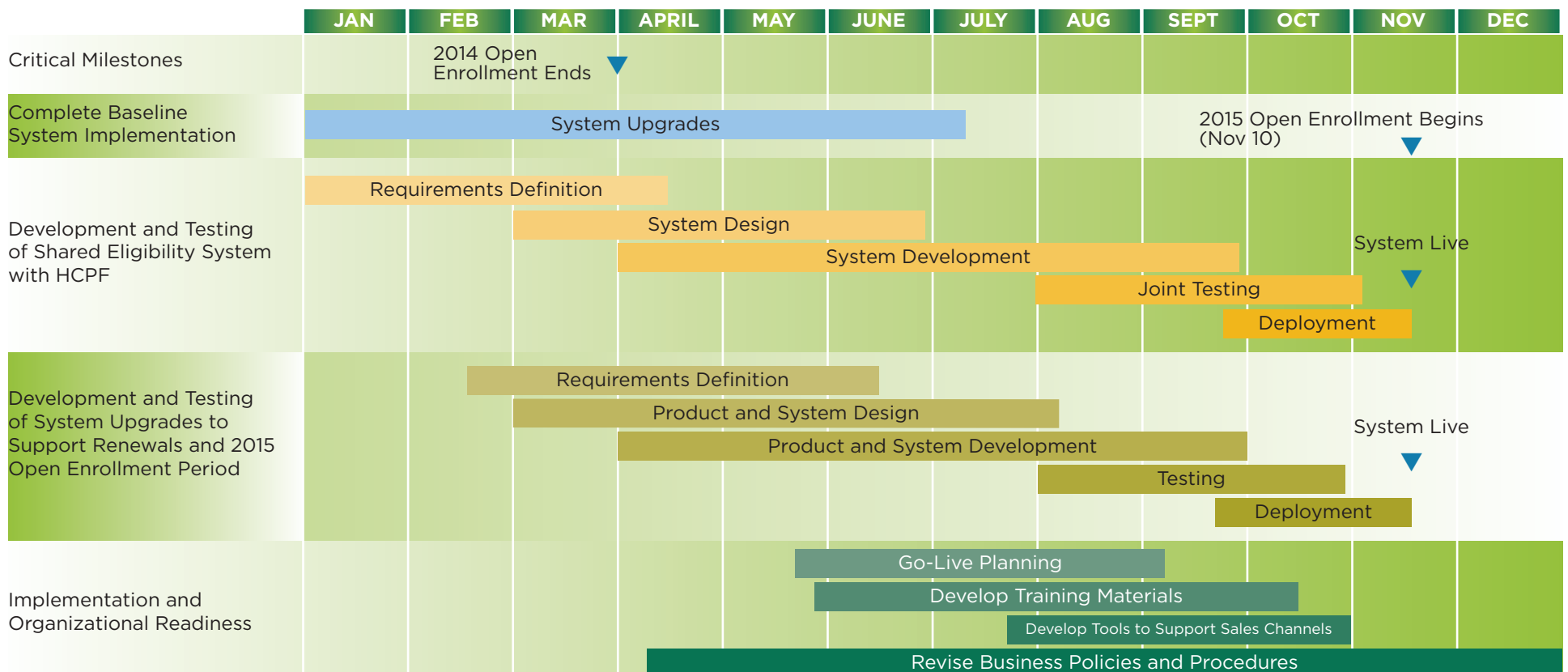
tem, processing invoices from vendors, communicating with federal and state auditors and regulators, locating desk space for new employees and coordinating with DOI and carriers to load health and dental plans into the technology systems and verify their accuracy. Additionally, Connect for Health Colorado and CGI teams tested the new technology with more than 7,950 test cases over 13,900 man hours during the year.

### Major initiatives in 2014 included:

- Design, building, testing and deployment of a shared eligibility system with HCPF to include shared technology interfaces; single responsive financial application that asks only necessary questions according to customer's situation; and shared noticing systems for customer communication

- Development and implementation of processes
- Systems to support renewals of health and dental plan enrollments for 2015
- Building, testing and deployment of an enhanced Small Employer Marketplace system
- Creation of billing and reconciliation systems with carriers and plan management systems
- Automation of procedures that had been conducted manually during first open enrollment period
- Planning and execution of outreach campaigns to reach uninsured Coloradans and special populations that have historically been difficult to reach
- Coordination with stakeholders to inform all planning and operational activities and to support outreach and enrollment effort

### 2014 Technology Activities





**Trained and Certified to help Coloradans enroll**

- 1,300 Brokers
- 467 Health Coverage Guides
- 205 Certified Application Counselors

## 2014 Training Results Summary

Type of Training	Number/length of Sessions	Number Trained
Live Carrier Training	4 - 4hr sessions	~100
Online Certification / Re-Certification 8 hrs (cert)	4 hrs (re-cert)	~300
In-Person Broker Certification / Re-Certification	30 - 4hr sessions	1,000
Conference Re-Certification	21 - 1.5hr sessions	75
Webinars:		500+
• Brokers	Twice per week 1st 4 weeks of OE	
• HCGs	HCG: Weekly	
• Agencies	Individuals as needed, 1st 8 weeks of OE	
Tips and Other E-mails	Weekly	All sales channels
White Glove Assistance – SHOP and Individual Enrollment during OEP 1	10 trainers, 12 weeks, 10 hrs/week (1200 hrs)	Top Brokers
Broker Support Live Meeting	Weekly (Thurs)	Open to all
Carrier Call / In-person meeting	Weekly (Fri)	Open to all
Train the Trainer Program for AN	2 sessions, 2 full days each	20 HCGs
SC Trainings – System, ACA changes, etc.	4 sessions 3 hours each	50 SRs
Liberty Tax Broker Training - Live sessions and webinars	~15 sites	



*Comments from Customers*

*I knew we needed professional advice and our local broker, Cindy Watson, saved us \$600/month on a great plan.*

