

D. PROJECT ABSTRACT

The Board of Directors of the Colorado Health Benefit Exchange (3773 Cherry Creek North Drive, Denver, CO 80209, www.connectforhealthco.com) requests a Level Two Establishment Grant, entitled “Cooperative Agreement to Support Establishment of State-Operated Health Insurance Exchanges Consistent with SB11-200” in response to FOA 93.525, serving all Colorado Congressional Districts, to fund planning activities from July 1, 2013 to December 31, 2014.

The purpose of the Project is to complete all activities necessary to open Colorado’s new health insurance exchange in October 2013, enhance functionality of technology systems after the initial launch, evaluate the organization’s performance and adjust operations to best meet the needs of Coloradans, and ensure sustainability so that the organization can continue to serve Coloradans for years to come. Colorado’s vision for a health insurance exchange predates national health care reform. Colorado’s Blue Ribbon Commission for Health Care Reform was created by the General Assembly in 2006 to examine options for expanding affordable health coverage for Coloradans, among other tasks. Special attention was given to the uninsured, underinsured, and those at risk of financial hardship due to medical expenses. One of the Commission’s recommendations was to create a marketplace to assist small employers and individuals with obtaining health insurance.

In 2011, the Colorado General Assembly passed Senate Bill 11-200, which created the Colorado Health Benefit Exchange (COHBE) as a public, non-profit entity governed by a Board of Directors and a Legislative Implementation Review Committee. Doing business as Connect for Health Colorado, the organization’s mission is to increase access, affordability and choice for individuals and small employers purchasing health insurance in Colorado. COHBE is intended to reflect the unique needs of the state, seek Colorado-specific solutions, and to support an open competitive marketplace. COHBE will serve the individual and small group markets, with an initial potential customer base of one million Coloradans and the ability to achieve sustainability with an enrollment of 250,000 by 2015.

In the individual market, consumers will be able to access COHBE through the website, over the phone through trained representatives at the new Customer Service Center, or in-person with a trained Health Coverage Guide (navigator and assistor) or certified broker in their community. Once on the website, consumers will be able to browse plan features and prices, get an estimate of potential savings through new federal financial assistance, and fill out the online application for financial assistance, Medicaid or CHP+ and enroll. Consumers will be able to filter plan options by medical provider, monthly premium, cost-sharing tier or carrier. If eligible for a premium tax credit, consumers will be able to choose how much of the tax credit to use up-front to reduce costs.

In the small group market, COHBE will offer employers the ability to work with brokers and other trained representatives to provide small group coverage to employees. COHBE will operate alongside existing carrier and broker sales and distribution channels, allowing employers the ability to provide employees with greater choice of health plans and assisting with administrative tasks, such as aggregating payments.

Colorado’s Exchange has been built upon a foundation of support from the Governor, legislators, businesses, consumers, health care advocates, providers and other stakeholder groups. COHBE continues to convene regular public meetings to discuss planning activities and policies with advisory groups, Board committees and the entire Board. COHBE worked with stakeholders to design and implement a financial plan that will ensure long-term sustainability with conservative enrollment targets and minimal disruption to and financial burden on the market. All meeting information and key documents are posted on the website, connectforhealthco.com. Staff, Board members and volunteer speakers travel across Colorado for outreach meetings and presentations, speaking to more than 130 organizations with attendance of over 6,000 in 2012 and over 70 groups with attendance of over 2,500 so far in 2013.

COHBE is implementing a broad outreach and education campaign, in collaboration with partners, to ensure that Coloradans know about the new online marketplace and how to take advantage of the new service and the variety of high-quality support programs that are available to help them make informed decisions. COHBE has also taken the necessary steps to ensure financial and operational accountability. The organization successfully completed a financial and Federal A-133 Audit in 2012 and contracted with an outside company to provide an independent assessment of project readiness. Resources from this grant will allow COHBE to complete activities for a successful launch and ongoing activities to best serve Coloradans and achieve financial sustainability.