



Access to Stand Alone Vision

Board Of Directors – Subject Introduction

May 13, 2013

History and Situation

- QHPs must include Pediatric Vision as part of the EHB package
- Connect for Health Colorado anticipated offering Stand Alone Vision on the marketplace
- Recent guidance from CMS complicated the offering of Ancillary coverages on the new marketplaces
- Ancillary products that are not QHPs need to be offered via separate programs
- Planning, input, and due diligence will be needed to address the provision of Ancillary products that are integrated into the marketplace
- An intermediate, stop gap effort is required in-order to provide Stand Alone Vision

Pros

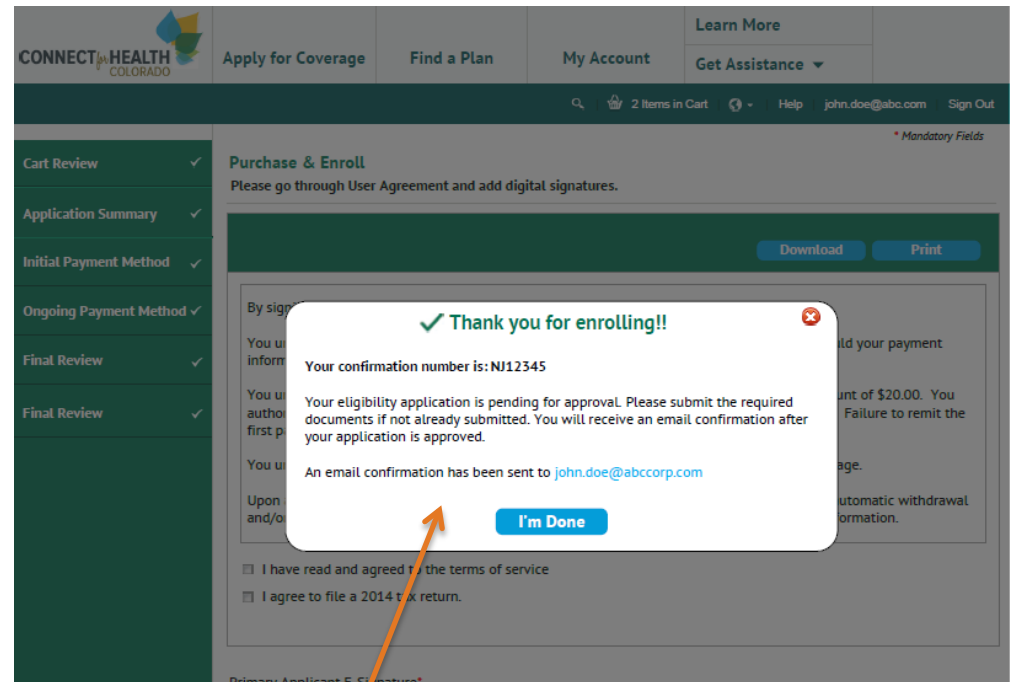
- Vision has been included in product planning to-date
- Consumers expect Vision as an option with Health and Dental
- Stand Alone Vision exists in the non-Exchange market
- 1:5 Americans – Annual **health** exam, 3:5 – Annual **eye** exams
- Diagnosis of Diabetes(20%), Hypertension(30%), High Cholesterol(65%) are made at an earlier rate through eye exams than health exams
- Vision plans are regulated by the Division of Insurance
- Adding a link to Vision plans requires NO technology lift

Cons

- Recent CMS guidance necessitates an intermediate step vs integration into the customer purchasing experience
- May feel “clunky”
- Consumers will have to exit the Connect for Health Colorado site to purchase
- To date, no opportunity to gain stakeholder input

Intermediate Solution

- Add links from Connect for Health Colorado's exit page to Vision carriers
- Provides access, without integration
- Carrier partners would co-brand with Connect for Health Colorado to avoid confusion



Link to vision provider would go here. The pop-up box would expand to accommodate additional text, including the link.

Process Steps

- Introduce link concept to Board - obtain early guidance
- Poll Vision carriers regarding interest and ability
- Obtain input from stakeholder community
- Develop due diligence and selection process
- Proactively partner with DOI on process
- Prepare go/no go recommendation by management to Board
- Seek Board determination