*Cindy L.*



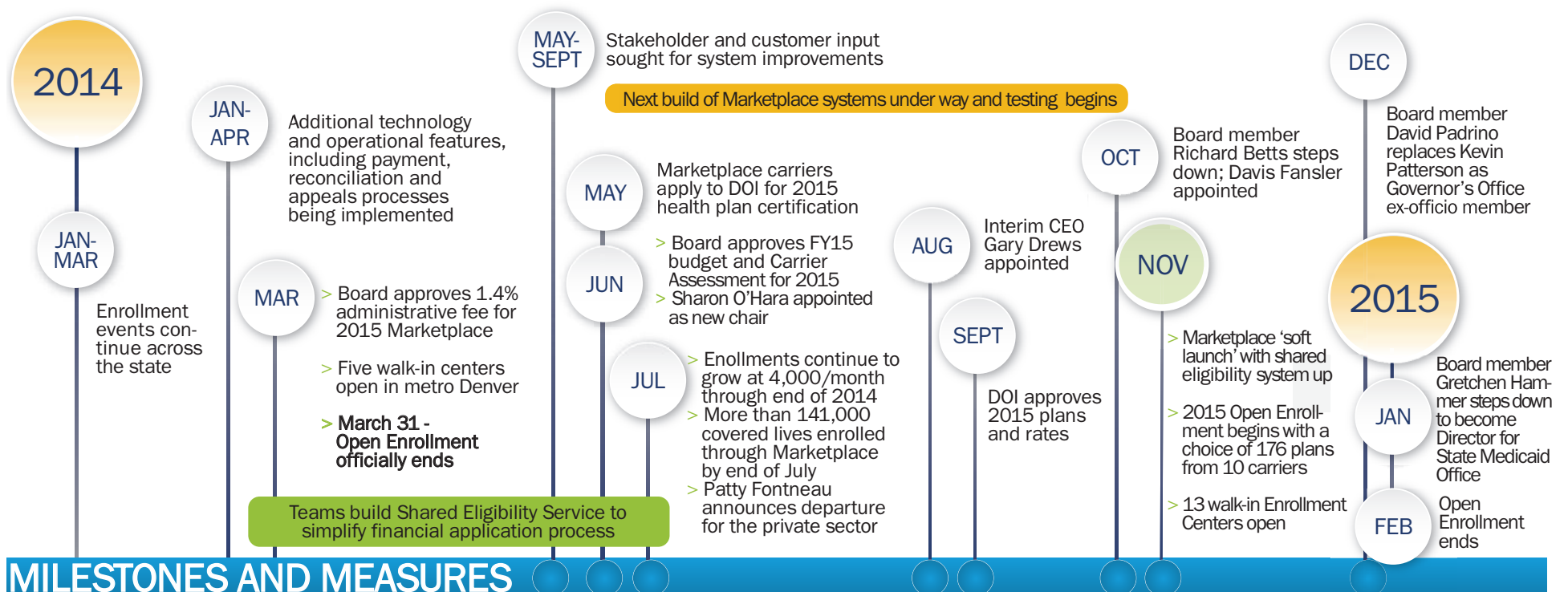
## 2014 Small Business Marketplace

# 335

Businesses participated

# 1,868

Employees covered





"I was uninsured for over 10 years and now I feel secure knowing my chronic health needs are covered."

Erica, Steamboat Springs



"A diabetic and uninsured for 4 years, my family and I are now covered thanks to Connect for Health Colorado."

Melvin, Aurora

"I've had several surgeries on my eyes... It really helped me to know that we wouldn't have to be as strapped financially to come up with our portion of the costs. Because of the health insurance, I had lower stress and could concentrate on getting well instead of worrying about how I would meet my regular financial obligations. With the new health insurance options available, I hope everyone gets the coverage they need to take care of medical problems as soon as possible so conditions don't worsen to a place where they can't be there for their loved ones."

Mary, Ft. Morgan

"We went from \$1700 per month to \$426, which allowed us to go forward with our retirement plans. The astronomical cost of health insurance had made life financially difficult. Going out to eat was rare & traveling out of the question. Now we have been able to maintain an emotionally; financially livable life style & are looking happily ahead. Nichole Wilkins @ the Health District has been instrumental in our navigation of this system & I highly urge you to keep her permanently on your staff. Her care for the client and attention to detail were exemplary."

Gerald Gates of Fort Collins





## “I’m covered!

One of my friends is paying off \$10,000 from a broken elbow. I don’t want that kind of financial burden.”

Marty, Denver & Grand Junction

“This coverage through the Marketplace is a blessing to us. With my husband changing positions, we need insurance and Devin was FANTASTIC helping us understand our options. We needed an affordable solution, Devin had the great patience and kindness to lead us through all the computer/sign-up issues to a successful conclusion. Thank you!”

Anita, Wellington

“It really, really was the greatest thing that ever happened to us that you directed us into the best insurance ever. It brings us to tears when we think that Larry would not be alive right now if it weren’t for you. Your knowledge about the tax deduction along with the right plan, and especially your kindness around what we are going through was pure proof that you are our angel.”

Email to Customer  
Service Center Representative

“The online process to sign up for insurance was pretty intimidating but luckily guides helped me through the process from start to finish and I now pay less than \$200 a month for a better plan than I had before! I am a recently windowed individual, now on a fixed income, and Connect for Health Colorado greatly improved my situation. I am now saving almost \$400 a month in premium costs with better coverage and a lower deductible.”

Mary

“Getting and having health insurance is important emotionally on a daily basis but is important also financially because even a small incident in the hospital can become very expensive. Without the help I received from Connect for Health Colorado, I would not have been able to figure out the computer system. I am an older adult with limited knowledge of using the website. Please continue to offer one-on-one guidance for people like me who need this personal contact. My representative was very important to my success at signing up for network health insurance!”

Jeanne, Loveland



“Being able to offer health insurance to my employees is a very good feeling. If you can find people who do a good job, you’d better keep them. And one good way is benefits.”

