

To: Finance and Operations Committee, Connect for Health Colorado(CFHC)
From: Lorraine Keeth
Date: February 26, 2018
Re: Public Comment

I signed up for medical insurance through the Colorado marketplace in November 2017 for coverage starting December 2017 using an authorized broker because my COBRA coverage ended. In December, I converted to a Silver plan starting 1/1/18. When I checked the Colorado marketplace website in January, my plan was mysteriously cancelled even though all premiums were paid on time. No one in your organization was able to tell me why that happened. Connect for Health Colorado(CFHC) and my insurance carrier, Cigna, both blamed each other or me for the cancellation.

I have tried to get this corrected since January making almost daily phone calls to the Colorado marketplace. Now it is 2 months later and finally this incorrect cancellation has been fixed according to the website.

My experience calling the Colorado marketplace has been continually frustrating with the same resolution given to me every time: "We will generate a ticket for that issue". The only timeline given to me for getting my issue fixed was 6-8 weeks. I needed health insurance during those 6-8 weeks! According to your website my plan was canceled.

I still don't have my 1095-A tax form for 2017, which was due by law to be mailed by January 31, 2018. Your customer service representatives on multiple occasions suggested applying for an extension with the IRS for filing my taxes. Really? I have to pay the price for a broken and unresponsive system?

I have worked in healthcare for 40 years. If I did my job the way this so called system works, my patients would have been in danger. And I would have been fired.

The Connect for Health Colorado system is highly flawed. It is designed to shift blame from CFHC to the insurance carrier. No attempts were made to help me, your client for nearly 2 months. Generating a ticket just shifts the responsibility to someone else. No one takes personal responsibility for fixing the problem without frequent, frustrating phone calls.

This system is an embarrassment to our state of Colorado, although much of my phone contact has been with a call center in Alabama.

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