

2016-2017
Open Enrollment Report

BY THE NUMBERS



A Colorado Solution

Connect for Health Colorado® is the state's health insurance marketplace. We were created six years ago as a public non-profit to help individuals, families and small businesses buy health insurance and apply for financial assistance to reduce costs. We provide the only place where Coloradans can compare their private health insurance options side-by-side and estimate their out-of-pocket costs with an industry-leading tool. Our impact has grown each year and our fourth Open Enrollment Period was our most successful to date.

Making a Difference

Better Customer Experience

Plan selection tool sees record traffic and wins national award..... 4

Help With Coverage

Tools help connect customers to help..... 5

More Savings

Qualifying customers received more financial assistance 6

Reaching New Customers

We gained ground on Coloradans who were eligible for help but not enrolled..... 7

Our Customers

Who are the Coloradans behind the record number of plan selections?..... 8-9

Small Business Marketplace

Making big gains with year-round growth..... 10

Results: More than 178,000 Coloradans are covered!

The Open Enrollment Period resulted in increases in many key metrics compared to last year, making it our strongest performance to date. It also showed progress in delivering on our mission to increase access, affordability and choice for Coloradans purchasing health insurance.

Connect for Health Colorado® at a Glance

ORGANIZATION

- Created by Colorado State Law in May 2011 (SB 11-200)
- Non-profit organization with 78 full-time employees
- Annual budget \$40 million
- Governed by 12-member volunteer board
- Overseen by a 10-member legislative committee
- Fourth Open Enrollment Period was 121 days long (Nov. 1, 2016-March 1, 2017), which included a special 29-day Special Enrollment Period for eligible customers

CUSTOMER SERVICE

273

Customer Service
Center Representatives
(full time and seasonal)

961

licensed, trained and
certified Brokers

110

trained and certified
Health Coverage Guides
(Assisters) working at
25 Assistance Sites

290

Certified Application
Counselors (Assisters)
working at 34 organizations

INDIVIDUAL MARKETPLACE

132

medical plans offered
to individuals and families

12

dental plans offered
to individuals and families

7

health insurance
companies offered
coverage to individuals
and families

4

dental insurance
companies offered
coverage to individuals
and families

SMALL BUSINESS MARKETPLACE

141

medical plans offered
to small businesses

6

dental plans offered
to small businesses

4

health insurance
companies offered
coverage to small business
owners and their workers

3

dental insurance
companies offered
coverage to small business
owners and workers

Better Customer Experience Saves Time

Our customers selected more plans with fewer calls to our Customer Service Center and the average wait time was cut in half. Nearly one in three customers completed the process unassisted. Our Quick Cost and Plan Finder Tool – enhanced to help customers estimate the full cost of the coverage with data from the Center for Improving Value In Health Care’s All Payers Claim Database – was ranked second nationally and saw its usage surge.

↓ 13%

fewer calls to the
Customer Service Center

↓ 50%

reduction in caller wait time



74%

of customers who applied for financial assistance received an eligibility determination within two minutes

27,495

people used Connect for Health Colorado’s new Quick Cost & Plan Finder tool



*Ranked second among state-based health insurance marketplaces by the Clear Choices Campaign, a third-party, non-partisan healthcare group.

Help With Coverage

Our network of Brokers and Assisters (Health Coverage Guides and Certified Application Counselors) provided in-person help statewide. Their partnership is key in our ability to serve a broad customer base in communities large and small.

14,342

customers were helped
at **Enrollment Centers**



21,711

customers made an
appointment with a Broker
through the **Broker Lead Tool**

15,798

customers made an appointment
directly with an Assister or through
the **Get Covered Connector** tool



55%

of all Marketplace customers
enrolled through a Broker

92%

of customers that enrolled in a
plan with **help from an Assister**,
received financial assistance

More Savings

Connect for Health Colorado is the only place where Coloradans can access federal premium tax credits and cost-sharing reductions to make health insurance more affordable. We also help Coloradans qualify for free or low-cost public insurance through Health First Colorado, Colorado's Medicaid Program and Child Health Plan *Plus*.