Craig Lear  
Owner, Hi-Tech Import Automotive, Lakewood

Most customers of Connect for Health Colorado sought help by phone, online or in person to shop for health insurance and to determine eligibility for financial assistance. They called the Customer Service Center in high volumes, made appointments with licensed Brokers and Health Coverage Guides, and came to Enrollment events and Enrollment Centers to sit down with Brokers and Health Coverage Guides. Connect for Health Colorado supported the network throughout the year with ongoing training, tools and partnering with Brokers and Health Coverage Guides to work with customers.

## Customer Service Center

Connect for Health Colorado has created almost 350 seasonal or full-time jobs in Colorado Springs and Denver during 2014 to support Coloradans enrolling in coverage. During the first open enrollment period, Customer Service Representatives handled over 330,000 calls and online chats. During 2014, the Service Center also implemented a number of technology and service enhancements to lessen wait times and improve customer experience.

Throughout 2014, more than 3000 customers contacted the Service Center to access 42 different languages through the language line. The most common were Spanish, Vietnamese, Mandarin, Amharic and Korean.

Additionally, the Customer Service Center coordinated customer follow-up communications and notices. This ranged from more than 1.1 Million email messages from 365 unique campaigns to nearly 70,000 letters mailed for 45 unique campaigns. The Service Center also did 294,127 outbound calls to inform customers about enrollment updates, verification needs and other important information for their accounts.

## Brokers

Licensed Brokers actively participated in the Marketplace, with about 1,300 obtaining training and certification to sell individual and small group health and dental plans to customers during the first open enrollment period. Connect for Health Colorado deployed a number of initiatives to support Brokers, who are imperative for the success of the Marketplace. In an effort to be adaptive to their needs, Connect for Health Colorado completely refreshed and updated training materials and offered all training — both initial certification and re-certification training — completely online with modules, where Brokers could proceed at their own convenience and pace. In addition, the organization offered over 30 in-person re-certification opportunities throughout the state, in partnership with chapters of Colorado Association of Health Underwriters, as well as two of the largest Managing

## Customer Service Center

357

Created 357 full-time or seasonal Service Center jobs during 2014

502,000

Calls & chats serviced

42

More than 3,000 callers accessed 42 languages through Service Center (top 5: Spanish, Vietnamese, Mandarin, Amharic, Korean)

1.5 Million

Emails, letters and outbound calls to customers

General Agent firms, Warner Pacific and Benefit Mall. Through these events, the Marketplace recertified over 700 Brokers in person in 2014.

Brokers participated in a series of webinars, educational seminars across Colorado and open workshops at Connect for Health Colorado's office. Staff disseminated newsletters, job aids, step-by-step instructions, and other publications in an effort to offer quick answers, timely tips and updates on how to best navigate the enrollment process. Connect for Health Colorado invited Brokers to participate in monthly focus groups to improve systems and processes and to provide overall feedback. The Marketplace also engaged Brokers to operate Enrollment Centers and to participate in enrollment events. For the second open enrollment period, over 1,300 Brokers were recertified to support Connect for Health Colorado customers.

## Assistance Network

Connect for Health Colorado established a program under the federal health reform law to deploy trained and certified in-person assisters across communities to educate and to provide free, community-based help with enrollment in health coverage and applying for insurance affordability programs. This program, called the Assistance Network, is a collection of more than 50 organizations across the state, chosen through a competitive grant process. The organizations, known as Assistance Sites, hire and manage Health Coverage Guides (HCGs) who work to identify, engage, and enroll key populations in coverage. Regional Hubs were also established to support the program by sharing information among Assistance Sites, providing mentoring and coordination outreach activities.

### Assistance Sites are Required to:

- Provide culturally and linguistically appropriate services to meet the needs of their communities;
- Demonstrate proficiency and the capacity to provide services to specific target populations, including low-income, LGBT, limited literacy or English proficiency, or disabled individuals, across a range of language, faith, ethnic and racial groups; and
- Maintain and develop new community partnerships and uphold their reputation as a trusted community resource.

After enrolling, customers continued to interact with Health Coverage Guides as trusted sources to further their understanding of the new insurance affordability programs. Assistance Sites continued to help customers update their eligibility and enroll during special enrollment periods.



Assistance Sites deployed 467 certified Health Coverage Guides to work in communities, many with populations that are hard to reach and have historically faced barriers to accessing insurance. In addition to the grant-funded Assistance Sites, over 35 organizations were designated as sites with trained Certified Application Counselors (CAC) to support enrollments, but they received no funding from the Marketplace.

## Assistance Sites

Advanced Patient Advocacy  
Colorado AIDS Drug Assistance Program  
Aurora Coverage Assistance Network in partnership with:

- Aurora Mental Health Center
- Asian Pacific Development Center
- Colorado African Organization
- Metro Community Provider Network
- Aurora NAACP

Baca County Public Health Agency  
Boomers Leading Change in Health  
Boulder County Housing and Human Services  
Broomfield Health and Human Services  
Center for African American Health  
Central Presbyterian Church  
Centura Health Links  
Chaffee County Public Health  
Colorado Alliance for Health Equity and Practice  
Colorado Health Care Association  
Colorado Motor Carriers Association  
Colorado Small Business Development Center  
Community Partnership Family Resource Center  
Denver Health and Hospital Authority  
Denver Human Services  
Denver Indian Health and Family Services  
Doctor's Care  
Eagle County Health & Human Services in partnership with:

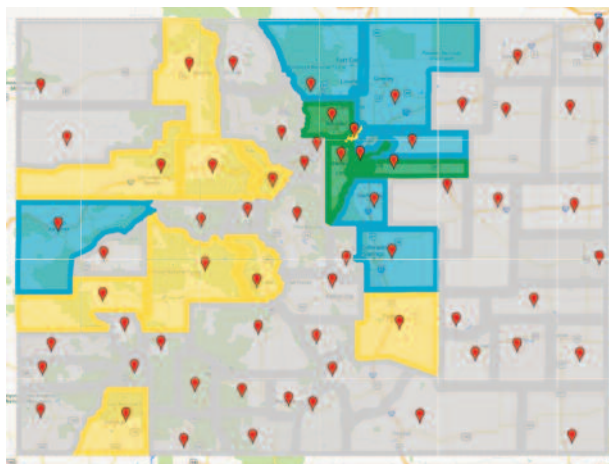
- Garfield County
- Pitkin County
- Mountain Family Health Centers

