



By the Numbers

Open Enrollment Report
Plan Year 2018



A Solution for Colorado

Connect for Health Colorado® is the state's health insurance marketplace. We were created in 2011 as a public nonprofit to help individuals, families and small businesses buy health insurance and apply for financial help 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 using an industry-leading tool.

Making a Difference

Better Customer Experience

Customers had faster access to more information 4

Help with Coverage

Customers enrolled through Enrollment Centers, Brokers and Assistors 5

More Savings

Customers qualified for more financial help 6

Reaching New Customers

We increased our exposure to more Coloradans statewide..... 7

Our Customers

More about the Coloradans who chose the Marketplace for their 2018 health insurance plans8-9

Results: More than 165,000 Coloradans are Covered by Health Insurance!

The Open Enrollment Period resulted in growth in key areas, even with the period shortened by 22 days and the sometimes confusing messages flowing from the ongoing healthcare policy debate. Building on improvements to our customer service, our fifth Open Enrollment focus was on shorter wait times for customer service, more real-time tax-credit eligibility determinations and easier self-service options. This enabled more Coloradans to enroll on their own. By the close of the Open Enrollment Period, customers had submitted 165,777 health plan¹ and 34,585 dental plan selections.

¹Enrollment totals in this report are for medical plan selections only, unless otherwise noted.



Connect for Health Colorado At a Glance

ORGANIZATION

Created by Colorado State Law in May 2011 (SB 11-200)

78

Full-time
employees

\$37.7

Million annual
budget

12

Volunteer board
members

10

Legislative committee
members

CUSTOMER SERVICE

428

Customer Service
Representatives
(full-time and seasonal)

