



BOARD ADVISORY GROUP MEETING

November 29, 2017

PLAN DISPLAY

A Comparison Among States

Background

- Health insurance marketplaces were designed to make it easier for consumers to see insurance options in one place, compare key features of plans, and choose coverage that is best fit for them.
- State-based exchanges have the unique opportunity to design both anonymous browsing tools and how plans are displayed on the shopping portal.
- Connect for Health Colorado seeks feedback on ways to improve the consumer shopping experience by making enhancements to either the shopping portal, or the anonymous shopping tool.

Anonymous Tool Filter Functionality

The table below shows the differences in filter options in the anonymous shopping tools among four states. The filter options allow the consumer to view plans that only meet criteria that is most important to them.

Filter Options	Colorado	Washington	Vermont	New York
Premium	X	X	X	
CSR only plans		X		
Quality rating	X	X		X
Metal tier	X	X	X	X
Deductible	X	X	X	
Out of pocket maximum		X	X	
Carrier	X	X	X	X
Plan name			X	
Plan network type (HMO, EPO, PPO)		X	X	
Provider	X	X		
Prescriptions	X	X		
HSA eligible		X		
Yearly cost estimate	X	X	X	
HIOS Plan ID				X
Out of network plans			X	X

Clear Choices Campaign Annual Report Card

The Clear Choices Campaign released its second annual report card for health insurance marketplaces in early 2017. The group represents patients, providers, insurers, employers and life science companies. Clear Choices reviewed the Quick Cost and Plan Finder tool developed by Connect for Health Colorado and ranked it for delivering a high-quality online experience allowing customers to evaluate key health plan details.

Clear Choices Campaign Website Scorecard

2017 INSURANCE EXCHANGE

Websites Scorecard

INSURANCE EXCHANGE WEBSITE	WINDOW-SHOPPING TOOL		SMART, COMPARATIVE PLAN DISPLAY PAGE			OUT-OF-POCKET COST CALCULATOR	INTEGRATED PROVIDER DIRECTORY	INTEGRATED DRUG DIRECTORY	NAVIGATION AND SUPPORT			INDEXED SCORE ^a
	ANONYMOUS BROWSING	CUSTOMIZED PLAN INFO	DEFAULT ORDER	PLAN FINDER SUPPORT	HIGHLIGHTS CSR PLANS ^b				LAYOUT	ACCESS HUMAN SUPPORT	LANGUAGE ACCESSIBILITY	
DC HEALTH LINK	YES	A	YEARLY COST ESTIMATE	WALKTHROUGH	N/A	B	A	A	A	YES	A	92
CONNECT FOR HEALTH COLORADO	YES	A	SMART SORT	WALKTHROUGH	YES	C	A	B	A	YES	B	87
HEALTHCARE.GOV	YES	A	PREMIUMS	WALKTHROUGH	YES	C	A	B	B	YES	A	81
ACCESS HEALTH CT	YES	A	PREMIUMS	WALKTHROUGH	YES	B	C	F	B	YES	A	69
MNSURE	YES	A	YEARLY COST ESTIMATE	WALKTHROUGH	N/A	B	F	F	A	YES	A	68
WASHINGTON HEALTHPLANFINDER	YES	A	PREMIUMS	DECISION-SUPPORT	YES	F	A	F	B	YES	A	68
COVERED CALIFORNIA	YES	A	YEARLY COST ESTIMATE	WALKTHROUGH	N/A	B	F	F	B	YES	A	66
VERMONT HEALTH CONNECT	YES	A	YEARLY COST ESTIMATE	WALKTHROUGH	N/A	B	F	F	A	YES	C	64
YOUR HEALTH IDAHO	YES	A	PREMIUMS	WALKTHROUGH	YES	B	F	F	B	YES	B	61
MARYLAND HEALTH CONNECTION	YES	A	PREMIUMS	WALKTHROUGH	YES	F	C	F	B	YES	A	60
HEALTHSOURCE RI	YES	A	SMART SORT	DECISION-SUPPORT	YES	F	F	F	C	YES	A	60
NEW YORK STATE OF HEALTH	YES	B	PREMIUMS	BASIC	YES	F	F	F	B	YES	A	49
MASSACHUSETTS HEALTH CONNECTOR	YES	C	PREMIUMS	BASIC	NO	F	C	F	C	YES	C	42

^a Details on our methodology and changes from our 2016 report are presented in Appendix I and II, respectively. An individual, feature-by-feature review of the 13 exchange websites can be found in Appendix III.

^b Highlights CSR Plans: Criteria is not applicable if the plan display page sorts plans by Yearly Cost Estimate by default.

COLORADO

Connect for Health Colorado Anonymous Shopping Tool

- Quick Cost and Plan Finder Tool allows an individual to enter their estimated health usage, prescriptions, and doctors/facilitates, and uses this information to provide a yearly cost estimate. The yearly cost estimate includes premiums, deductibles, co-pays, and co-insurance.
- Prescription functionality allows an individual to enter the form (oral tablet, liquid, etc.), strength, how often filled, and quantity of each medication. It also provides the option to select the generic, if available.
- The tool defaults to displaying plans by the lowest yearly cost estimate, which is specific to the health needs of the consumer.