Family Resource Center Association, including:

- Aurora Community Connections
- Denver Indian Family Resource Center
- Family Intercultural Resource Center
- La Plata Family Centers Coalition
- Morgan Family Resource Center
- Pinion Project Family Resource Center
- Rural Communities Resource Center
- Pueblo Catholic Charities

Family Voices Colorado

The Gay, Lesbian, Bisexual and Transgender  
Community Center of Colorado



Health District of Northern Larimer County  
Healthy Communities, El Paso County at  
Memorial Hospital  
High Plains Community Health Center  
Hilltop Community Resources  
Jefferson County Human Services  
Kids First Health Care  
Kit Carson County Health and Human Services  
Mountain Resource Center  
Mt. San Rafael Hospital  
North Colorado Health Alliance  
Northeast Colorado Health Department

Northwest Colorado Community Health  
Partnership including:

- Northwest Colorado Visiting Nurse Association
- Routt County Department of Human Services
- Grand County Rural Health Network
- Rio Blanco County Department of Human Services
- Pioneers Medical Center
- The Memorial Hospital at Craig
- Rangely District Hospital
- Yampa Valley Medical Center
- Moffat County Department of Human Services
- NW Colorado Council of Governments
- Otero County Department of Human Services
- Peak Vista Community Health Centers
- Pikes Peak Area Council of Governments

Sixty-three years old, retired and living in Montrose, Barb wanted to purchase quality health insurance that complies with the new law. Barb realized with something as important as her health insurance, she wanted to speak to someone in person and learned about a local Assistance Network site, Volunteers of America and Health Coverage Guide, Ali Plantz.

“Ali was just wonderful, very professional. She explained the whole process to me, encouraged me to check with my doctor to make sure he was in the network of the plan we were looking at. She helped me through the entire process. Finding the right health insurance was intimidating for me, but Ali made all the difference. I was able to purchase an exceptional plan, much better than the plan I had previously, and actually saved money on my monthly rate.”

Barb, Montrose

Pueblo Senior Resource Development Agency  
Rio Grande Hospital  
Salud Family Health Centers  
San Juan Basin Health  
San Luis Valley Regional Medical Center  
Servicios de La Raza  
Small Business Majority Foundation  
Southwest Health Systems  
Stapleton Foundation  
Tri-County Health Network  
Tri-Lakes Cares  
Ute Mountain Ute Tribe  
Valley-Wide Health Systems  
Volunteers of America



## Certified Application Counselor Designated Organizations

January – December 2014

Aspen Valley Hospital\*  
 Axis Health System  
 Bayaud Enterprises  
 Centura Health  
 Chamberlin Edmonds  
 Clinica Family Health Services  
 Colorado Access  
 Colorado Coalition for the Homeless  
 Colorado Plains Medical Center  
 Community Health Clinic/Dolores County  
 Health Association  
 Conifer Revenue Cycle Solutions  
 Custer County Medical Center\*  
 Gunnison Valley Hospital  
 Heart of the Rockies Regional Medical Center\*  
 Idea Forum\*  
 Kaiser Permanente  
 Midland Group  
 Montrose Memorial Hospital\*  
 Mountain Family Health Centers  
 National Native American AIDS  
 Prevention Center  
 National Multiple Sclerosis Society  
 Northside Child Health Center  
 Peak View Behavioral Health  
 Peak Vista Community Health Center  
 (formerly Plains Medical Center)  
 Platte Valley Medical Center  
 Prowers County Public Health & Environment  
 Prowers Medical Center  
 Pueblo Community Health Center  
 Sheridan Health Services  
 Sisters of Charity of Leavenworth  
 Sunrise Community Health  
 Uncompahgre Medical Center  
 Universal Health Services, Inc.  
 University of Colorado Health  
 Ute Mountain Ute Health Center\*  
 Valley View Hospital  
 Weld Adolescent Resources\*  
 WorkLife Partnership

(\*Did not seek re-designation for 2015)



*Connect for Health Colorado Enrollment  
Center opened for business in November  
2014 on the 16th Street Mall, serving  
customers for the 2nd Open Enrollment Period.*



**BUILDING  
BETTER  
HEALTH**  
ENROLL 2015

Connect for Health Colorado partnered with the Colorado Health Foundation, HCPF and DOI to convene a statewide conference to discuss lessons learned in the first open enrollment period and prepare for the second enrollment period. Building Better Health took place Oct. 14-15, 2014, in Denver. Nearly 1,000 Health Coverage Guides, Brokers, certified application counselors, community-based organizations and health advocates participated. Attendees received Marketplace certification; training on the online financial application; updates on health plans, rating areas and Medicaid and Child Health Plan Plus. The Foundation unveiled new market research on messaging and reaching special populations, story collection tools and outreach strategies.

## 2014 Outreach

### 1,080 Events

Connect for Health Colorado  
Brokers and Assistance Network  
participated to educate and enroll

## 2014 on ConnectforHealthCO.com

2.6 Million visits  
 1.2 Million unique visitors  
 6.2 Million pageviews

We will be in...

**Breckenridge**

**Wednesday, December 20**  
 from 4:00-8:00pm  
 Colorado Mountain College  
 Enrollment Event

Local experts will be on site to help you  
renew or enroll for 2015 health insurance.

CONNECT for HEALTH  
COLORADO

**Enroll by Dec. 15 for Jan. 1 coverage.**

**Shop Now!**

CONNECT for HEALTH  
COLORADO

*Social and online messages encourage  
Coloradans to enroll.*



Connect For Health Colorado deployed a multi-pronged outreach and marketing approach — using mass media advertising and a significant grassroots campaign — to educate Coloradans about the new Marketplace and to drive enrollments.

