

Exchange Implementation in Colorado: *Engaging the Consumer Perspective* March 2012



Project Partners



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
- The Rockefeller Foundation

LOCAL SUPPORTERS

- Rose Community Foundation
- Caring for Colorado Foundation
- The Colorado Health Foundation

What is the ACA Implementation Fund Project?

- The Affordable Care Act Implementation Fund, managed by Community Catalyst, provides new support to state-based health advocates to ensure effective and consumer-focused implementation of the Affordable Care Act.
- The Fund awarded grants to advocacy organizations in 16 states: California, Colorado, Florida, Illinois, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Utah, Virginia and Washington.

ACA Implementation Fund

Project Overview

- **Phase I** – *Convene Focus Groups*
- **Phase II** – *Conduct community forums and engage community and small business captains to help disseminate information*
- **Phase III** – *Report and disseminate findings from focus group and community forums*
- **Phase IV** – *Convene two policy summits and briefings – one for advocates and one for legislators and other decision makers*
- **Phase V** – *Dissemination and advocacy*

Methodology for Focus Groups

- Qualitative data gathering through targeted focus groups
- Varied geographic participation (rural and urban)
- Three tiered recruitment process
- Screening process prior to participation to target individuals with incomes up to 133% to 400% of the Federal Poverty Level

"It is time consum(ing) and daunting to keep track of medical expenses and to figure out what is covered and what is not under the policy" – Greeley CO

Methodology for Community Forums

- Facilitators reached participants through colleges and universities, chambers of commerce, community-based organizations, neighborhood associations and other civic organizations
- Facilitators presented a short overview of the COBHE
- Administered written questionnaire that contained questions from which you could select an answer and fill in open ended questions

"Shopping for health insurance can be difficult, but it's necessary, and I want the best price." - Boulder

