



STRATEGIC PLAN UPDATE BOARD OF DIRECTORS PRESENTATION

April 8, 2019

Strategic Plan Update

- Annual planning and goal setting cycle
- Validate Strategic Plan goals, objectives and success measures
- Review success measure performance
- Overview of initiatives

C4HCO Annual Planning Cycle



Strategic Plan Success Measures Status

Goal: Advocate to improve access to coverage in rural areas of Colorado.	
Success Measures	Status
Increase the # of counties with two or more carriers offered in rural areas in 2019 and 2020.	No increase of carriers in rural areas between 2018 and 2019
Increase the number of counties with two or more plans offered per metal tier (plus catastrophic) in rural areas in 2019 and 2020.	Increases between 2018 and 2019 in 3 counties
Increased market share in rural Colorado year over year in 2018, 2019 and 2020.	Slight increase in rural market share between 2018 and 2018 OE, 3.47% to 3.53%
Enhanced decision support, subsidy programs, network options and/or plan designs implemented by 2019.	* Conducted 11 in-person trainings to rural county human service agencies on C4HCO eligibility requirements, process and CBMS screens – all 64 counties received eligibility training via web based methods
	* Average percent enrollment change from OE5 to OE6 in rural counties that participated in C4HCO eligibility trainings: 10% increase
	* Supported and advocated for HB17-1235 “Financial Relief Defray Individual Health Plan Cost” to provide financial assistance to individuals in rural areas who make more than 400% FPL

Strategic Plan Success Measures Status - Continued

Goal: Maximize the number of consumers and employers who shop and enroll through the health insurance marketplace, and apply for available financial assistance.	
Success Measures	Status
Increase new customer enrollment by 10% annually beginning with OE 2018.	New customers decreased by 2.5% between 2018 and 2019 OE
Retain 75% of customers annually beginning with OE 2018.	Retained 74% in 2018 and 77% in 2019
Maintain or increase the number of enrollees who are subsidy eligible.	16,000 Increase between 2018 and 2019 OE's (69% to 76%)
Customer Satisfaction measure as defined by improvement in net promoter score TBD.	2017: -14, 2018 +4
Satisfaction measures for partners and stakeholders TBD.	Brokers report high satisfaction overall with support services, with the most highly used services. Range: 52% (Customer Service Center's Virtual Hold) found this useful 86% (Quick Cost and Plan Finder) found this usefulness Assisters report high overall satisfaction with support services. Range: 53% (Customer Service Center's "Schedule a Call" Feature) 94% (Assistance Network Program Update Calls)

Strategic Plan Success Measures Status - Continued

Goal: Improve the ability of customers to attain and retain the right coverage for their needs.	
Success Measures	Status
Increase the percentage of customers who report they are satisfied with the health insurance plan they enrolled in according to “New and Returning” customer survey from 49 – 59% (2018), 59– 69% (2019), 69% – 79% (2020) for new customers and 41% – 51% (2018), 51% – 61% (2019), 61% – 71% (2020) for returning customers.	2018 New: 63% Somewhat or very satisfied 2018 Returning: 54% Somewhat or very satisfied
Increase the percentage of customers who report they understand differences between health plans from 72 – 77% (2018), 77% – 82% (2019), 82% – 87% (2020).	2018 New: 77% Somewhat or strongly agree 2018 Returning: 73% Somewhat or Strongly Agree
"Continue to make improvements in the customer eligibility and enrollment experience" Customer satisfaction measures specific to this objective to be developed	“Overall enrolling through Connect for Health Colorado was easy” 2018 New– 56% Somewhat or very satisfied 2018 Returning – 54% Somewhat or very satisfied
Carrier satisfaction survey (improve results by 2.5% YOY through 2020); baseline to be established for 2018 plan year.	Baseline established for 2018.

Strategic Plan Success Measures Status - Continued

Goal: Ensure that Connect for Health Colorado is a healthy and thriving organization.	
Success Measures	Status
Positive annual operating income annually beginning in fiscal year 2018.	Fiscal year 2018 operating income \$ 2.8 million
Maintain sufficient operating and capital cash reserves throughout the plan period.	Cash reserves projected to be maintained at current \$15-\$20 million, fluctuations the result of capital investments underway
Increase the performance components of culture from 52% (agree/strongly agree) to 60% (agree/strongly agree) and communication from 47%(agree/strongly agree) to 55% (agree/strongly agree) by 2020.	2017 Survey results - Culture 55% agree/strongly agree, Communication 60%
Increase the performance components of engagement from 68% (agree/strongly agree) to 76%(agree/strongly agree), and job satisfaction from 64% (agree/strongly agree) to 72%(agree/strongly agree) by 2020.	2017 Survey results - Engagement 68%, Job Satisfaction 71%