\$502

average plan premium
before tax credit for customers
receiving financial assistance in 2017

\$133

average net premium after
tax credit for customers
receiving financial assistance

\$364

average plan premium
for customers not receiving
financial assistance in 2017

\$369

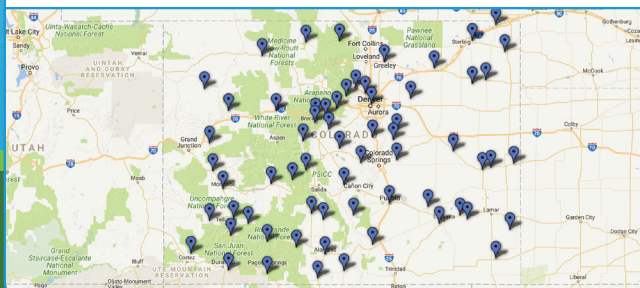
average monthly tax credit
for those who received financial
assistance in 2017

\$318M

returned to Coloradans in the
form of federal tax credits in 2016



2017 Average Tax Credit by County
(Click map to view online)



61%

customers are receiving
financial assistance in 2017

Reaching New Customers

Connect for Health Colorado continually strives to expand its reach to residents of our state who are not enrolled in health insurance. During this Open Enrollment Period, we focused our media campaigns on channels targeting individuals and families eligible for financial assistance but not enrolled. News media attention to our operations increased and was largely positive throughout the Open Enrollment Period.



23,357,566 web pages viewed

6,859

new customers selected coverage as a result of a **targeted email and telephone campaign to 84,761 Coloradans** who were eligible for financial assistance but not yet enrolled*

IN THE NEWS

823 total mentions
66% positive, 17% neutral
and 17% negative

ADVERTISING

61.9M total impressions

502,109 clicks to the website from advertising

95% of digital media tactics exceeded industry norms

SOCIAL MEDIA & OUTREACH

f **25%** increase in likes

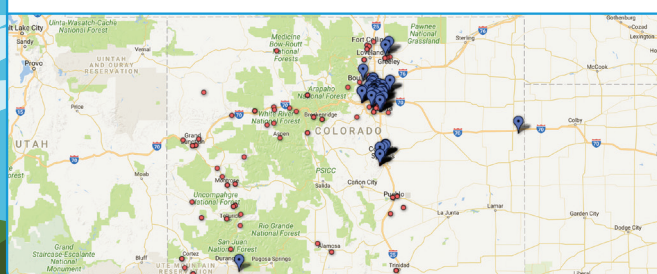
t **7%** increase in followers

ig **231%** increase in followers

calendar **309** outreach and enrollment events

Education & Enrollment Events

(Click map to view online)



*These customers initially sought coverage through Health First Colorado but were determined ineligible for Medicaid.

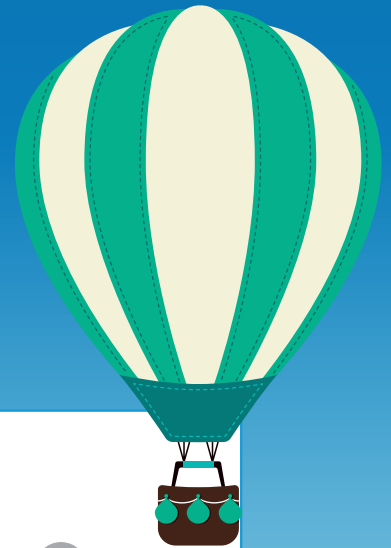
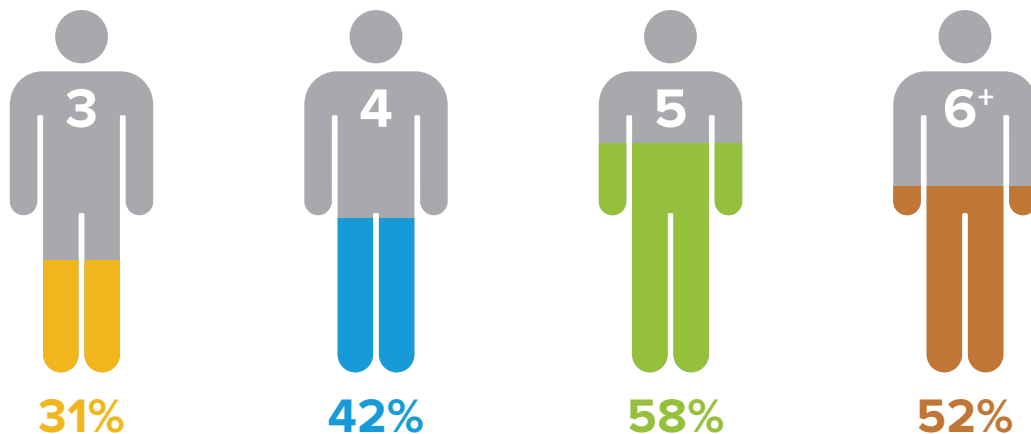
More than 178,000 Coloradans are covered!

This Open Enrollment Period saw more residents choosing health insurance coverage through our Marketplace than ever before. Our growth was strong with families. Households of three or more saw the largest increases in plan selections.