787

Licensed, trained and
certified Brokers

104

Certified Health
Coverage Guides
working at 22
Assistance Sites

297

Certified Application
Counselors working
with 35 organizations

INDIVIDUAL MARKETPLACE

124

Medical plans
available

12

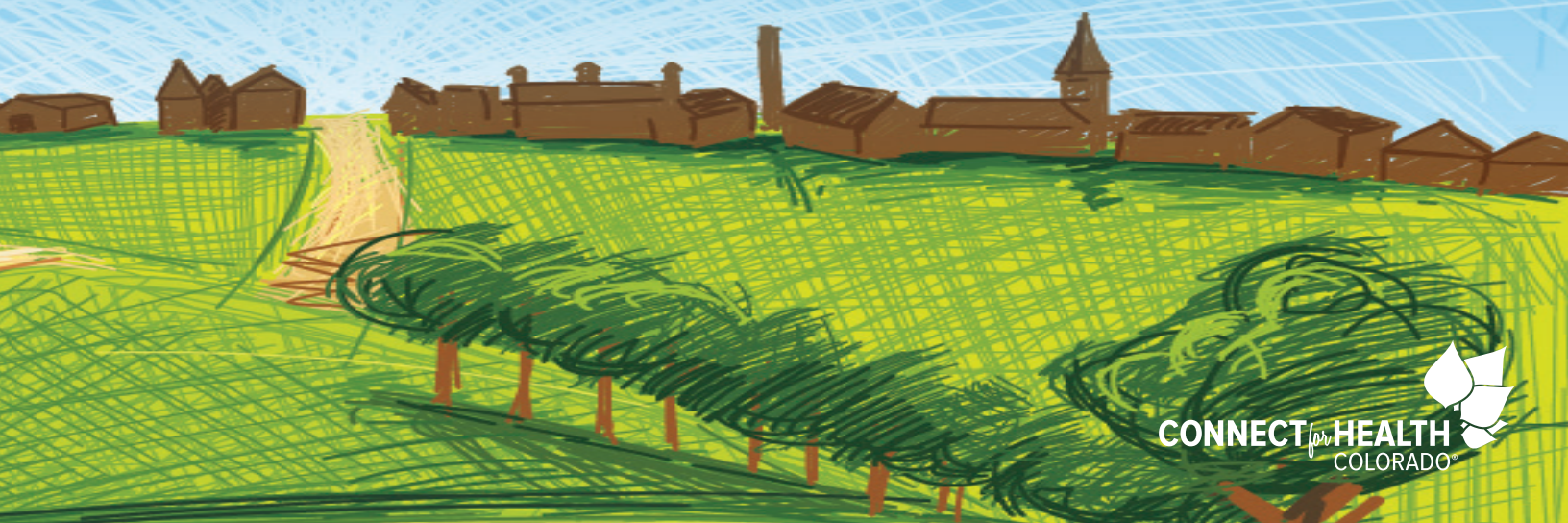
Dental plans
available

7

Health insurance
companies

4

Dental insurance
companies



Better Customer Experience Saves Time

Our customers selected and enrolled in more plans on their own using the technology enhancements of our award-winning Quick Cost and Plan Finder tool to access the complete picture of the cost of their coverage. Calls to our Customer Service Center were reduced by one-third and those who did call experienced an even shorter wait time than last year, which had already been cut in half from the previous year.

↓ **34%**

fewer calls to the
Customer Service Center

↓ **35%**

reduction in
caller wait time



72%

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

163,323

users visited our online
Quick Cost & Plan Finder*

*Awarded a Bronze medal by Digital Health Awards in the category of Web-based Resource Tools



Help With Coverage

Our network of Brokers and Assisters provided free, in-person help statewide. Their partnership is key in our ability to help Coloradans across the state, in communities large and small.

13,553

customers were **helped**
at **Enrollment Centers**

55%

of all Marketplace customers
enrolled through a Broker



19,434

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

11,790

customers made an appointment
with an Assister through the
Assistance Network Scheduler Tool



92%

of customers who enrolled in a
plan with **help from an Assister**
received financial help

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. In 2017, Coloradans received \$391 million in federal tax credits. 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*.

\$641

**average plan premium
before tax credit** for customers
receiving financial help in 2018

\$502 in 2017

\$505

average monthly tax credit
for those who qualified for
financial help in 2018

\$369 in 2017

\$136

**average net premium
after tax credit** for customers
receiving financial help in 2018

\$133 in 2017

\$481

average plan premium
for customers not receiving
financial help in 2018

\$364 in 2017

**2018 AVERAGE TAX CREDIT BY COUNTY
(IN DOLLARS)** [\(Click map to view online\)](#)



69%

of customers are **receiving
financial help** in 2018

61% 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. For this Open Enrollment Period, we focused our media campaigns on channels targeting individuals and families eligible for financial help but not enrolled. News media attention to our operations increased and was largely positive throughout the Open Enrollment Period.



585,361

users visited the Website during the Open Enrollment Period

IN THE NEWS

1,055

News Media Mentions

84%

Positive

16%

Neutral

<1%

Negative

SOCIAL MEDIA & OUTREACH



9,024

Facebook Likes



2,761

Twitter Followers



757

Instagram Followers



305

Outreach & Enrollment Events

ADVERTISING

50 MILLION+ total impressions

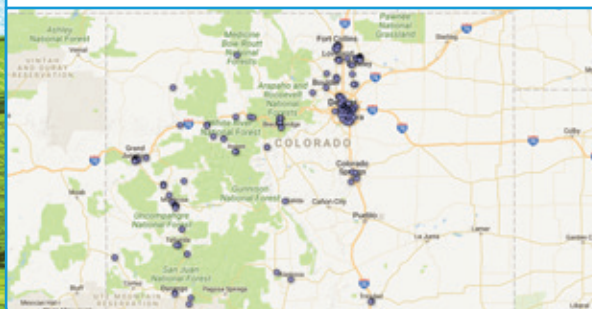
124,833 clicks to the website from advertising

90% of digital media tactics exceeded industry norms

43,000+ Health Insurance Literacy Web page views

EDUCATION & ENROLLMENT EVENTS

(Click map to view online)



More than **165,000** Coloradans covered for 2018!

During the Open Enrollment Period, residents from all over Colorado chose health insurance coverage through our Marketplace. Financial help in the form of tax credits is higher in rural areas of the state, where premiums are higher, and Connect for Health Colorado enrollments remain strong in those communities.

