



To: Connect for Health Colorado Board Members

From: Patty Fontneau

Subject: Intermediate Solution – Stand Alone Vision

Date: June 10, 2013

Essential Question

Should Connect for Health Colorado offer access to Stand Alone Vision coverage on October 1, 2013 through an intermediate approach or delay access until full integration can be achieved?

Background

At the May 13, 2013 Board of Directors meeting, Connect for Health Colorado staff introduced the subject of an intermediate approach to providing access to Stand Alone Vision to our consumers on October 1, 2013. We had planned to offer Vision, through the development of the marketplace, as the third product in the traditional suite of purchases related to health benefits, ie: medical, dental and vision. However, on March 29, 2013 guidance was received from the Centers for Medicare and Medicaid Services (CMS) outlining “how” a State Based Marketplace (SBM) may offer Ancillary products. Essentially, the SBMs must establish a separate program to offer Ancillary products. Clearly establishing a separate program and the offering of Ancillary products is a longer term and more strategic issue for C4HCO, the stakeholder communities, and the Board of Directors. Due to consumer interest, the inclusion of offering Vision as part of go-live planning, an intermediate option was developed.

The intermediate option involves embedding “links” to Stand Alone Vision carriers at the exit page for consumers who have completed their C4HCO shopping experience. At this exit page the offer of access to the Vision carrier partners will be noted. The consumer can then “click” the link and will be taken to the co-branded landing page of the Vision carrier to shop for individual vision plans that fit their needs. There will be an additional link on the C4HCO exit page giving the consumer the option to link over to our Resources page where more information, carrier links and several disclosures will be noted.

This intermediate approach requires no technological lift. It will require some administrative resources. The Stand Alone Vision plans to be offered are only insured products, approved by the Division of Insurance. No discount plans will be offered, at this time. C4HCO will “vet” the carrier partners by partnering with the DOI and by performing a reasonable level of due diligence on plan design, network, etc. The intermediate option provides access to vetted carriers, but does not integrate the shopping experience or allow for comparison shopping. If staff is allowed to proceed, work will commence on carrier determination, due diligence, servicing expectations, and fees for participating carriers.

Guiding Principles

- Honor the expectations of the consumer
- Provide value to consumers and their families
- Support parity of available coverages inside and outside the Marketplace

Stakeholder Considerations

Consumer – Make sure coverage is “real”

Employers – Launch access to products now, perfect as we go

Brokers – Want to be able to get “credit” and service issues

Providers – Want involvement in due diligence, want to be sure coverage is consistent

General – Don’t want negative experiences to harm C4HCO’s reputation

Recommendation

Connect for Health Colorado Staff requests authority from the Board of Directors to proceed with the development of the intermediate option of providing access to Stand Alone Vision via link for consumers. If at any time the time and resources related to this development compromises launch of the marketplace, we will delay this option.