Twelve counties saw the number of plan selections increase by 10% or more – see page 12.

Growth in rural communities continued to be strong. While less than **8%** of the state's population lives in the 42 counties considered rural by the Colorado Rural Development Council, residents of those counties make up **10%** of Connect for Health Colorado's customers.

HOUSEHOLD SIZE (PERCENT INCREASE IN ENROLLMENTS)



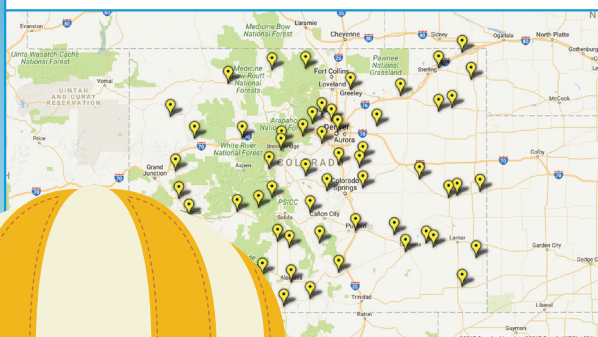
HIGHEST PERCENTAGE OF POPULATION ENROLLED BY COUNTY

County	County Population*	Plan Selections	Percentage
San Miguel	7,879	1,018	13
Gunnison	16,067	1,628	10
Ouray	4,691	386	8
Mineral	726	59	8
Routt	24,130	1,938	8
Chaffee	18,658	1,485	8
San Juan	701	53	8
Summit	30,257	2,245	7
Pitkin	17,787	1,167	7
La Plata	54,688	3,576	7

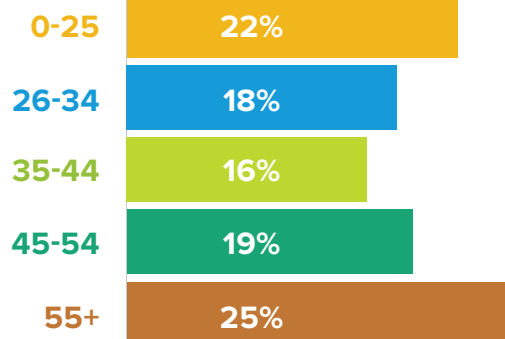
*2015 Estimates, US Census Bureau

2017 Enrollments by County

(Click map to view online)



ENROLLMENTS BY AGE



Small Business Marketplace: Year-Round Growth

More and more of Colorado's small business employers (those with fewer than 100 workers) are finding coverage for their staff members through the Connect for Health Colorado's Small Business Marketplace. Some of the advantages include:



Choice



Single Bill

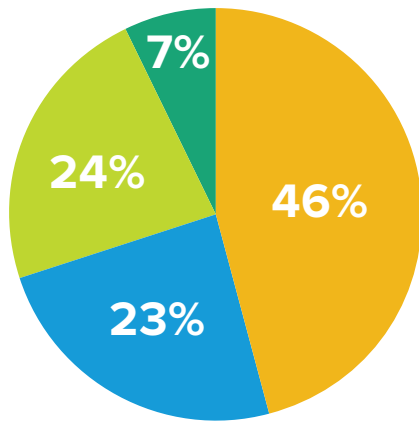


Enroll Year-round



Tax Credit Savings

THE CHOICE ADVANTAGE



All health insurance companies and two adjacent metal tiers



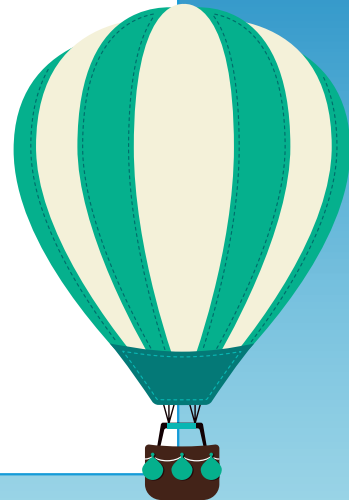
One health insurance company and all plans



One health insurance company and one plan



All health insurance companies and one metal tier



678

Colorado businesses participated in the
Small Business Marketplace

5,500

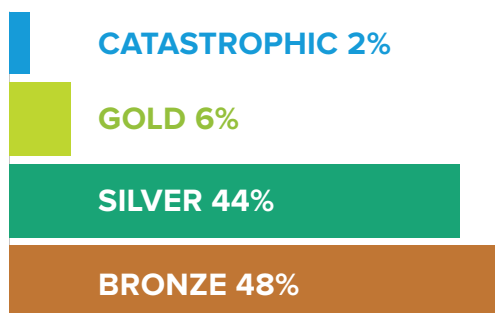
5,500 individuals — **46% increase** — enrolled through their employers in the **Small Business Marketplace**