Questions Explored During Focus Groups & Community Forums

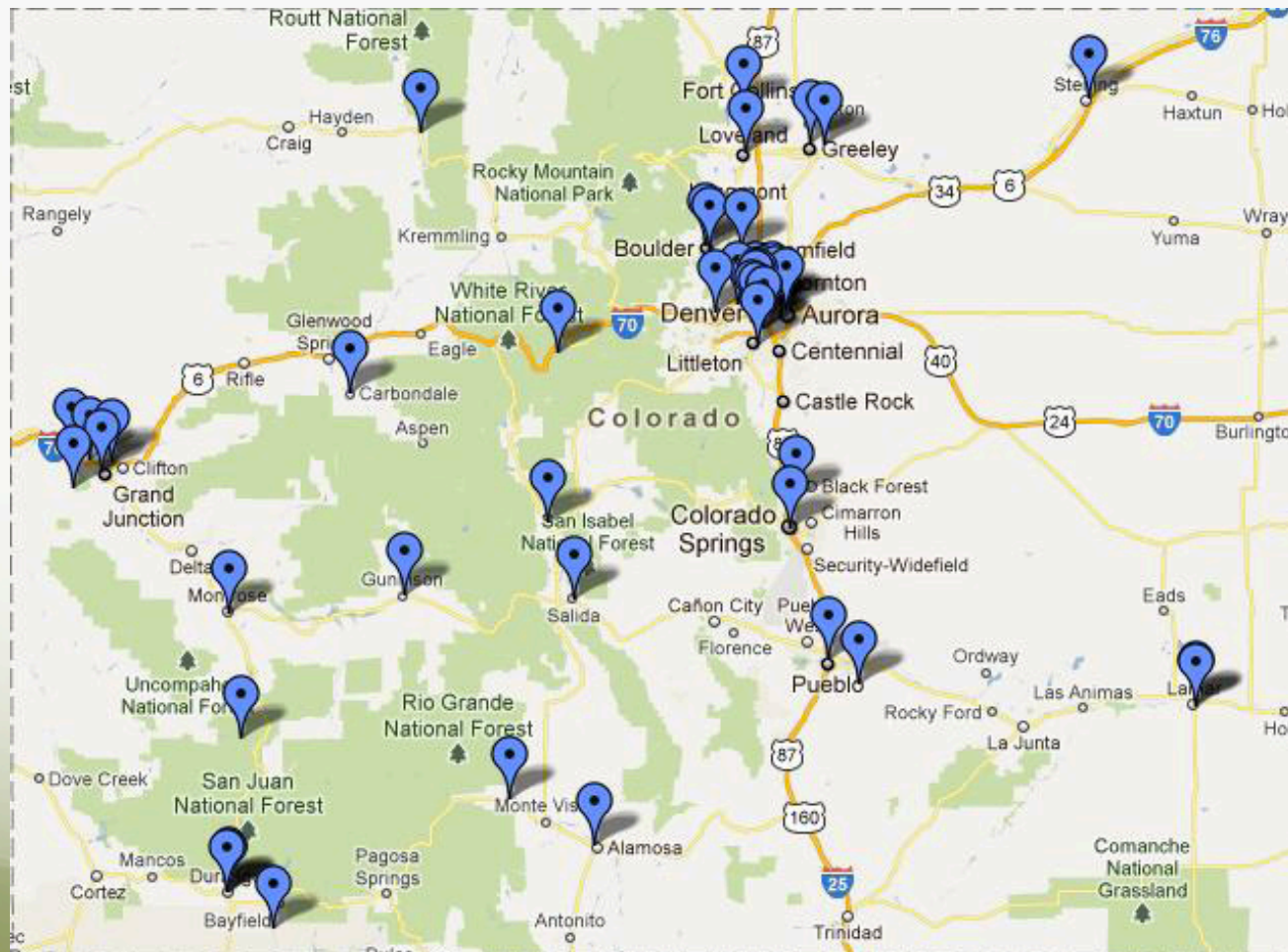
FOCUS GROUPS

- **Expectations**
- **Choice**
- **Access to health care**
- **Integration**
- **Appeal and marketing**

COMMUNITY FORUMS

- **Accessing the COHBE**
- **Customer service expectations**
- **Navigators**
- **Connecting the COHBE with other human services**
- **Affordability credits**
- **Marketing, outreach and financing**
- **COHBE governance**

Consumer Engagement Project Community Forum and Focus Group Locations



Numbers Reached & Demographics for Focus Groups and Community Forums

FOCUS GROUPS

- Time frame : Aug 2011
- 70 people reached
- 7 focus groups were conducted in Denver, Pueblo, Sterling, Greeley, and Grand Junction
- One in Spanish
- 44% Female
- 28% Latino
- 88% White, 6% African-American, 6% other

COMMUNITY FORUMS

- Time frame: Nov 2011
- 663 people participated
- 53 forums
- 27 locations across the state
- Income of participants: 54% < \$60,000, 28% > \$60,000 and 17% didn't respond
- 66% Female
- 21% Latino
- 73% White, 10% African-American, 17% other

Exchange Implementation in Colorado: Engaging the Consumer Perspective

Conclusion and Recommendations



Knowledgeable and Attentive Customer Service

- People have very high expectations for their ability to connect with knowledgeable and friendly customer service representatives.
- **Recommendation.** The COHBE should increase attention on strategies to fulfill consumer expectations for high-quality and friendly customer service. The COHBE should consider which customer service functions should be contained within the customer call center that will be part of the COHBE, and which should be undertaken by a navigator program. A world-class customer experience with the COHBE and with the navigator program will help instill consumer confidence, which will be critical to the initial and ongoing success of the COHBE.

Customer-Focused Navigator Program

- Consumers want to be able to connect with a trusted and knowledgeable navigator for assistance, but they expressed a variety of opinions about whom they trust.
- **Recommendation.** The COHBE should be expansive in designating the range of individuals and organizations that could fill the role of navigator. Navigators must be well trained to assist with website usage. They also must possess skills that enable them to help customers understand complicated eligibility and insurance concepts, and select and enroll in the most appropriate plan.

