

HB19-1004 - PROPOSAL FOR AFFORDABLE HEALTH COVERAGE OPTION

The stakeholder process facilitated by the state started by framing three points in response to the legislation: access (who is covered), affordability (premiums, OOP, chronic care), and using “existing state health care infrastructure”. Since Connect for Health Colorado is considered existing infrastructure, there are options and opportunities for Connect for Health to leverage related to our current platform and services. Whatever the recommendations contained in the report to the legislature, Connect for Health Colorado believes any options created out of this process should be offered on the exchange. But even beyond, there are new options that can be linked back to the original idea of a [connector](#) that builds upon our technology improvements and experience with other state-based exchanges.

In line with our mission, principles and founding vision, Connect for Health Colorado can:

- Improve price comparison serving as the starting point for Coloradans to access all individual health plans, both subsidized and unsubsidized, enabling true choice in the market for consumers to shop and compare all of their options. *Examples of other state exchanges doing this work include the states of Washington and Massachusetts.*
- Leverage our proven eligibility and enrollment platform that is agile and adaptable to implementation of a state plan and purchasing cooperatives.
- Prioritize the customer experience through human centric design, and by providing decision support tools for better cost transparency, plan comparison and health care literacy. *We are the first state to implement our own eligibility engine for the advance premium tax credit (APTC) that can be used for other programs whether public or private funding is used.*
- Continue our commitment to statewide customer service and our network of certified brokers, assisters, health coverage guides and customer service call center to help Coloradans search, apply for and enroll in the best plan for themselves and their family. *We have converted an assistance network contractor to staff in Montrose to solidify our working relationships with the community and brokers serving customers.*
- Ensure that applicants are evaluated and notified of their eligibility for all insurance affordability programs, even when they may not know they qualify for subsidized coverage, so that individuals and families do not lose out on the help they need, including consumers who do not qualify on initial application but who may potentially still get financial assistance through IRS reconciliation.
- Protect consumers from enrolling in non-qualified alternative coverage when they are seeking essential health benefits.
- Further options, not meant to convey support or opposition by including in this list, could include steps to assist in customer choice and address quality:
 - California and Massachusetts engage in active purchasing as a step to allow meaningful choice for customers through their exchanges. An early [primer](#) on this was completed by Georgetown University. Active purchasing involves selectively contracting with carriers, increasing participation criteria above the federal standards and/or negotiating price discounts for consumers.
 - California has standardized plans on their exchanges to encourage primary care without out of pocket expenses for consumers helping drive more value for being insured. Washington State is exploring this option with their new legislation.

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What would this mean for Coloradans?

Offering a state option through Connect for Health Colorado aligns with the goals outlined in HB19-1004 of increasing competition and providing stable access to affordable health insurance by:

- Strengthening the health insurance marketplace through improved participation rates and uptake of public subsidies. This will also stabilize the risk pool which will decrease costs, increase competition, and improve access to high-quality, affordable and efficient health care. This could also increase options in some communities which have little or no choice.
- Employing existing state health care infrastructure for eligibility and enrollment. Using the Connect for Health Colorado platform for eligibility and enrollment maximizes existing infrastructure with minimal investment required by the state to create a new platform or update old systems. Leveraging also allows Connect for Health Colorado to explore reducing costs by supporting more customers as the organization continues to lower operating costs over time.
- Offering the state option through the state's official marketplace will reassure customers that they are receiving comprehensive health insurance coverage while shopping in a safe, secure, and simplified environment.