Appendix

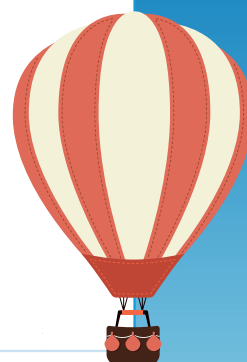
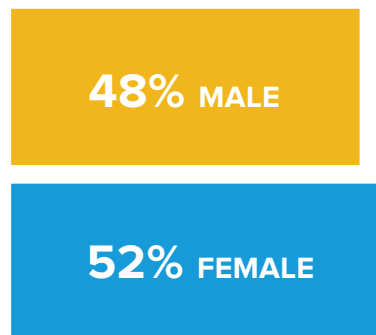
28,213

Coloradans **purchased dental plans**

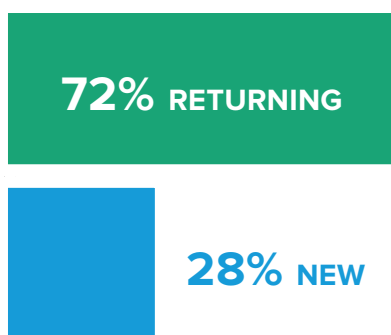
ENROLLMENTS BY PLAN TYPE



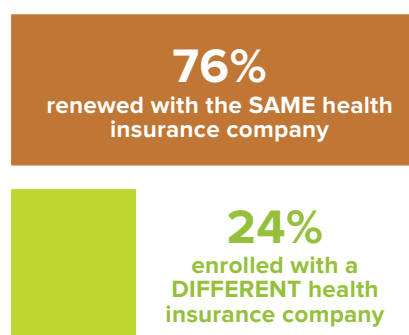
ENROLLMENTS BY GENDER



NEW VS. RETURNING CUSTOMERS



RETURNING CUSTOMERS



ENROLLMENTS BY COUNTY

Twelve counties (shown in green) saw the number of plan selections increase **by 10% or more**.

COUNTY NAME	2016	2017
ADAMS	9,810	10,776
ALAMOSA	315	301
ARAPAHOE	17,492	18,260
ARCHULETA	809	754
BACA	166	179
BENT	84	83
BOULDER	14,518	14,867
BROOMFIELD	2,369	2,051
CHAFFEE	1,450	1,485
CHEYENNE	39	44
CLEAR CREEK	401	217
CONEJOS	217	233
COSTILLA	77	80
CROWLEY	64	65
CUSTER	239	254
DELTA	1,165	1,140
DENVER	22,674	23,530
DOLORES	79	77
DOUGLAS	10,397	11,834
EAGLE	2,921	3,113
EL PASO	13,009	13,371
ELBERT	828	534
FREMONT	919	931
GARFIELD	2,307	2,667
GILPIN	228	198
GRAND	869	855
GUNNISON	1,787	1,628
HINSDALE	44	36
HUERFANO	199	206
JACKSON	71	80
JEFFERSON	18,598	22,029
KIOWA	50	42
KIT CARSON	265	283
LA PLATA	3,184	3,576
LAKE	225	234
LARIMER	12,199	12,289
LAS ANIMAS	314	353
LINCOLN	168	130
LOGAN	613	571
MESA	4,053	4,463
MINERAL	71	59
MOFFAT	268	283
MONTEZUMA	1,050	1,016
MONTROSE	1,825	1,655
MORGAN	482	513
OTERO	364	353
OURAY	510	386
PARK	719	745
PHILLIPS	155	242
PITKIN	1,454	1,167
PROWERS	291	312
PUEBLO	2,507	2,394
RIO BLANCO	191	173
RIO GRANDE	408	423
ROUTT	2,182	1,938
SAGUACHE	238	168
SAN JUAN	82	53
SAN MIGUEL	1,119	1,018
SEDGWICK	64	58
SUMMIT	1,958	2,245
TELLER	661	699
WASHINGTON	218	222
WELD	6,618	7,767
YUMA	485	493