Communications included all mediums — TV, print, radio, online, social and direct communications. Advertising initially focused on simple messages about the benefits of the Marketplace, providing greater choice to consumers, exclusive access to savings and deadlines — and evolved to actual customers explaining how they saved money, and gained peace of mind and the ability to take care of their health through their new coverage. As the second Enrollment Period approached, real customers again discussed their savings and value of having insurance, while ads reinforced the message that “we all need health insurance.”

Connect for Health Colorado simultaneously deployed statewide grassroots outreach with the understanding that Coloradans need to hear from local trusted messengers to be convinced to shop at the Marketplace. Community-based outreach included hundreds of events and partnerships with local tax preparation offices, King Soopers grocery stores, Assistance Sites, licensed Brokers, healthcare organizations and advocacy groups. Staff and partners attended events in every region of the state, such as the health fairs, State Fair, charity races, and community festivals.

## Social Media in 2014

1,150 tweets sent

29,523 views on YouTube channel for 25,145 minutes

864 posts on Facebook “likes” increased 30%

## Reaching Hard-to-Reach

Connect for Health Colorado continued to build on experience and research surrounding how to better reach the hard-to-reach — particularly young adults, Latinos and African-Americans, who have high rates of being uninsured.

- Outreach staff and Assistance Sites engaged and leveraged numerous partnerships with community organizations such as health-care providers, schools and school-based organizations, human service agencies, ski resorts, local non-profit organizations, and many more.
- The Marketplace provided Assistance Sites with data-driven outreach strategies for reaching and enrolling consumers. Using an analysis of the 2012 American Community Survey and 2014 open enrollment data, Outreach staff helped assistants identify geographic locations that were highly populated by individuals potentially eligible for tax credits but not enrolled in health insurance.
- The Marketplace worked with ethnic media outlets and offered Coloradans culturally appropriate messages about the open enrollment period and availability of local, in-person experts to help them.
- Enrollment and education events were focused on events and venues that attracted high numbers of Latinos, young adults and African-Americans, among others.
- Social media channels were used to engage and interact with potential customers.

## Local Enrollment Help

Connect for Health Colorado opened a temporary walk-in enrollment site on the 16th Street Mall in downtown Denver, as well as 4 others in the metro area, so that Brokers and Health Coverage Guides could offer in-person help in a



convenient manner during the last month of the first Open Enrollment Period in March. These sites attracted thousands of customers and positive feedback.

In November, the start of a compressed second Enrollment Period (3 months compared to 6 months), the Marketplace — along with Brokers, Assistance Sites and Liberty Tax offices — opened 13 enrollment sites across the Front Range and Grand Junction with more opening the following weeks.

## Improving Understanding of Health Insurance

Between Open Enrollment Periods, much work was done to educate newly covered customers on how to use their benefits. A regional study showed that 50% of people wanted more information on insurance and how it works, along with tools to make shopping easier. Educating consumers on why health insurance is important was the first step. Illustrating how to use their coverage then became equally important as a retention tactic. A series of 30 different messages around health literacy were deployed on social channels, in newsletters and in local print. In addition, an avatar named Kyla, a virtual assistant, was developed and deployed on both English and Spanish web sites to help educate shoppers on the site about the basics of health insurance, their options, and guide customers through the process.

Connect for Health Colorado has been operating with federal grants totaling \$183M from the U.S. Department of Health and Human Services and is required to be self-sustaining in 2015. Other sources of financial support include funds transferred from CoverColorado, a now closed entity that provided insurance to “high-risk” Coloradans who had been denied coverage due to pre-existing conditions, and grants from the Colorado Health Foundation to pay for Assistance Network costs that can’t be paid for with federal grants.

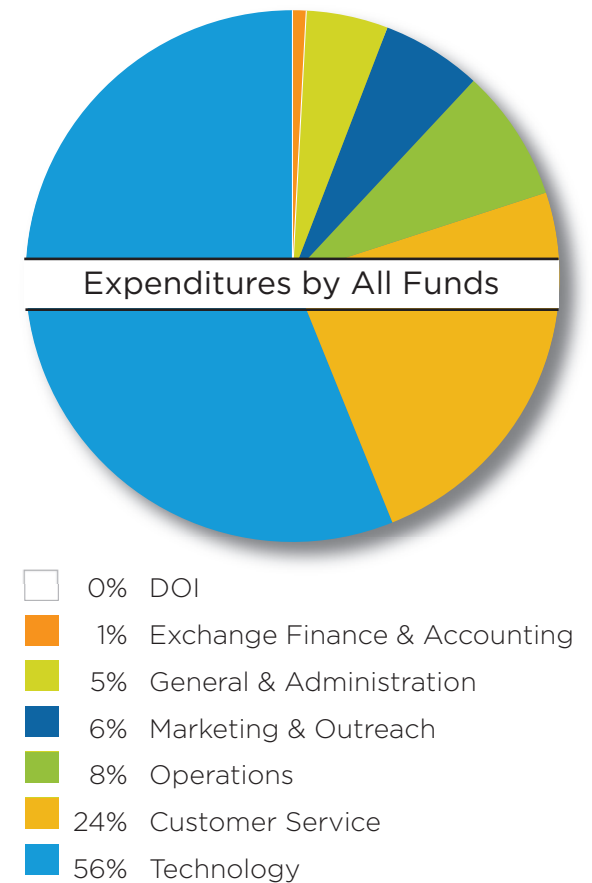
## Grants

Connect for Health Colorado's 1st Level 1 Grant was closed out in 2013. The 2nd Level 1 Grant was awarded in September 2012 in the amount of \$43,486,747 and was closed out in April 2014. Connect for Health Colorado's Level 2 Grant was awarded in July 2013 in the amount of \$116,245,677 with the original end date set at December 31, 2014. The organization requested, and was approved, for a No-Cost Extension which extended the term of the grant to December 31, 2015. In December, the Center for Medicare & Medicaid Services additionally approved an Administrative Supplement for the Level 2 Grant of \$6,055,673.