Because the Open Enrollment Period was 22 days shorter (23%) this year, we focused on making the enrollment process even easier for customers. While the number of plan selections was 5% lower than last year, the number of plan selections in 13 counties increased by 10% or more. See page 12.

RURAL AND URBAN ENROLLMENTS²

42,676

Rural Medical Enrollments



\$685/mo

Average Rural Tax Credit

123,101

Urban Medical Enrollments



\$426/mo

Average Urban Tax Credit

²Rural counties include the 54 designated as "rural" or as "ag-urban" by the Colorado Rural Development Council. That organization designated 10 Front Range counties as urban: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer and Pueblo.

NUMBER OF DAYS FOR COLORADANS TO ENROLL

73 days for 2018

(November 1, 2017, to January 12, 2018)

95 days for 2017

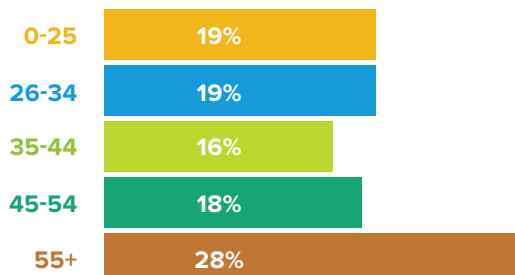
(November 1, 2016, to February 3, 2017)

Enrollments by county were consistent with historical patterns. Our impact is high in rural counties, where a larger percentage of the population buys health insurance through Connect for Health Colorado. In two counties, our customers equal 10 percent or more of the population.

HIGHEST PERCENTAGE OF POPULATION ENROLLED BY COUNTY			
County	County Population*	Plan Selections	Percentage
San Miguel	8,017	991	12%
Gunnison	16,408	1,682	10%
Ouray	4,857	452	9%
San Juan	694	63	9%
Routt	24,648	1,889	8%
Pitkin	17,752	1,447	8%
Chaffee	19,058	1,397	7%
Summit	30,374	2,200	7%
Grand	15,008	873	6%
Archuleta	12,854	800	6%
Mineral	732	43	6%

*2016 Estimates, US Census Bureau

ENROLLMENTS BY AGE



2018 ENROLLMENTS BY COUNTY

(Click map to view online)



Appendix

COUNTY ENROLLMENTS

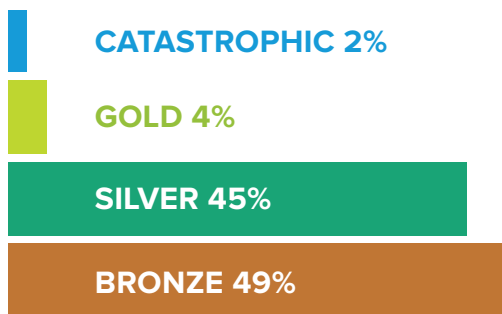
23,007

Denver County has the
highest enrollment for 2018

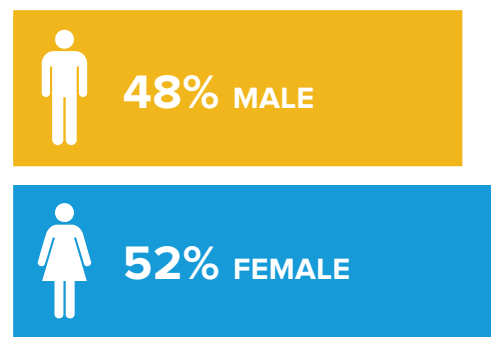
71%

Clear Creek County has the
largest percentage increase
in enrollment over last year