AVERAGE MONTHLY PREMIUM TAX CREDIT BY COUNTY

COUNTY NAME	2016	2017	% Increase
ADAMS	\$255	\$301	18%
ALAMOSA	\$339	\$496	46%
ARAPAHOE	\$257	\$300	17%
ARCHULETA	\$521	\$651	25%
BACA	\$302	\$435	44%
BENT	\$395	\$489	24%
BOULDER	\$243	\$289	19%
BROOMFIELD	\$236	\$274	16%
CHAFFEE	\$318	\$447	41%
CHEYENNE	\$279	\$463	66%
CLEAR CREEK	\$298	\$391	31%
CONEJOS	\$337	\$472	40%
COSTILLA	\$416	\$630	52%
CROWLEY	\$436	\$562	29%
CUSTER	\$438	\$624	43%
DELTA	\$581	\$814	40%
DENVER	\$223	\$262	18%
DOLORES	\$564	\$779	38%
DOUGLAS	\$238	\$278	17%
EAGLE	\$297	\$378	28%
EL PASO	\$235	\$304	30%
ELBERT	\$288	\$382	33%
FREMONT	\$369	\$484	31%
GARFIELD	\$447	\$642	44%
GILPIN	\$273	\$348	28%
GRAND	\$452	\$668	48%
GUNNISON	\$388	\$575	48%
HINSDALE	\$484	\$792	64%
HUERFANO	\$431	\$590	37%
JACKSON	\$498	\$758	52%
JEFFERSON	\$253	\$295	17%
KIOWA	\$325	\$459	42%
KIT CARSON	\$289	\$443	53%
LA PLATA	\$443	\$473	7%
LAKE	\$426	\$655	54%
LARIMER	\$258	\$333	29%
LAS ANIMAS	\$393	\$536	36%
LINCOLN	\$305	\$455	49%
LOGAN	\$346	\$517	50%
MESA	\$405	\$577	43%
MINERAL	\$353	\$490	39%
MOFFAT	\$500	\$792	59%
MONTEZUMA	\$529	\$561	6%
MONTROSE	\$520	\$789	52%
MORGAN	\$366	\$531	45%
OTERO	\$380	\$515	36%
OURAY	\$493	\$711	44%
PARK	\$305	\$402	32%
PHILLIPS	\$343	\$460	34%
PITKIN	\$392	\$587	50%
PROWERS	\$346	\$476	38%
PUEBLO	\$363	\$431	19%
RIO BLANCO	\$440	\$634	44%
RIO GRANDE	\$355	\$512	45%
ROUTT	\$417	\$613	47%
SAGUACHE	\$375	\$588	57%
SAN JUAN	\$433	\$633	46%
SAN MIGUEL	\$399	\$585	47%
SEDGWICK	\$409	\$505	24%
SUMMIT	\$288	\$354	23%
TELLER	\$295	\$373	27%
WASHINGTON	\$343	\$487	42%
WELD	\$274	\$339	24%
YUMA	\$334	\$464	39%

Paid Media Campaigns

During the Open Enrollment Period, there were six distinct campaigns – each targeting different areas of Colorado with various creative messaging based on deadlines and goals. Using data provided by the Colorado Health Institute, we focused the majority of our media on 164 zip codes with a high percentage of eligible but not enrolled Coloradans.

- 1 Shopping/Start of Open Enrollment Period 1 Campaign:**
Ran from Oct. 19 – Nov. 21, 2016 with statewide media and an extra focus on 164 zip codes with the highest number of eligible, but uninsured residents. Messaging focused on renewing plans, more savings available and avoiding a tax penalty.
- 2 Shopping/Start of Open Enrollment Period 2 Campaign:**
Ran from Nov. 22 – Dec. 5, 2016 with statewide media and an extra focus on 164 zip codes with the highest number of eligible, but uninsured residents. Messaging focused on more savings available.
- 3 Dec. 15 Deadline Campaign:**
Ran from Dec. 6 – Dec. 15, 2016 with statewide media and a focus on 164 zip codes with the highest number of eligible, but uninsured residents. There was an extra focus on 37 zip codes including additional high impact media. Messaging focused on enrolling for Jan. 1 coverage by the Dec. 15 deadline.
- 4 Holidays/Generic Campaign:**
Ran from Dec. 16, 2016 – Jan. 14, 2017 with statewide media and an extra focus on 164 zip codes with the highest number of eligible, but uninsured residents. Messaging focused on more savings available.
- 5 Jan. 31 Deadline Campaign:**
Ran from Jan. 15 – Jan. 31, 2017 with statewide media and an extra focus on 164 zip codes with the highest number of eligible, but uninsured residents. Messaging focused on enrolling before the Jan. 31 deadline and reiterating this is the last chance to enroll for 2017 health insurance coverage.
- 6 SEP Campaign:**
Ran Feb. 2 – Mar. 1, 2017 with statewide media. Messaging focused on the Special Enrollment Period and the Mar. 1 deadline for those who lost their health insurance.

**Our mission is to increase
access, affordability and choice
for individuals, families and
small employers purchasing
health insurance in Colorado.**





ConnectforHealthCO.com

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

TTY: 855-346-3432