The Colorado Health Foundation awarded \$2,010,000 in grant funding to Connect for Health Colorado in 2013 to support the Assistance Network program. The Foundation agreed to extend the term of the grant through October of 2014. Additionally, The Foundation awarded an additional \$2,500,000 in grant funding in 2014 to Connect for Health Colorado to continue supporting the Assistance Network activities that cannot be covered by federal grants.

## Sustainability Approach

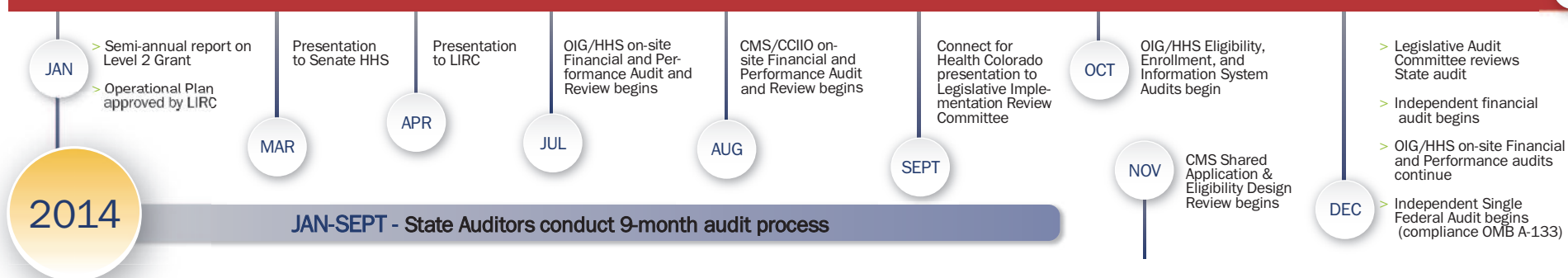
The sustainability plan includes a transition from grant funding to enrollment-based funding enabled through a fee charged to carriers offering plans through the Marketplace (set at 1.4% by the Board for 2014 and 2015) and a broad market assessment on carriers operating in Colorado (set at \$1.25 per policy per month by the Board for 2015). The FY2015 operating budget of \$66M includes technology enhancements funded by federal grants and the operating costs for the Customer Service Center, support of the Assistance Network, marketing, training, administrative costs, and payroll and benefits for 47 employees. Connect for Health Colorado has been collecting fees from carriers on plans purchased in the Small Business Marketplace and in late 2014 began collecting fees on plans purchased in the Individual Marketplace.



## Connect for Health Colorado - Expenditures by All Funds

Reporting Book: ACCRUAL as of 12/31/14	1st Level One Grant	2nd Level One Grant	Level Two Grant	The Colorado Health Foundation	Transitional and Tax Credit	Total All Funding
Funding Awarded/Received	17,951,000	43,486,748	122,301,350	4,510,000	38,254,167	224,003,265
Expenditures						
Technology	16,291,923	33,813,801	46,225,911	0	339,610	96,671,245
Customer Service	0	2,070,024	36,721,371	2,021,165	244,014	41,056,574
Exchange Finance & Accounting	120,179	77,248	1,678,093	0	0	1,875,520
General & Administration	556,073	2,016,460	6,538,630	205	22,746	9,134,115
Marketing & Outreach	0	94,970	10,279,337	0	187,809	10,562,115
Operations	982,824	5,230,739	7,060,184	0	6,447	13,280,193
DOI	0	183,507	152,004	0	0	335,511
<b>Total Expenditures</b>	<b>17,951,000</b>	<b>43,486,748</b>	<b>108,655,530</b>	<b>2,021,370</b>	<b>800,625</b>	<b>172,915,274</b>
Balance Remaining	0	0	13,645,820	2,488,630	37,453,542	53,587,992
(Award - Expenditures by Funding Source)						





Work continues to reconcile records with carriers and improve billing systems. Systems and processes needed to communicate with carriers regarding the broad market assessment have been put into place for the first series of invoicing to begin 2nd Quarter 2015. The Broad Market Assessment has been modeled to generate an additional \$13 million in revenue for 2015 for the Marketplace.

The current budget, which still includes large capital expenses, is expected to drop significantly in future years as we transition to an operational scale and as enrollment-based fees replace grant funding as the primary source of revenue. Connect for Health Colorado is also exploring other sources of funds as part of the long-term sustainability plan.

## Audits and Oversight

Connect for Health Colorado has been subject to federal oversight and audit activity since June 2011, one month after SB 11-200 was passed and before the Colorado Health Benefit Exchange was a legal entity. At that time, planning activities were funded through a federal grant to the Governor's Office and two employees were working on the project from temporary space within a research organization in Denver. Since then, 27 separate reviews and audits have been conducted or are in the process of being conducted by outside entities. These reviews are above and beyond the regular oversight activities conducted by the Board and the Review Committee. The types of outside reviews include:

- Federal program compliance reviews by agencies within HHS and the IRS (detailed reviews of technology readiness, financial and sustainability plans, financial application system readiness, and privacy and security)
- Federal financial and program compliance reviews by the Office of Inspector General
- Independent financial and A-133 audits required by the federal government (six audits conducted to date)
- Financial audit by the State Auditor
- Security and privacy testing/reviews by independent firms
- Independent technology and operational readiness reviews required by the federal government (Independent Validation & Verification Reviews)

The reviews provided valuable insights by identifying areas for improvements in documentation, policies, technology systems and operations. Connect for Health Colorado has increased staffing responsible for compliance and finances and is implementing a new compliance program in 2015.

