

Strategic Plan 21-24 Progress Report

How we increase access, affordability and choice for Coloradans

February 14, 2022



2021- 2024 Strategic Goals

Goal #1:

Improve access to coverage to increase enrollments in rural areas of Colorado.

Goal #2:

Maximize the number of consumers who shop and enroll through the health insurance marketplace and apply for available financial assistance.

Goal #3:

Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.

Goal #4:

Ensure that Connect for Health Colorado remains a healthy and thriving organization.

Goals are high-level descriptions of what C4HCO seeks to accomplish

Objectives are more specific/measurable desired results (the “what”) that will lead to achievement of goals

Success measures consist of qualitative or quantitative data that determine if objectives are achieved

Strategies are high level activities designed to help the organization meet its objectives (the “how”), and are supported by more specific (i.e., tactical) initiatives

What will be achieved →

How success will be measured →

How it will be achieved →



Result = alignment between and clarity of goals, objectives and strategies

Strategic Plan Update

- Baselines for success measures have been established for 34 out of 38 measures
- Remaining 4 measures are under development
- Quarterly progress reporting will start with first quarter 2022 (May Board meeting)

Appendix – Success Measures

Goal #1

Objective	Success Measures	Progress Score	Status
#1: Increase the number of Coloradans enrolled in rural counties	Increase the percentage of rural Coloradans enrolled through the Marketplace from 3.5% to 3.8% by 2024		Plan Year 2022 open enrollment increase of 3.98% compared to prior year open enrollment submissions.
	Lower the rate of rural Coloradans who qualify for financial help but who are not enrolled.		Baseline: 2020 CHI estimate: 56.2%
	Maintain or Increase rural customer retention rate		Baseline: 2021 - 97.8% average monthly retention rate
	Increase rural customer satisfaction with chosen plan		2020 Survey statewide satisfaction: 60% (Investigating feasibility of breaking this out by rural only)

Goal #1

Objective	Success Measures	Progress Score	Status
#2: Increase our participation in health care policy discussions affecting rural Colorado	Increase the number of policy discussions & participation by 10%		Baseline: 2021 – there were 6 C4HCO-led and externally led policy discussions
	Increase the number of 1:1 conversations with legislators, community leaders, and town hall meeting participation		Baseline: 2021 baseline: there were 18 1:1 conversations between C4HCO & legislators and community leaders. Policy discussion defined as: where rural implications or implementations are a formal agenda item or ultimately comprises 50% or more of the discussion.
	Increase the number of rural county enrollees who receive financial help by 5% annually		Baseline: 2021 average effectuated rural enrollees with subsidies = 65,262 – going forward will be comparing quarterly average effectuated to prior year same period

Goal #2

Objective	Success Measures	Progress Score	Status
#1: Increase enrollment overall	Increase effectuated enrollment by 3.5%		Baseline: 2021 - Average 162,162
	Increase the percentage of Coloradans enrolled through the Marketplace from 3.0% to 3.25% by 2024		Plan Year 2022 open enrollment % of Coloradans = 3.37%
	Maintain or exceed enrollment effectuation rate of 92%		Open enrollment for Plan Year 2022 = 93%
#2: Increase enrollment within systemically marginalized communities	Increase the number of enrollees who receive subsidies by 3.5% annually		Baseline: 2021 average effectuated enrollees with subsidies = 116,386 – going forward will be comparing quarterly average effectuated to prior year same period
	Lower the rate of Coloradans who qualify for financial help but who are not enrolled statewide		Baseline: 2020 CHI estimate: 57.3%
	Improve enrollment and retention results for systemically marginalized communities		Community demographics defined as ages 26-34, income up to 200% FPL, and rural counties Baseline Retention: 2021 – 97.5% monthly average Baseline Enrollment: 2021 – 4,384

Goal #2

Objective	Success Measures	Progress Score	Status
#3: Increase customer satisfaction	Improve the net promoter score		2020 baseline: 14% The results of the customer survey will be available in spring. The team is determining if there is another way to collect data for quarterly measures.
	Maintain or increase customer retention rate		Baseline: 2021- 97.4% average monthly retention rate
#4: Expand the number of employers providing access to Marketplace coverage to their employees	Develop measures, targets, data sources and reporting format by 6/30/21; establish baseline and begin reporting 12/31/21		Number of small business events, sponsorships, presentations Target: 24 annually Developing measure that tracks employees enrolled through the Marketplace
	Web traffic to small business pages		Baseline 2020: 10,841 2021: 13,861
	Small business referrals sent to Enrollment Centers and Brokers		Implemented lead tool in September 2021 – 360 small business leads sent to brokers through January 19 th (premature for baseline)

Goal #3

Objective	Success Measures	Progress Score	Status
#1: Educate and empower customers to choose the right plan for their unique circumstances and stay enrolled so they can access the health care they need	Increase percentage of customers satisfied with their health insurance plan from 60% (2020) to 65% (2024)		2021 Survey results should be available late spring The customer satisfaction survey has a margin of error (5-7%). Future comparisons to target will take this into consideration.
	Increase customer interaction with decision support tools		Increase Plan Finder interactions per submissions Baseline: 2021 – 25 interactions per submission.
	Increase percentage of Cost-Sharing Reduction-eligible customers enrolled in Silver plans		Baseline: 2021 – 69% of CSR eligible customers selected CSR eligible silver plans

