



Vision Plans

IT and Implementation Committee Meeting

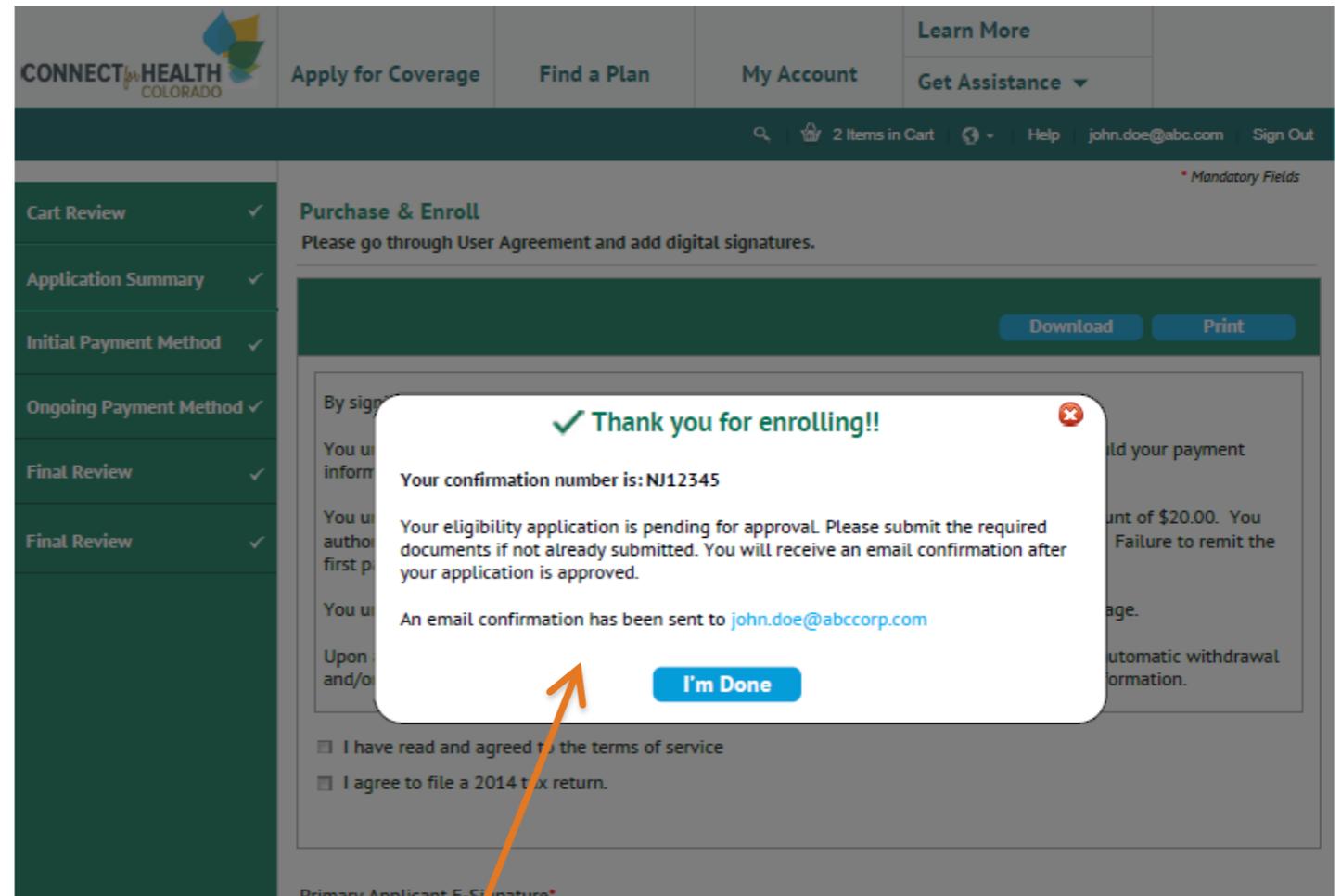
June 3, 2013

Background

- Providing consumers access to vision plans has been part of the business plan
- New federal regulatory guidance impacts ability to provide ancillary products, such as standalone vision plans
- Ancillary products that are not Qualified Health Plans need to be offered via separate programs
- Planning, stakeholder input and due diligence needed to address the process of offering standalone vision plans
- An intermediate plan is necessary to provide access to standalone vision plans for first open enrollment period

Intermediate Proposed Solution

- Add links from Connect for Health Colorado's exit pages to vision carriers
- Provides customers with access, without technology integration
- Vision Carriers could 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.

Pros

- Vision has been included in product planning to-date
- Consumers seek vision coverage as an option with medical and dental coverage . Life #1 Ancillary, Vision #2
- Standalone vision plans exist 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 will not impact technology schedule

Cons

- Recent federal regulatory 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 website to purchase
- 10/1/13 implementation not guaranteed-based on level of admin. effort

Update on Activities

- 1-3 Vision carriers interested and capable
- Obtained input from stakeholder community, 5/30
- Developing due diligence and selection process
- Partnering with DOI on process of certifying vision carriers
- Evaluating fee structure and methods
- Preparing recommendations for Board
- Seeking Board guidance in June

Assessment Process

- Engage 1-3 Vision Carriers for 2013**
- Due diligence process to include: Financial, Product, Organizational, Legal, Marketing and Technology reviews
- Partnering with DOI on process of certifying Vision carriers
- Work with Carriers on plan design, etc.
- Certification likely to include: DOI Approval, Due Diligence, Contract
- Fees for Vision Carriers

**Process will be placed on hold if it poses delays in overall implementation of QHP launch

Synopsis of Stakeholder Feedback

- Brokers – want to be able to get “credit” and expressed concern about ability to follow the sale & service the product
- Providers – want involvement in due diligence, want to be sure coverage is consistent
- Employers – launch now, perfect later
- Consumer – make sure coverage is “real” and meaningful comparison can be made
- General – do not want negative experiences to harm C4HCO reputation or open C4HCO to liability risks

Committee Discussion

- Clarifying questions
- Input
- Concerns

Thank you!!