

Affordable Care Act Implementation Fund Project



The Colorado Exchange Navigator Program

Presented by:



Acknowledgments

This work to engage the consumer perspective in implementation of the Colorado Health Benefit Exchange (COHBE) was made possible by the generous support of the Affordable Care Act Implementation Fund, created with funding from national and local supporters.

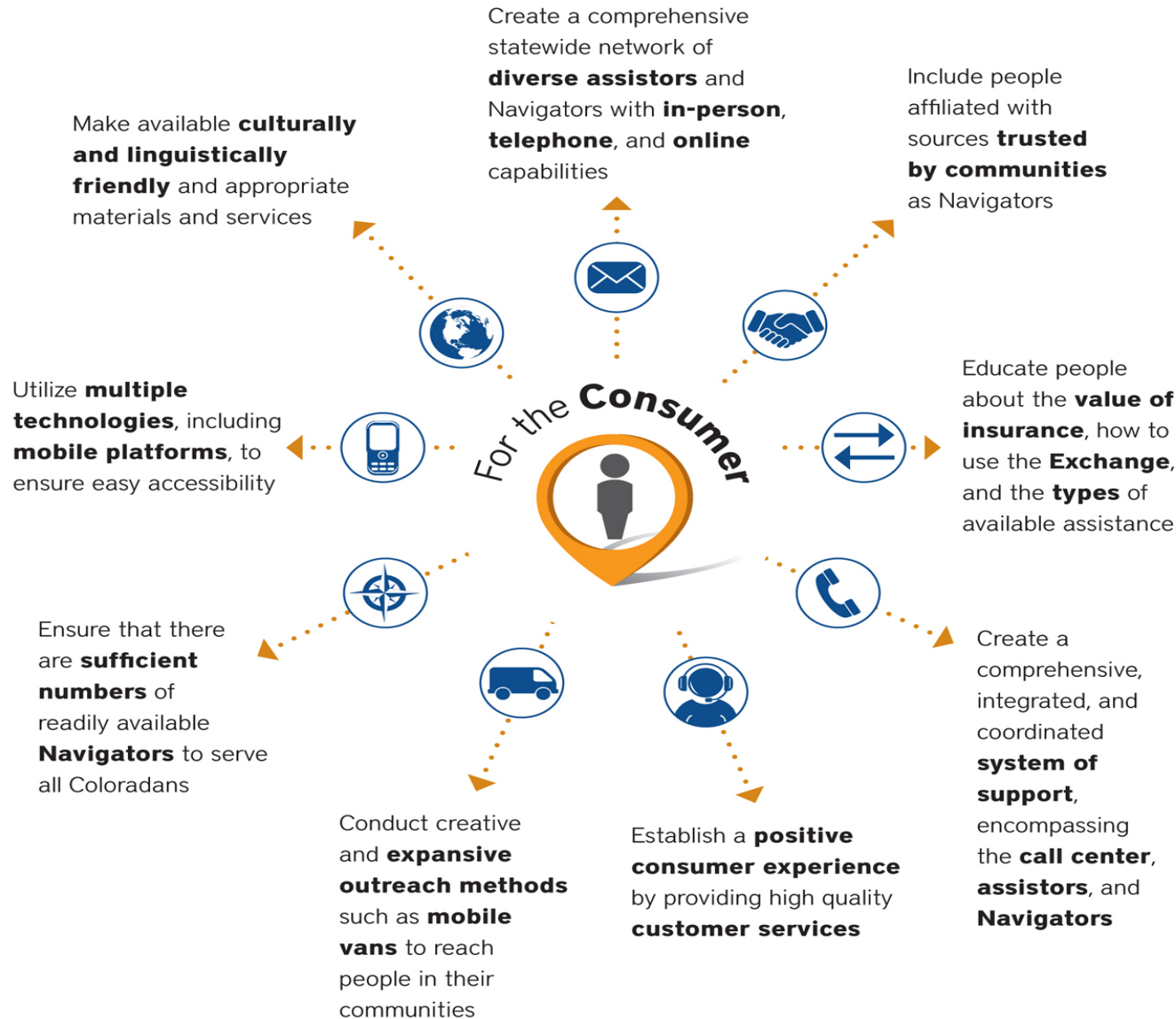
NATIONAL SUPPORTERS

- The Atlantic Philanthropies
- The California Endowment
- The Nathan Cummings Foundation
- Ford Foundation
- The Jacob and Valeria Langeloth Foundation
- Two anonymous funders