Customization and Prioritization

- Participants in the focus groups and community forums want to be able to search for health insurance that is relevant to their budgets, providers and benefit needs. In addition, they require clear explanations of premiums, copays, out-of-pocket expenses and deductibles.
- **Recommendation.** The COHBE website should provide robust search and filter functions that allow consumers to identify health plans based on the consumer's prioritized search criteria. The website should clearly display the premiums and other costs associated with the purchase and use of health insurance plans.

Diverse Marketing & Outreach

- Participants in the focus groups and community forums had an abundance of ideas for how to reach Coloradans with information about the COHBE.
- **Recommendation.** In addition to traditional marketing methods, trusted messengers in Colorado communities should be used to disseminate information about the COHBE. Messages should be consistent and clear. The impact consumer trust plays in marketing and outreach should not be underestimated. As consumers consistently have positive experiences with the COHBE, word-of-mouth will help reach additional consumers.

Active Quality and Cost Control

- Participants in the focus groups and community forums expressed expectations that the COHBE would control costs and ensure quality by setting standards and negotiating with health insurance carriers.
- **Recommendation.** The COHBE authorizing legislation restricts how the COHBE can negotiate with participating health plans. However, the law does not restrict the ability of the COHBE to establish standards, ensure quality and monitor participating health plans to ensure compliance. To the extent that cost and quality are unsatisfactory, the authority of the COHBE should be expanded and amendments to the authorizing legislation should be considered.

Consumer Testing & Feedback

- The participants appreciated the opportunity to provide feedback.
- ***Recommendation.*** The COHBE should incorporate systematic and continuous consumer engagement throughout the development and implementation process.

Board Governance

- A significant number of participants thought no health carriers should be on the COHBE Board of Directors. Of those who thought carriers should be allowed, a great majority believed the number should be limited.
- **Recommendation.** The COHBE should be aware that consumers are wary of health insurance carrier representation on the board of directors. In the future, appointing authorities should consider that heavy carrier representation could undermine public confidence and structure appointments accordingly.

Next Steps: Engaging Consumers

- Continue to engage consumers so that they are informed
- Continue building momentum so the voice of consumers is heard
- Health Policy Summit for Advocates on April 19, 2012
- We need to ensure thousands weigh in
 - Won't work if it doesn't work for consumers

"Overall, I think finding health insurance coverage should be like finding car insurance. It should be affordable (and easy) to get there when you need it. These days, this is not the case for most Americans." -- Grand Junction

Next Steps: Engaging Policy Makers

- Continue to provide real and transparent information to policy makers about the needs of consumers
- Engage policy makers to ensure consumer input is part of the process when building the Exchange
- Policy Summit for Policy Makers on April 19, 2012

"It's never dry, clear and transparent. There (are) also not many agents that give you examples or explain benefits in an easy way to understand such complex things." - Denver

Next Steps Overview of ACA2

Project Partners –CCHI, CCLP & CoPIRG

Phase I: *Assessment of current models for consumer assistance in Colorado and other states.*

Phase II: *Development of set of guiding principles/standards/best practices for the Navigators and consumer assistance.*

Phase III: *Assessment of Community Based Organizations*

Phase IV: *Facilitated meetings with constituents*

Phase V: *Recommendations for navigator and consumer support model*

How to Contact Us?

- **Colorado Consumer Health Initiative (CCHI)**
Phone: 303.839.1261
email: dede@cohealthinitiative.org
- **The Colorado Center on Law and Policy (CCLP)**
Phone: 303.573.5669
email: afbrennan@cclponline.org
- **Colorado Public Interest Research Group Foundation (CoPIRG)**
Phone: 303.573.7474
email: danny@copirg.org