Connect for Health Colorado - Initiatives

Current Initiatives

- Marketplace Modernization – creates more user friendly and flexible platform to expand exchange services
- Micro Business Solutions - APTC, HRA's, SHOP (new carriers?)
- Direct Enrollment – faster enrollment by carriers/brokers/gig economy through other channels
- Streamline Eligibility/Enrollment and Customer Support for Complex Households
- Decentralize Customer Service Operations – position more services/employment across state

Initiatives Being Evaluated

- 208 Commission “Connector” Initiatives - tools/services for consumers to manage their health costs
- Auto enrollment/Continuous Coverage Requirement – encourages/stabilizes enrollment in individual market
- Simplify Choice – simplification of plan choice for consumers and maximize available subsidies
- Alternative Plan Designs/Ancillary Products - assisting in plan design and combining with other health products

Potential Initiatives

- Public Option or Buy-in Services - eligibility/enrollment/payment processing
- Medicare Transition – help consumers aging out of individual market
- Broadening Individual Risk Pool & Carrier Mix – focus on rural areas, leverage administrative/system capability
- Sponsorship Programs – help tribal and community organizations pay premiums directly for members



APPENDIX

Strategic Plan Goals and Objectives

Strategic Plan Goal #1

Goal #1:

Advocate to improve access to coverage in rural areas of Colorado.

Objective #1:

Encourage carrier participation in rural areas to ensure rural customers have options that fit their health and financial situation.

Success Measures:

- Increase the # of counties with two or more carriers offered in rural areas in 2019 and 2020.
- Increase the number of counties with two or more plans offered per metal tier (plus catastrophic) in rural areas in 2019 and 2020.

Objective #2:

Increase awareness among rural Coloradans on the benefits available through Connect for Health Colorado.

Success Measure:

- Increased market share in rural Colorado year over year in 2018, 2019 and 2020.

Objective #3:

Work with stakeholders to address the high cost of health coverage and improve provider access in rural areas.

Success Measure:

- Enhanced decision support, subsidy programs, network options and/or plan designs implemented by 2019.

Strategic Plan Goal #2

Goal #2:

Maximize the number of consumers and employers who shop and enroll through the health insurance marketplace, and apply for available financial assistance.

Objective #1:

Increase enrollment overall.

Success Measures:

- Increase new customer enrollment by 10% annually beginning with OE 2018.
- Retain 75% of customers annually beginning with OE 2018.
- Maintain or increase the number of enrollees who are subsidy eligible.

Objective #2:

Increase customer satisfaction.

Success Measures:

- Customer Satisfaction measure as defined by improvement in net promoter score TBD.
- Satisfaction measures for partners and stakeholders TBD.

Strategic Plan Goal #3

Goal #3:

Improve the ability of customers to attain and retain the right coverage for their needs.

Objective #1:

Assist consumers in better understanding their coverage and how to use it; from plan selection, enrollment, and throughout the plan year.

Success Measures:

- Increase the percentage of customers who report they are satisfied with the health insurance plan they enrolled in according to “New and Returning” customer survey from 49 – 59% (2018), 59– 69% (2019), 69% – 79% (2020) for new customers and 41% – 51% (2018), 51% – 61% (2019), 61% – 71% (2020) for returning customers.
- Increase the percentage of customers who report they understand differences between health plans from 72 – 77% (2018), 77% – 82% (2019), 82% – 87% (2020).

Objective #2:

Continue to make improvements in the customer eligibility and enrollment experience.

Success Measure:

- Customer satisfaction measures specific to this objective to be developed.

Objective #3:

Ensure that customers continue to have choice in selection of carriers and QHPs by improving the value proposition that the Marketplace offers to carriers.

Success Measure:

- Carrier satisfaction survey (improve results by 2.5% YOY through 2020); baseline to be established for 2018 plan year.

Strategic Plan Goal #4

Goal #4:

Ensure that Connect for Health Colorado is a healthy and thriving organization.

Objective #1:

Engage in activities that continue to improve upon the fiscal stability of the organization.

Success Measures:

- Positive annual operating income annually beginning in fiscal year 2018.
- Maintain sufficient operating and capital cash reserves throughout the plan period.

Objective #2:

Implement activities that further develop human capital and engagement.

Success Measures:

- Increase the performance components of culture from 52% (agree/strongly agree) to 60% (agree/strongly agree) and communication from 47%(agree/strongly agree) to 55% (agree/strongly agree) by 2020.
- Increase the performance components of engagement from 68% (agree/strongly agree) to 76%(agree/strongly agree), and job satisfaction from 64% (agree/strongly agree) to 72%(agree/strongly agree) by 2020.