LOCAL SUPPORTERS

- The Colorado Health Foundation

Consumer Focused Recommendations



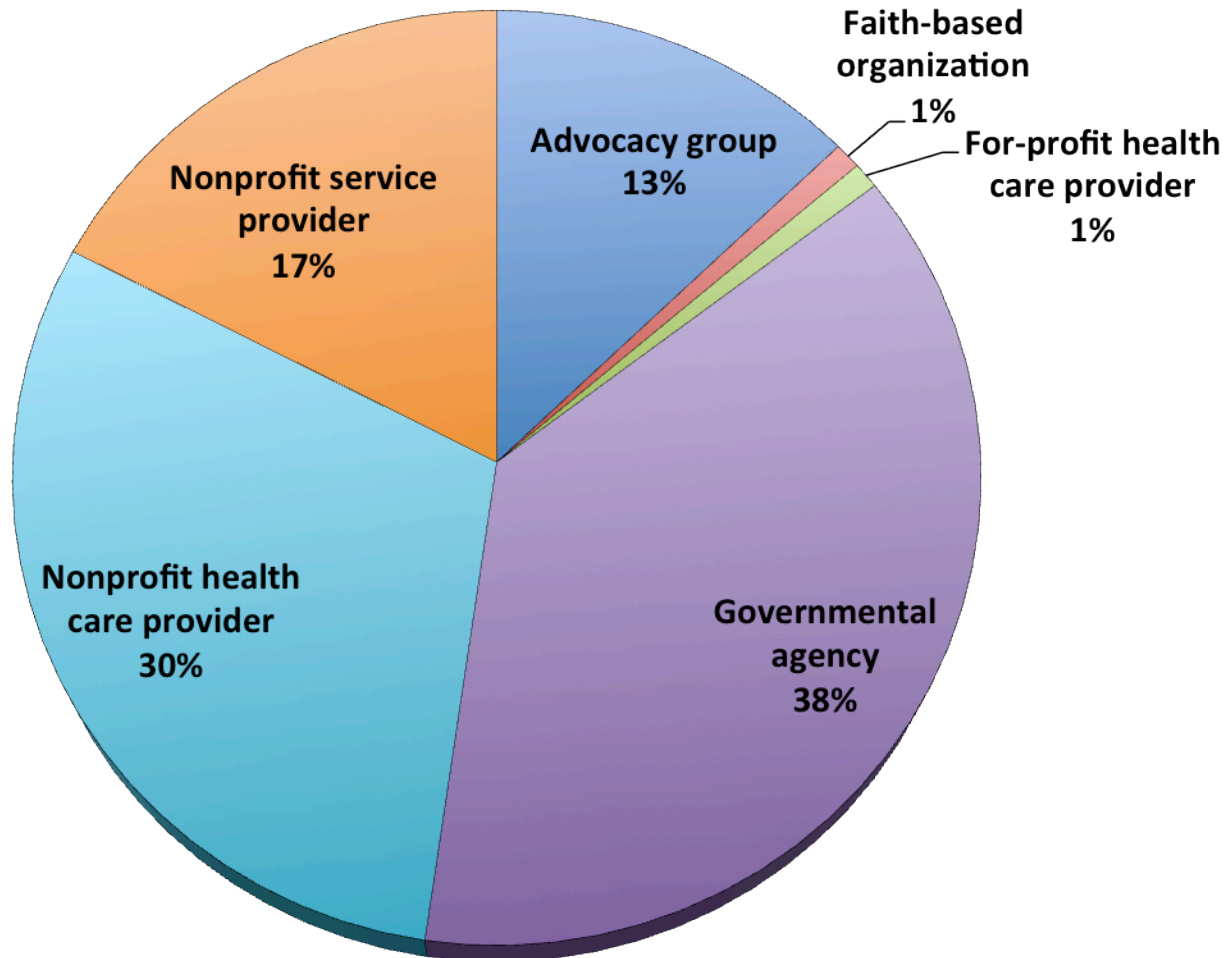
Navigator Entity Recommendations



Community Based Organization Survey

Organization Demographics

Responses received from 109 organizations



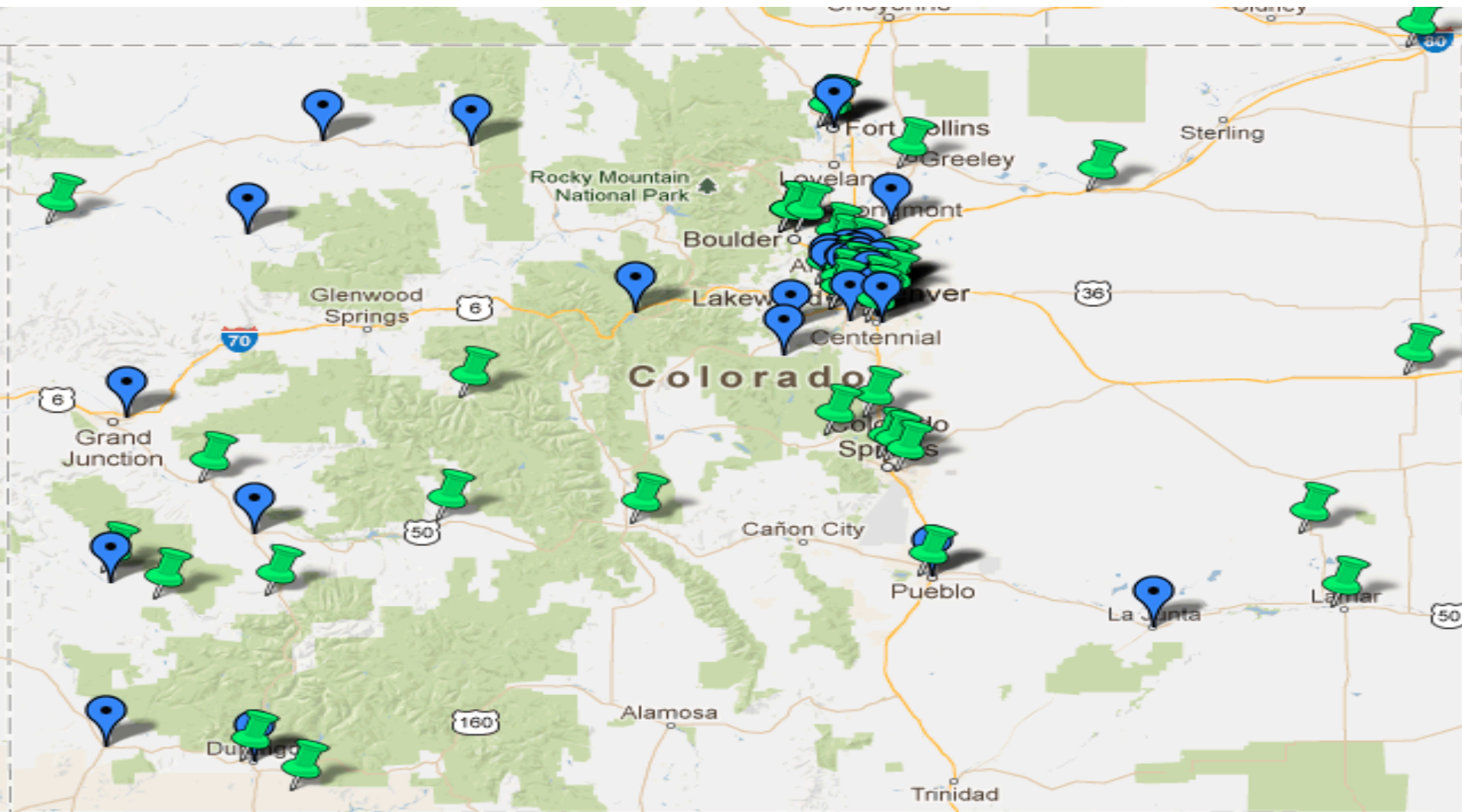
Community Based Organization Survey

Organizational Interest and Capacity

- ✓ 43% of respondents: definite interest; 48% of respondents: some interest
- ✓ Nonprofit health care providers reported a higher capacity than other entities
- ✓ Advocacy groups: higher capacity for education related activities
- ✓ Low capacity for email and phone services