Full list of audits and reviews are available at [ConnectforHealthCO.com](http://ConnectforHealthCO.com)

## Areas of Focus

- Improving procedures around vendor and contract management
- Updating procurement and independent contractor policies
- Identifying cost efficiencies across departments and particularly in the areas of technology and the Customer Service Center

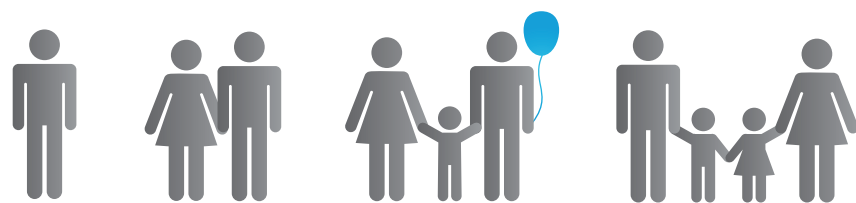
**Comments from Customers**

*Finding the right health insurance was intimidating for me, but Connect for Health Colorado made all the difference.*

**Barb M.**  
Montrose, CO

**CONNECT for HEALTH COLORADO**

## 2014 Health Plans by Family Size

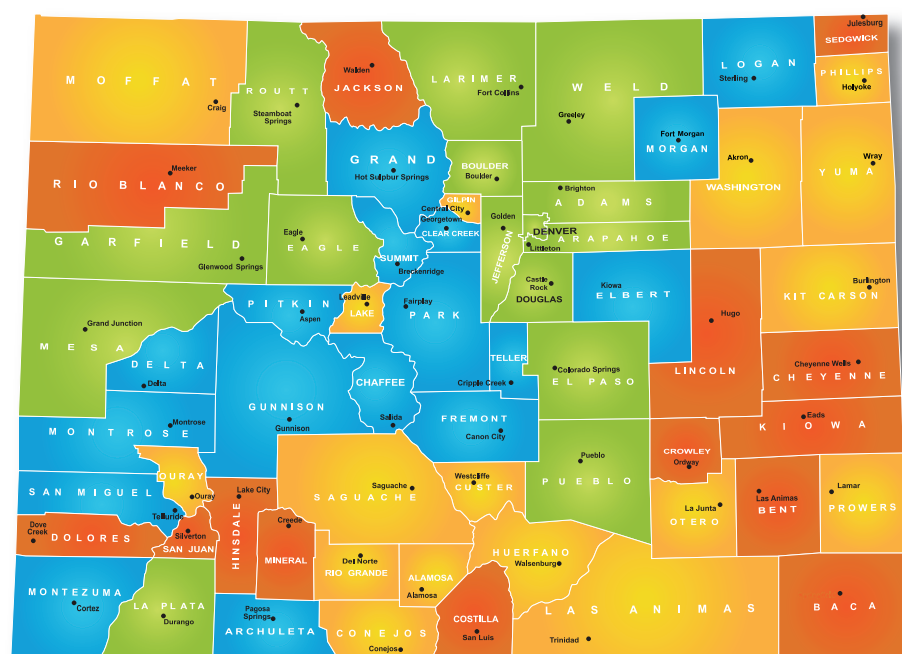


Family Size	Percentage	Count
Single Person	71%	60,393
Couple	19%	15,939
Family with 1 child	5%	4,035
Family with 2 children	4%	3,098

# 760

Number of American Indians or Alaska Natives who enrolled in 2014

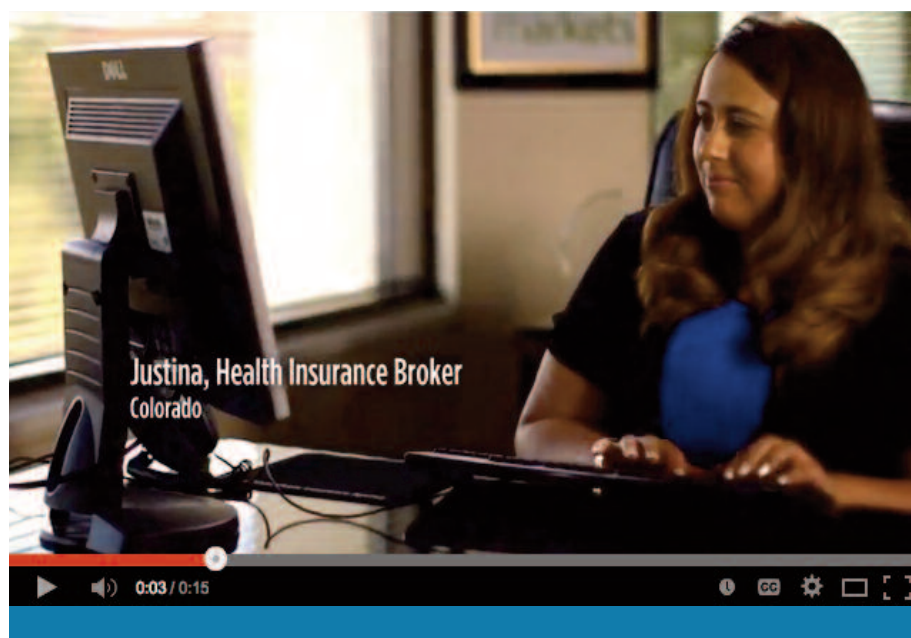
## Colorado's 2014 Marketplace Enrollments



0 - 124    125 - 350    351 - 1,200    1,201 - 18,000

## What Coloradans Saved Each Month on Average

Adams	\$229.43	Fremont	\$363.71	Morgan	\$355.25
Alamosa	\$306.60	Garfield	\$508.08	Otero	\$367.62
Arapahoe	\$232.06	Gilpin	\$252.5	Ouray	\$407.45
Archuleta	\$407.82	Grand	\$354.42	Park	\$297.05
Baca	\$294.21	Gunnison	\$283.24	Phillips	\$392.23
Bent	\$299.34	Hinsdale	\$319.70	Pitkin	\$489.21
Boulder	\$224.21	Huerfano	\$400.13	Prowers	\$340.60
Broomfield	\$212.84	Jackson	\$434.25	Pueblo	\$342.35
Chaffee	\$303.46	Jefferson	\$231.00	Rio Blanco	\$418.98
Cheyenne	\$250.52	Kiowa	\$333.13	Rio Grande	\$334.83
Clear Creek	\$278.61	Kit Carson	\$306.44	Routt	\$319.08
Conejos	\$314.07	La Plata	\$358.72	Saguache	\$347.55
Costilla	\$355.92	Lake	\$358.35	San Juan	\$281.13
Crowley	\$354.31	Larimer	\$213.29	San Miguel	\$300.5
Custer	\$383.85	Las Animas	\$360.46	Sedgwick	\$437.72
Delta	\$431.81	Lincoln	\$303.64	Summit	\$424.01
Denver	\$215.67	Logan	\$392.93	Teller	\$288.19
Dolores	\$460.05	Mesa	\$308.94	Washington	\$344.46
Douglas	\$216.05	Mineral	\$329.87	Weld	\$227.44
Eagle	\$450.55	Moffat	\$347.52	Yuma	\$365.8
El Paso	\$230.68	Montezuma	\$424.19		
Elbert	\$266.78	Montrose	\$405.14		



Certified Broker Justina Burciaga shares her story on TV.



