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Open Enrollment Report for Plan Year 2022

By the Numbers

To improve your viewing experience, this presentation of our 2022 Open Enrollment Report is interactive.

Record number of Coloradans enrolled!

Connect for Health Colorado was able to offer thousands more customers savings on their health insurance thanks to the American Rescue Plan Act of 2021, which gave more people more premium tax credit assistance, and Colorado's Health Insurance Affordability Enterprise, which ran a program to give people more healthcare discounts when they use their plan.

By the end of the Open Enrollment Period, **nearly 200,000 Coloradans had signed up for a health insurance plan that provides coverage in 2022**; the soonest Connect for Health Colorado has ever hit this enrollment milestone. This achievement was a testament to customer service and system improvements, strides we made in making plans affordable and the work of our statewide enrollment assistance network.



198,412

Coloradans enrolled in a health insurance plan during Open Enrollment



56,718

Coloradans enrolled in a dental insurance plan during Open Enrollment



Connect for Health Colorado®

Open Enrollment Report for Plan Year 2022

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Connect for Health Colorado® is a public, nonprofit entity established by the Colorado General Assembly in 2011 to create a health insurance marketplace. Since 2013, we've been helping individuals, families and small employers compare plans, apply for financial help and buy health insurance. As Colorado's official health insurance marketplace, we are the only place where Coloradans can apply for financial help to lower the cost of health insurance and compare their choices side by side.

At a Glance

OUR MISSION

To increase access, affordability and choice for individuals, families and small employers purchasing health insurance in Colorado.

Connect for Health Colorado



176
Full-Time Employees

Individual & Family Plans Offered on the Marketplace

257
Health Plans

11
Dental Plans

8
Health Insurance Companies, plus 1 Cooperative Alliance, Offered Plans

3
Dental Insurance Companies Offered Plans

Expert Enrollment Assistance



1,423
Licensed, Trained and Certified Brokers*

42
Assistance Network Organizations

\$41 Million
Annual Budget



273
Trained & Certified Health Coverage Guides and Certified Application Counselors

*Includes all Brokers licensed and completed certification through Connect for Health Colorado, regardless of book of business size

Customer Service & Satisfaction Improvements

Technology improvements and efficient customer service training resulted in a better customer experience this Open Enrollment Period.

Representatives in our Customer Service Center were as prepared on Day 1 as we were at the height of Open Enrollment thanks to a more proactive training plan. In total, we answered **70,755** calls, and we did it with the entire staff still working remotely for pandemic safety.

Customer Service Center Highlights

70,755

Total calls answered by the Customer Service Center

18,600

Total chats answered

1,335

Average calls per day

8,600

Calls handled by our Subject Matter Experts

15 seconds

Average speed of answer

3,076

Calls on December 15, the busiest day of Open Enrollment



More Efficient Technology & Service



Our Product Development staff make Connect for Health Colorado the accessible marketplace that it is. Their work to identify and resolve technical issues within the self-service portal allowed our Customer Service Center to respond to customer calls quickly. Whereas last year customers waited to speak with a representative on the phone for an average of 3 minutes, **this year, customers were connected to a representative in an average of just 15 seconds.**

Additionally, our Customer Operations Unit is an in-house team of Subject Matter Experts that specializes in helping customers with family members enrolled in coverage through our marketplace and Health First Colorado (Colorado's Medicaid program) or the Child Health Plan *Plus* (CHP+) program. In total, they handled **8,600 calls**, helping families access the health plans and public programs they qualify for.

All About Costs

Connect for Health Colorado is the only place where Coloradans can access financial help to cover monthly premiums and healthcare costs.

Federal and state policy changes were essential in making health coverage more affordable this year. Thanks to the [American Rescue Plan Act of 2021](#) and funds from Colorado's [Health Insurance Affordability Enterprise](#), more Coloradans were eligible for savings on their health plans than ever before.