Goal #3

Objective	Success Measures	Progress Score	Status
#2: Enhance the eligibility and enrollment systems and processes to improve the customer experience for new and renewing customers	Year-over-year improvement in “overall enrolling was easy” score		2020 Survey – 70% were very or somewhat satisfied with their enrollment. The customer satisfaction survey has a margin of error (5-7%). Future comparisons to target will take this into consideration.
	Maintain or reduce annually the number of 1095-A tax form disputes submitted by customers that result in an enrollment update and a corrected 1095-A form		Base Line: 2021 1095 Disputes w/o Recon Disputes = 3554 Base Line: 2021 1095 Disputes including Recon Disputes= 8416
	Maintain or reduce annually the number of valid appeals submitted by customers that result in an eligibility re-determination		Baseline: 2021 – 39 appeals resulted in a re-determination
	Research feasibility of additional system generated and/or point of service measures of customer experience		Customer experience measurement will be included in design of future technology improvements

Goal #3

Objective	Success Measures	Progress Score	Status
#3: Promote plan choice and issuer participation by improving the value proposition that the Marketplace offers to its partnering health insurance companies	Maintain or increase the number of issuers offering plans		We have the same # of issuers for plan year 22, so are maintaining this year.
	Issuer satisfaction improves (overall improvement from 59% in 2019 to 65% in 2024; content and timeliness of communications from 82% 2019 to 85% 2024; resources and issue resolution stays at 90% or higher annually)		Survey goes to issuers in Spring, Should have results in May
	Increase issuer satisfaction with enrollment reconciliation and dispute processes by 2.5% annually beginning in 2022 (new survey question to be introduced and baselined in 2021)		New survey question will be introduced this year's issuer survey, will have results to use as baseline in May.

Goal #3

Objective	Success Measures	Progress Score	Status
#4: Improve equity in health care access, coverage, quality and service and reduce out-of-pocket costs for Marketplace customers	TBD		In 2022 the Goal 3 team will focus on defining attainable goals and success measures that align with achieving health equity
#5: Address social determinants of health for Marketplace customers	TBD		In 2022 the Goal 3 team will focus on defining attainable goals and success measures that align with implementing the social determinants of health in our communities

Goal #4

Objective 1	Success Measures	Progress Score	Status
Engage in operational, administrative, and financial activities that continue to improve the stability and long-term sustainability of the organization.	Develop operational process measures, targets, data sources and reporting format by 6/30/21; establish baseline and begin reporting 12/31/21		<p>Maintain or reduce service center calls to plan submissions as a general measure of process improvements of exchange operations. Baseline: 2021 - .80 calls per submission (2 calls per submissions outside of OE).</p> <p>Maintain or improve first call resolution to measure service center processes. Baseline: 2021 - 90% calls resolved. Administrative measures being researched/evaluated.</p>
	Develop operational expense measures, targets, data sources and reporting format by 6/30/21; establish baseline and begin reporting 12/31/21		<p>Baseline FY 2021: Operating Expense PMPM = \$18.00 Baseline FY 2021: Customer Service Cost Per Contact = \$35.00 Actual FY 2022: Operating Expense PMPM = \$19.08 Actual FY 2022: Customer Service Cost Per Contact = \$33.36</p>

Goal #4

Objective 1	Success Measures	Progress Score	Status
Engage in operational, administrative, and financial activities that continue to improve the stability and long-term sustainability of the organization.	In the annual employee opinion survey, increase the work processes and tools performance component survey score from 71% to 80% by 2024		Success measures will be measured annually. Next survey will be conducted in March. Some initiatives we are taking to improve scores: <ul style="list-style-type: none"> • Targeted quarterly survey • Capitalize on All Staff meetings to highlight C4HCO initiatives supporting key categories asked about in the Annual Employee Survey using a gamification platform.
	Maintain sufficient operating and capital cash reserves throughout the plan period		Cash reserve guidelines introduced at January 2022 Finance and Ops Committee meeting and will be finalized as part of FY 2023 budgeting process
	Positive annual operating income annually		FY 2021 = \$3,662,000 FY 2022 YTD = \$4,647,000

Goal #4

Objective 2	Success Measures	Progress Score	Status
#2: Continue to develop human capital, employee engagement, diversity, and inclusion	Maintain annual employee opinion survey participation rate of at least 90%		Success measures will be measured annually. Some initiative we are taking to improve/maintain these scores. <ul style="list-style-type: none">• Monthly communication newsletter
	Increase performance components survey scores of communication from 78% to at least 85% by 2024		Partner with the Communications team on All Staff meeting presentations to drive the survey score for communications to at least 85% rating by 2024. <ul style="list-style-type: none">• Topics would rotate based on key communication efforts.

Goal #4

Objective 2	Success Measures	Progress Score	Status
#2: Continue to develop human capital, employee engagement, diversity, and inclusion	Maintain (within a 5% range) or increase annual employee opinion survey scores in all performance components		Success measures will be measured annually. In the meantime here are some initiative we are taking to improve/maintain these scores. <ul style="list-style-type: none">• Regular communication highlighting C4 initiatives supporting key categories covered in the Annual Employee Survey• Targeted quarterly surveys• Capitalize on All Staff meetings to highlight C4 initiatives supporting key categories asked about in the Annual Employee Survey using a gamification platform• Incorporate a recognition initiative around “I am C4” – recognized in All Staff• Monthly communication newsletter• Enhance New Hire Onboarding process, reinforcing key initiatives and incorporating surveys (capture feedback)
	Develop and deploy appropriate metrics/scorecard measures to evaluate and measure ongoing success and accountability		This will be deferred until we bring on a Chief HR & Talent Officer