Active Enrollments/Lives Covered  
through the Marketplace (as of December 2014)

Individuals and families	-123,138
Small business employees	-1,868
Percent of employers offering choice of plans/carriers	-59%
Small businesses participating	-335
Individual Marketplace enrollments without financial help	-42%
Individual Marketplace enrollments with advance premium tax credits	-58%
Total amount saved as a result of the tax credit	-\$191,371,608
Average advanced premium tax credit received	-\$262
Enrollments to customers earning 250% of poverty level or less (received tax credit and cost-sharing reductions)	-43%
Enrollments to customers earning 251%-400% of poverty level (received tax credit only)	-17%
Average premium chosen by customers who purchased without financial assistance	-\$287
Average premium chosen by customers who received advance premium tax credits (before credit applied)	-\$400
Enrollments for individuals only	-71.37%
Enrollments for families of 2	-18.83%
Enrollments for families of 3 or more	-9.8%
Male	-48%
Female	-52%
Ages 0-17	-12.3%
Ages 18-25	-7.5%
Ages 26-34	-18.3%
Ages 35-44	-16%
Ages 45-54	-19.3%
Ages 55-64	-26.3%
Ages 65 and older	-0.4%
Enrollments in rural counties	-10.1%
Portion of Colorado population in rural counties	-8%
Enrollments in urban counties	-75.5%
Portion of Colorado population in urban counties	-77.5%
Enrollments in agricultural urban counties	-14.3%
Portion of Colorado population in agricultural urban counties	-14.5%
Native American enrollments	-760
Enrollments in medical plans	-79%
Enrollments in medical and dental plans	-18.3%
Enrollments in dental plans (standalone)	-2.6%
Enrollments by health plan types:	
Catastrophic	-2.22%
Bronze	-39.52%
Silver	-47.37%
Gold	-10.19%
Platinum	-0.68%



Shopping and Customer Service

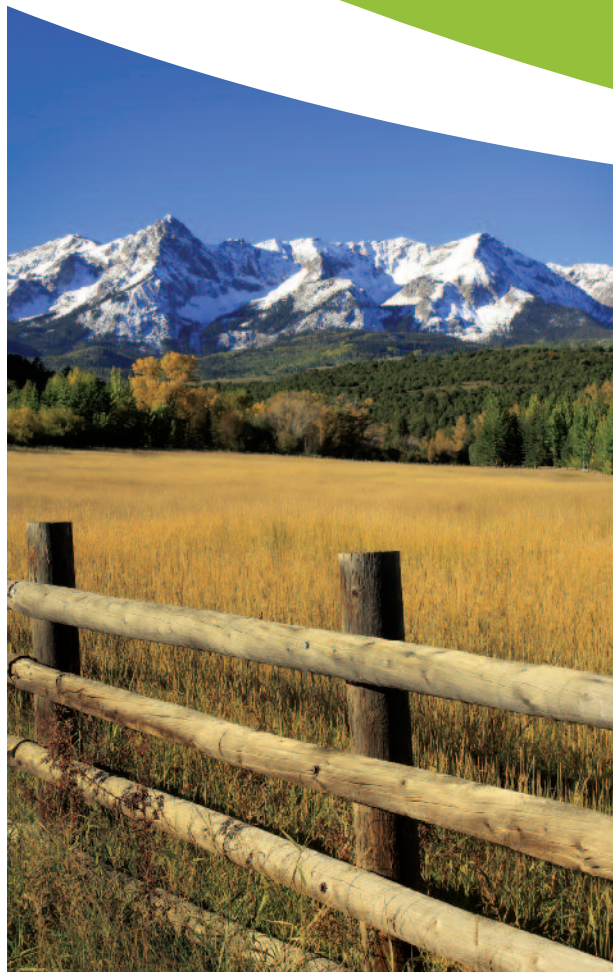
Unique website visitors (Jan. 1 - Dec. 31 2014)	-1.2 Million
Shopping website availability	-99.9%
Total calls and chats serviced	-502,000
During Open Enrollment	
Average Call Wait Time	-11:30
Average Chat Wait Time	-10:41
Average Call Handle Time	-19:12
Average Chat Handle Time	-16:50
Languages provided	-29
Customer Service Center Representatives (full-time and seasonal)	-357
Licensed Brokers	-1,300
Assistance Sites (and collaborations)	-54
Certified Application Counselors	-205
Health Coverage Guides	-467
Connect for Health Colorado employees	-47

Outreach and Marketing

Presentations	-165
Enrollment Centers	-13
Enrollment Events	-1,080
Outbound calls from Customer Service Center	-294,127
E-mail	
E-mails sent to account holders	-1,124,548
Unique campaign efforts	-365
Read rate	-36.64%
Physical Mail	
Letters delivered	-69,609
Unique campaign efforts	-45

Activity Between Open Enrollment Periods

Enrollments processed outside of open enrollment period through qualifying life events	-18,630
Manual verifications	-13,012
Notices sent to customers	-243,000
Testing hours of technology patches and new systems	-13,900
In-Person training sessions	-113
People trained or certified live	-1,250
Online course-hours offered	-12
Brokers/HCGs certified online	-300



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