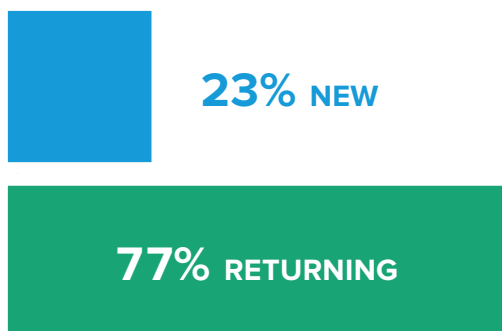
MEDICAL ENROLLMENTS BY PLAN TYPE



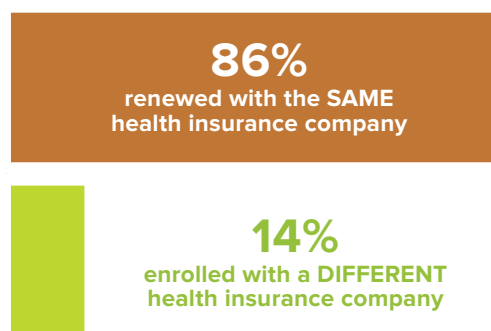
MEDICAL ENROLLMENTS BY GENDER



NEW VS. RETURNING CUSTOMERS



RETURNING CUSTOMERS





SMALL BUSINESS MARKETPLACE IN 2017

493

Colorado businesses
participated in the
Small Business Marketplace

5,198

individuals enrolled
through their employers in
the Small Business Marketplace

4

health insurance
companies offered coverage
to small businesses

2

dental insurance
companies offered coverage
to small businesses

For groups renewing after January 1, 2018, there is one company offering small business health insurance coverage, Kaiser Permanente Colorado, and one offering dental coverage, Delta Dental. Small businesses can enroll year round and are not subject to an Open Enrollment Period.

34,585

Coloradans purchased dental plans for 2018



ENROLLMENTS BY COUNTY

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

COUNTY NAME	2017	2018
ADAMS	10,488	9,198
ALAMOSA	289	283
ARAPAHOE	17,843	18,133
ARCHULETA	744	800
BACA	177	158
BENT	81	68
BOULDER	14,563	14,629
BROOMFIELD	2,012	2,420
CHAFFEE	1,469	1,397
CHEYENNE	43	40
CLEAR CREEK	211	361
CONEJOS	225	162
COSTILLA	74	73
CROWLEY	60	37
CUSTER	249	203
DELTA	1,126	1,142
DENVER	22,928	23,007
DOLORES	75	74
DOUGLAS	11,592	10,545
EAGLE	3,076	2,769
EL PASO	13,023	11,553
ELBERT	526	654
FREMONT	903	818
GARFIELD	2,631	2,394
GILPIN	190	229
GRAND	847	873
GUNNISON	1,598	1,682
HINSDALE	36	40
HUERFANO	200	191
JACKSON	80	68
JEFFERSON	21,519	19,744
KIOWA	42	39
KIT CARSON	279	252
LA PLATA	3,554	2,922
LAKE	230	253
LARIMER	12,060	11,690
LAS ANIMAS	342	309
LINCOLN	125	137
LOGAN	562	480
MESA	4,383	3,875
MINERAL	59	43
MOFFAT	280	250
MONTEZUMA	1,003	738
MONTE ROSE	1,635	1,573
MORGAN	506	488
OTERO	344	295
OURAY	384	452
PARK	737	715
PHILLIPS	237	183
PITKIN	1,158	1,447
PROWERS	312	273
PUEBLO	2,339	2,182
RIO BLANCO	172	191
RIO GRANDE	408	267
ROUTT	1,917	1,889
SAGUACHE	165	217
SAN JUAN	51	63
SAN MIGUEL	1,006	991
SEDGWICK	57	68
SUMMIT	2,212	2,200
TELLER	690	678
WASHINGTON	220	227
WELD	7,636	6,182
YUMA	490	463

AVERAGE MONTHLY PREMIUM TAX CREDIT BY COUNTY

The average tax credit increased in every county.

