

From: [Executive Director](#)
To: [Executive Director](#)
Subject: FW: Public Comment to the Board regarding ongoing issues with Connect for Health CO
Date: Wednesday, April 3, 2019 9:34:33 AM

From: Craig J Martin
Sent: Wednesday, March 13, 2019 12:31 PM
To: Info Request-Board
Subject: Public Comment to the Board regarding ongoing issues with Connect for Health CO

Dear Board Members,

I am writing to you to express serious concerns regarding the way Connect for Health Colorado is being run and managed. Getting health care through Connect for Health Colorado is needlessly difficult and extremely frustrating. Overall, Connect for Health CO is fraught with difficulties and software/database glitches that should have been fixed a long time ago. This is the fifth year I have had to use the system and it has only gotten worse. I first used the system in 2014, and it took over three months to resolve issues created by the system so I could get Healthcare Insurance.

This year, as in every year past, I have had to go through many of the same issues including Connect for Health CO making decisions about my health care that were never discussed with me and were never requested. Here are examples from 2018 alone and don't include the problems from prior years:

1. In December 2017 I contacted Connect for Health CO and asked that they just continue everything into 2018 the same way it was in 2017 including me paying full insurance premiums to the insurance company. In January, I got a notice from Connect for Health CO that they were providing a "Monthly advanced payment of premium tax credit". I called Connect for Health CO and they said they based it on my 2014 income record. I asked why they did this despite me asking that they not provide the advanced payment of premium and despite my income being substantially higher. I referenced my phone call in December specifically asking them to not provide a monthly advanced payment. They could not explain why this occurred and could not figure out how to correct it. It appears that their database had problems and they re-loaded everything from 2014 and could not find recent years. After several calls, and two months, I thought they corrected the problem. I received notice from the insurance company that the advanced premium had been retracted by Connect for Health CO and that I owed them \$3,149.86 for the difference, which I paid. Thus, I thought this was resolved, but when I received form 1095-A, It shows a "Monthly advanced payment of premium tax credit" of \$3,145.60 for my wife and myself. I reported the discrepancy to Connect for Health CO on February 4, 2019. To date this has not been resolved and it seems that there is no way to easily resolve the problem because Connect for Health CO's records/database seem to be inaccurate and poorly kept. When I checked with my insurance carrier, they were able to provide a complete accounting, but Connect for Health CO seems to be unable to provide any accounting of what was sent to the insurance company regarding monthly advanced payment of premium tax credits. I do not understand why Connect for Health CO does not have records of what was sent to the insurance company.

2. In March, the insurance company indicated that Connect for Health CO cancelled coverage for my wife and that she did not have coverage for 2018. I called Connect for Health CO and they could not figure out what happened and told me that the insurance company dropped her. The insurance company indicated that Connect for Health CO dropped her. After numerous calls over several days, I think I figured out what happened. I turned 65 in May, so I went on Medicare and thus I needed to be dropped from insurance through Connect for Health CO. I had reported this to Connect for Health CO and it appears that they also dropped my wife because we were both on the same policy. When I notified Connect for Health CO, they told me that they would split my wife off onto her own policy, but it appears they did not do that. When I called Connect for Health CO to get it all corrected, they said they could not reinstate her policy because it had been dropped, but that they could start it again on June 1st. I asked what we should do in the meantime and they basically said that my wife should not get sick. I continued to make calls to both the insurance company and Connect for Health CO and believed I finally got it resolved, because the insurance company billed us for the months originally not shown as covered, but I never could get anything from Connect for Health CO indicating that it was resolved.
3. On December 16, 2018, I got an email from Connect for Health CO with a title, "Confirmation: Your Connect for Health Colorado Plan Selection (EN-002-04)". I never signed up for anything with Connect for Health CO because I have Medicare. I called Connect for Health CO and they could not tell me how this happened, but that they would correct it. I am not sure if that was ever corrected.
4. On January 17, 2019 I received an email from Connect for Health CO saying "Congratulations, you are covered" indicating that I was covered by insurance through Connect for Health CO. I am not sure how to resolve this. I never signed up for insurance for 2019 through Connect for Health CO. Connect for Health CO keeps signing me up for things I never request.

Connect for Health Colorado has been in place for many years now, so encountering these kinds of unresolvable problems shows that the system is totally broken and poorly managed. It appears that no one is trying to resolve the overall problems of management and operation of the Connect for Health CO system.

Others I have talked to have had the same problems, so I am not the only one with problems. These problems are endemic in the Connect for Health CO operation. I am writing this email to request that someone takes some management action to resolve the problems with Connect for Health Colorado. Someone needs to stand up and fix Connect for Health Colorado!

Sincerely,

Craig Martin