Connect for Health Colorado Anonymous Shopping Tool, cont.

The following plan details are displayed for each plan through the Quick Cost and Plan Finder Tool:

Estimated ¹ Monthly Premium	Yearly Cost ¹ Estimate	Insurance Company & Plan Details	Annual ¹ Deductible	Annual ¹ Max Cost	Coverage of My Doctors & Medications ¹
\$174.25/mo \$448.25 premium before \$274 tax credit See details	\$2,935/yr Adjust Healthcare Needs on the left to update. See details	<div>  </div> Anthem Silver Core Pathway X HMO 5300 HMO/Silver	\$3,300 individual \$6,600 group	\$5,200 individual \$10,400 group	<div>  1/1 </div> <div>  1/1 </div>
This is a CSR eligible plan.		<div>  Plan includes extra savings. Learn More </div> <div> View Plan </div>			

This plans
covers the
consumer's RX
and provider.

Connect for Health Colorado Shopping Portal

When a consumer creates an account and proceeds to the shopping portal, they are able to filter their options based on premium, deductible, out-of-pocket maximum, carrier, metal tier, and provider. The following information is displayed for each plan on the main shopping page:

\$137⁶⁸


KAISER PERMANENTE

★

★

★

★

★

☐ Select to compare

KP CO Silver 2750/20%/HSA

[Preferred Drug List](#)

[Provider Directory](#)

HMO/SILVER



Individual
\$1,900⁰⁰

Family
\$3,800⁰⁰ / Group

Individual
\$5,000⁰⁰

Family
\$5,000⁰⁰ / Person
\$10,000⁰⁰ / Group



Add To Cart

This is a CSR eligible plan.



WASHINGTON

Washington Health Benefit Exchange

Anonymous Shopping Tool




- Smart Planfinder tool allows the consumer to enter information about health usage, prescriptions, and doctors/facilities. Based on this information, the tool identifies “Smart Choice” plans. Cost is the main factor in identifying a “Smart Choice” plan.
- Tool defaults to showing the “Smart Choice” plans first for consumers who use this option.
- If the consumer does not use the “Smart Choice” option, tool displays silver-level plans first for those eligible for CSR.

Washington Health Benefit Exchange

Anonymous Shopping Tool, cont.

The following plan details are displayed for each plan in the Smart Planfinder tool:

This has been identified as a "smart choice" plan based on the health usage entered.



PLAN: SILVER
Ambetter Balanced Care 3 (2018)
[More Information on this plan ▶](#)

ESTIMATED PREMIUM
\$ 169.45
Estimated price after \$188.72 tax credit

ESTIMATED YEARLY COST	PROVIDER & FACILITY	PRESCRIPTIONS	OUT-OF-POCKET MAXIMUM	DEDUCTIBLE
\$\$\$	✱ Camille Johnson	✓ lipitor	\$5,850	\$1,950 Individual / \$3,900 Family

[+ Add to Comparison](#)

QUALITY RATING
★★★★☆
This plan qualifies you for lower out-of-pocket costs.

[Add to Cart](#)

VERMONT

Vermont Health Connect Anonymous Shopping Tool

- Plan Comparison Tool allows an individual to enter information about their health status and expected medical procedures (current functionality has 16 medical procedures to choose from).
- Tool defaults to displaying plans by the yearly cost estimate, which factors in premiums, deductibles, co-insurance, and co-pays. The expected medical procedure(s) are factored into the out-of-pocket costs.
- Tool shows the likelihood (as a percentage chance) that an individual will experience an expensive year (meet their out-of-pocket maximum) based on the information they enter.

Vermont Health Connect Anonymous Shopping Tool, cont.

The following plan details are displayed for each plan in the Planfinder Tool:

The percentage chance is based on age, family size, health status, and other characteristics.



Plan ⓘ

Click plan name for **DETAILS** or to **ENROLL**

Click checkboxes to compare

BCBSVT Blue Rewards Silver

Blue Cross and Blue Shield of Vermont - EPO - ☐ Silver

Monthly Premium: **\$150.55** - after \$399.00 subsidy

Deductible: **\$1,000**

Yearly Cost Estimate ⓘ

(Estimated average total for people like you including premium and out-of-pocket) ⓘ

\$5,157

Cost in a Bad Year ⓘ

(Estimated total for people like you in a high health care year -- **3% chance**) ⓘ

\$7,007

Discussion

- What changes should Connect for Health Colorado make to how plans are displayed to help improve the consumer shopping experience?
- Should enhancements be made to the Quick Cost and Plan Finder Tool, Shopping Portal, or both?
 - What enhancements would improve the consumer shopping experience?