

Plan Display, Choice Optimization, and Benefit Design for Board Consideration

Any new policy or decision regarding plan benefit display, design, or optimizing consumer choice that the Board may consider should meet the following criteria, as discussed in the October 2017 Board Policy Committee Meeting:

1. Is allowable within existing legislative authority (of Connect for Health Colorado, the Division of Insurance, and/or Department of Healthcare Policy & Financing)
2. Does not duplicate work with the Division of Insurance
3. Encourages carrier participation and supports continued carrier competition
4. Advances Connect for Health Colorado's mission of expanding access, affordability, choice for consumers
5. Supports Connect for Health Colorado's strategic plan goal of helping consumers find and select the best coverage to fit their needs

Policy Options for Consideration:

Note: Board may move forward with many, one, or none of the following options

1. No changes to current practices in display, choice, or benefit design
2. Plan display changes: Eligibility-focused
 - a. Connect for Health Colorado will focus on adjusting how plans are displayed and filtered based on eligibility (i.e. individuals eligible for CSR will see those plans first when shopping)
3. Plan display changes: Quality-focused
 - a. Connect for Health Colorado will focus on adjusting how plans are displayed and filtered based on quality (i.e. plans with higher quality ratings will be highlighted for customers)
4. Plan display changes: Enrollment-focused
 - a. Connect for Health Colorado will focus on adjusting how plans are displayed and filtered based on enrollment (i.e. plans with higher enrollment will be highlighted for customers)
5. Plan choice changes: Study/Workgroup
 - a. Connect for Health Colorado and/or the Division of Insurance will gather feedback from consumers and stakeholders on optimal numbers of plan choices they prefer and report back to the Board on our findings
6. Plan choice changes: Study and implement
 - a. Connect for Health Colorado will both gather feedback as noted above and proceed with recommendations to the Board on changes to the number of plans they certify for sale on the Exchange for the 2019 plan year
7. Plan design changes: Study/Workgroup
 - a. Connect for Health Colorado and/or the Division of Insurance will gather feedback from consumers and stakeholders on changes to plan benefit designs and report back to the Board on our findings
8. Plan design changes: Study and implement
 - a. Connect for Health Colorado will both gather feedback as noted above and proceed with recommendations to the Board on changes to the types of plans they certify for sale on the Exchange for the 2019 plan year