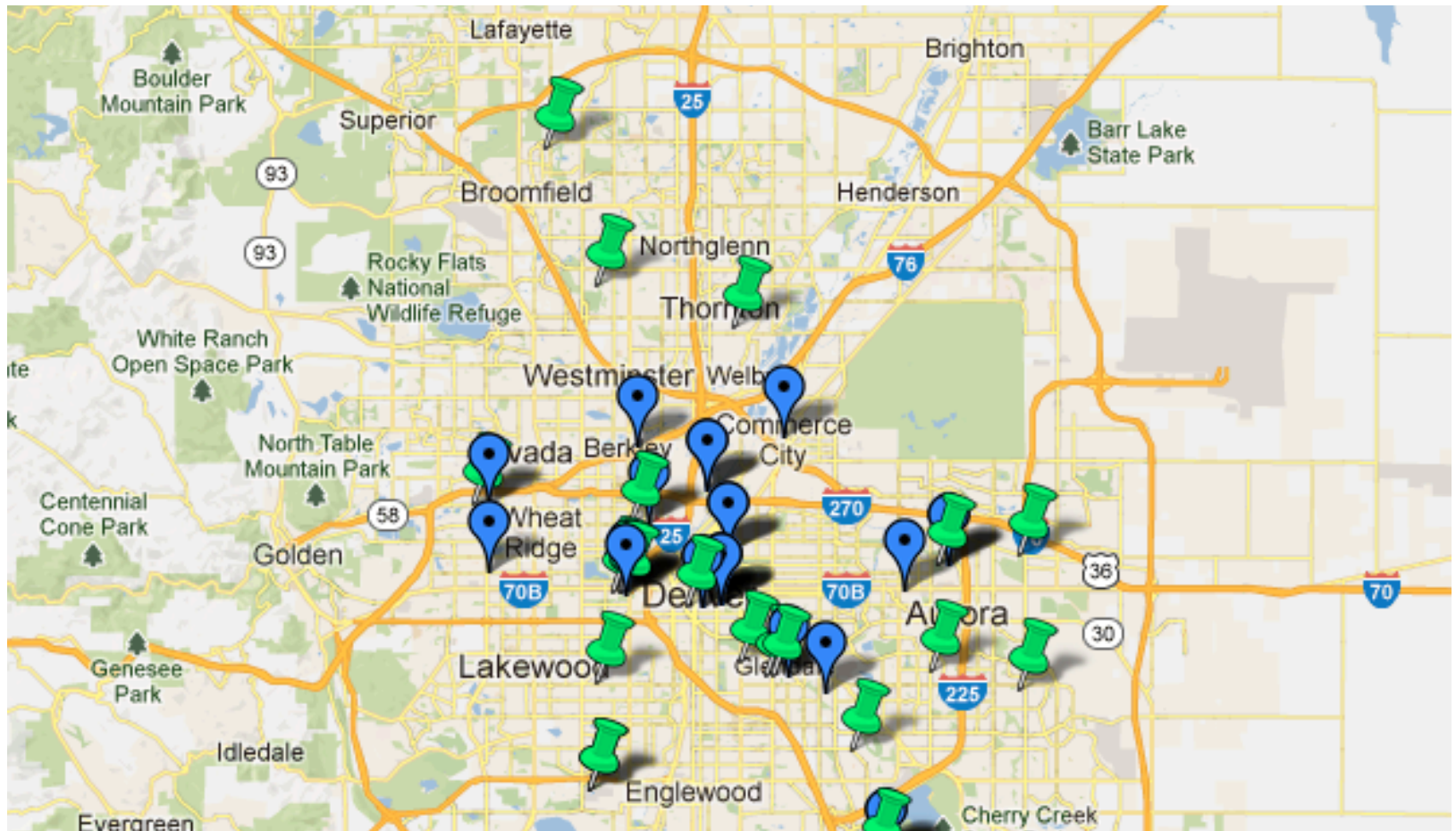
Community Based Organization Survey

Locations of Interested (blue pegs) and Somewhat Interested (green pegs) Organizations



Community Based Organization Survey

Locations of Interested (blue pegs) and Somewhat Interested (green pegs) Organizations



Community Based Organization Survey

Navigator Needs/Considered Requirements

Navigator Organization Needs

- ✓ Funding
- ✓ Information
- ✓ Timeline
- ✓ Technical Assistance

Considered Requirements for Navigators

- ✓ Trusted resource
- ✓ Navigator certification class
- ✓ Experience with underserved populations
- ✓ Customer service
- ✓ Health care experience
- ✓ Minimum education
- ✓ Licensing

Community Discussions

Consumers' *key questions* when shopping for insurance

- ✓ What does it cover? What benefits will I have? (312)
- ✓ How much does the plan cost? (208)
- ✓ What do I need to know about health insurance before buying it? (60)
- ✓ What providers/hospitals/clinics can I use? (47)

Consumer *concerns* about buying insurance on the Exchange's website

- ✓ Having the right information and the ability to choose the best plan (161)
- ✓ Knowledge of health insurance and terminology (146)
- ✓ Enough human support to assist with selection (70)
- ✓ Website security and trustworthiness of information (69)
- ✓ Limited knowledge about and access to computers/internet (59)

Community Discussions



Consumer Exchange **website needs**

1-2-3

A **step by step**, customizable website like TurboTax



Cost calculator that allows consideration of different scenarios



Consumer reviews of plans and insurers



Rating of health insurance companies



Online tutorial explaining the basics of health insurance and navigating the website



Ability to **hover mouse** over a term and read the definition



Side by side plan comparison



Filter and search options



Online chat availability

Community Discussions



Possible Sources of **Support**



TRUSTED



NOT TRUSTED

| | | |
|--------------------------------|-----|-----|
| Providers | 224 | 85 |
| Community Groups & Non-Profits | 104 | 30 |
| State & Local Agencies | 80 | 20 |
| Exchange Staff | 80 | 16 |
| Business & Labor Associations | 61 | 136 |
| Brokers & Agents | 54 | 102 |

How to Contact Us

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