COUNTY NAME	2017	2018
ADAMS	\$301.34	\$438.12
ALAMOSA	\$496.41	\$598.53
ARAPAHOE	\$300.21	\$433.08
ARCHULETA	\$651.47	\$883.04
BACA	\$435.30	\$638.06
BENT	\$489.94	\$703.61
BOULDER	\$289.04	\$416.86
BROOMFIELD	\$274.71	\$405.05
CHAFFEE	\$447.62	\$612.79
CHEYENNE	\$463.80	\$606.67
CLEAR CREEK	\$391.28	\$494.52
CONEJOS	\$472.87	\$643.96
COSTILLA	\$630.66	\$797.30
CROWLEY	\$562.10	\$795.62
CUSTER	\$624.84	\$836.52
DELTA	\$814.24	\$958.35
DENVER	\$262.99	\$378.46
DOLORES	\$779.16	\$1,006.72
DOUGLAS	\$278.44	\$406.45
EAGLE	\$378.79	\$544.16
EL PASO	\$304.43	\$434.90
ELBERT	\$382.25	\$513.71
FREMONT	\$484.16	\$661.97
GARFIELD	\$642.43	\$765.16
GILPIN	\$348.22	\$481.37
GRAND	\$668.35	\$821.35
GUNNISON	\$575.54	\$694.64
HINSDALE	\$792.23	\$898.58
HUERFANO	\$590.63	\$793.10
JACKSON	\$758.43	\$973.05
JEFFERSON	\$295.23	\$425.72
KIOWA	\$459.92	\$747.09
KIT CARSON	\$443.33	\$636.80
LA PLATA	\$473.65	\$777.49
LAKE	\$655.89	\$742.11
LARIMER	\$333.28	\$467.86
LAS ANIMAS	\$536.08	\$756.86
LINCOLN	\$455.68	\$631.52
LOGAN	\$517.21	\$679.27
MESA	\$577.01	\$724.90
MINERAL	\$490.00	\$598.41
MOFFAT	\$792.89	\$970.06
MONTEZUMA	\$561.28	\$940.37
MONTROSE	\$789.63	\$927.37
MORGAN	\$531.80	\$623.72
OTERO	\$515.44	\$700.88
OURAY	\$711.68	\$846.87
PARK	\$402.98	\$529.01
PHILLIPS	\$460.22	\$640.42
PITKIN	\$587.40	\$725.82
PROWERS	\$476.96	\$635.43
PUEBLO	\$431.74	\$566.75
RIO BLANCO	\$634.71	\$836.62
RIO GRANDE	\$512.96	\$699.59
ROUTT	\$613.69	\$751.24
SAGUACHE	\$588.56	\$778.20
SAN JUAN	\$633.36	\$769.20
SAN MIGUEL	\$585.92	\$721.46
SEDGWICK	\$505.45	\$617.99
SUMMIT	\$354.24	\$493.85
TELLER	\$373.01	\$512.30
WASHINGTON	\$487.32	\$639.65
WELD	\$339.52	\$481.44
YUMA	\$464.17	\$582.92

Paid Media Campaigns

During Open Enrollment, there were five distinct campaigns – each targeting different areas of Colorado with various creative messaging based on deadlines and goals.

1 Opening Campaign

Ran from Oct. 30 – Nov. 12, 2017, with statewide media focus on renewing plans and more available savings. There was additional focus on 192 zip codes with the highest number of eligible, but uninsured, residents.

2 Deadline for January 1st, 2018, Coverage

Ran from Nov. 13 – Dec. 15, 2017, with statewide media and an extra focus on 192 zip codes renewing plans, more savings available and not leaving money on the table.

3 Governor Testimonial Campaign 1

A testimonial from Gov. John Hickenlooper ran from Nov. 6 – Nov. 12, 2017, and Dec. 11 – Dec. 15, 2017, with statewide media and an extra focus on 192 zip codes with the highest number of eligible, but uninsured, residents.

4 Jan. 12 End of Open Enrollment Deadline Campaign

Ran from Dec. 16 – Jan. 12, 2018, with statewide media and an extra focus on 192 zip codes with the highest number of eligible, but uninsured, residents. Messaging focused on enrolling before the Jan. 12 deadline and reiterating this is the last chance to enroll for 2018 health insurance coverage.

5 Governor Testimonial Campaign 2

A testimonial from Gov. John Hickenlooper ran Jan. 8 – Jan. 12, 2018, with statewide media and an extra focus on 192 zip codes with the highest number of eligible, but uninsured residents.

6 Targeted Email Campaign

1,350 new customers selected coverage in response to a targeted email campaign to 10,650 Coloradans who applied for Health First Colorado (Medicaid) and whose income is over the eligibility limit for that program.



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



ConnectforHealthCO.com

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

TTY: 855-346-3432



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