2022 Numbers

\$124

Average monthly net premium after tax credits for customers receiving financial help

\$387

Average monthly plan premium for customers NOT receiving financial help

75%

of customers received financial help

25,004

residents received additional healthcare discounts on their health insurance plan through a new state-funded program

**In 2021,
Coloradans received
\$504,486,792
in federal tax
credits through
the Marketplace.**

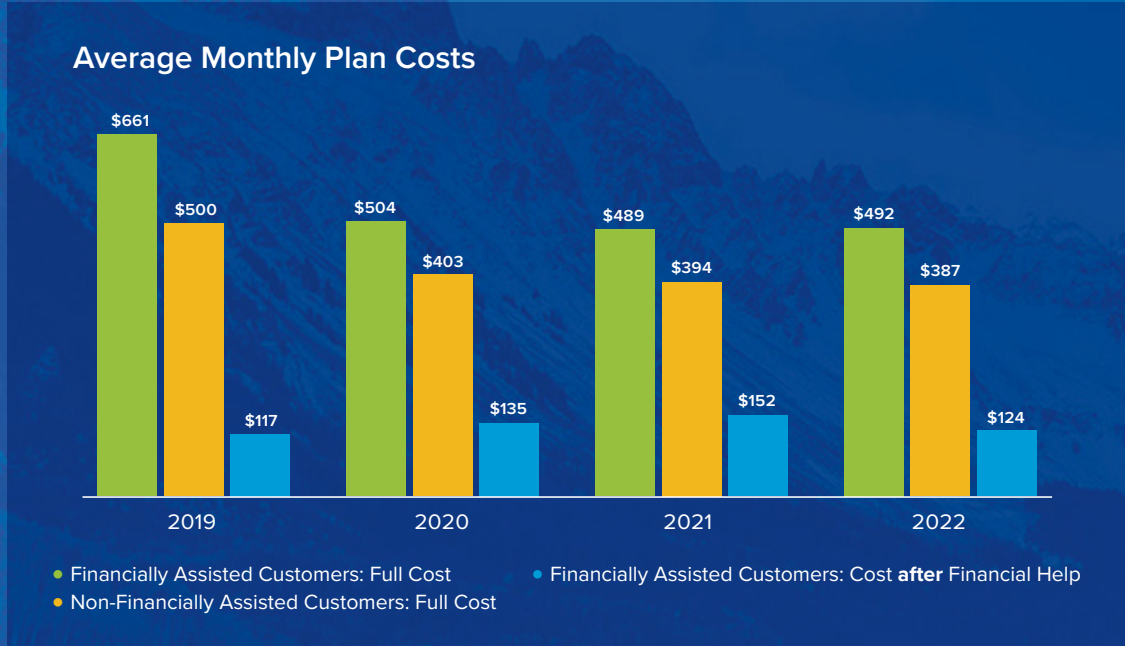


All About Affordability

Helping Customers Afford and Use Their Plan

The American Rescue Plan Act of 2021 made health coverage offered through health insurance marketplaces more affordable by expanding financial help to more people, including those who weren't previously eligible because of their level of income. As a result, we saw a 6-percentage point increase in customers receiving financial help, with the average **monthly net premium decreasing nearly \$30** over last year's average to \$124 per month.

Beginning this Open Enrollment Period, thanks to funds from the State's Health Insurance Affordability Enterprise, Connect for Health Colorado launched a program to provide customers with a certain income and who enroll in a Silver-level plan with richer plan benefits. More than **25,000 eligible Coloradans took advantage of this enhanced savings program**, helping them afford to use their plan and access healthcare services.



\$28 ↓
decrease in monthly net premium over last year

25,000+
eligible Coloradans took advantage of the enhanced savings program



Interactive County Maps

Want to take a closer look at enrollments, plan prices and financial assistance by county?

Click the blue boxes for a quick view of the color-coded maps. Click the green icon to visit the online interactive maps and access full county data.



Rural and Urban Enrollments

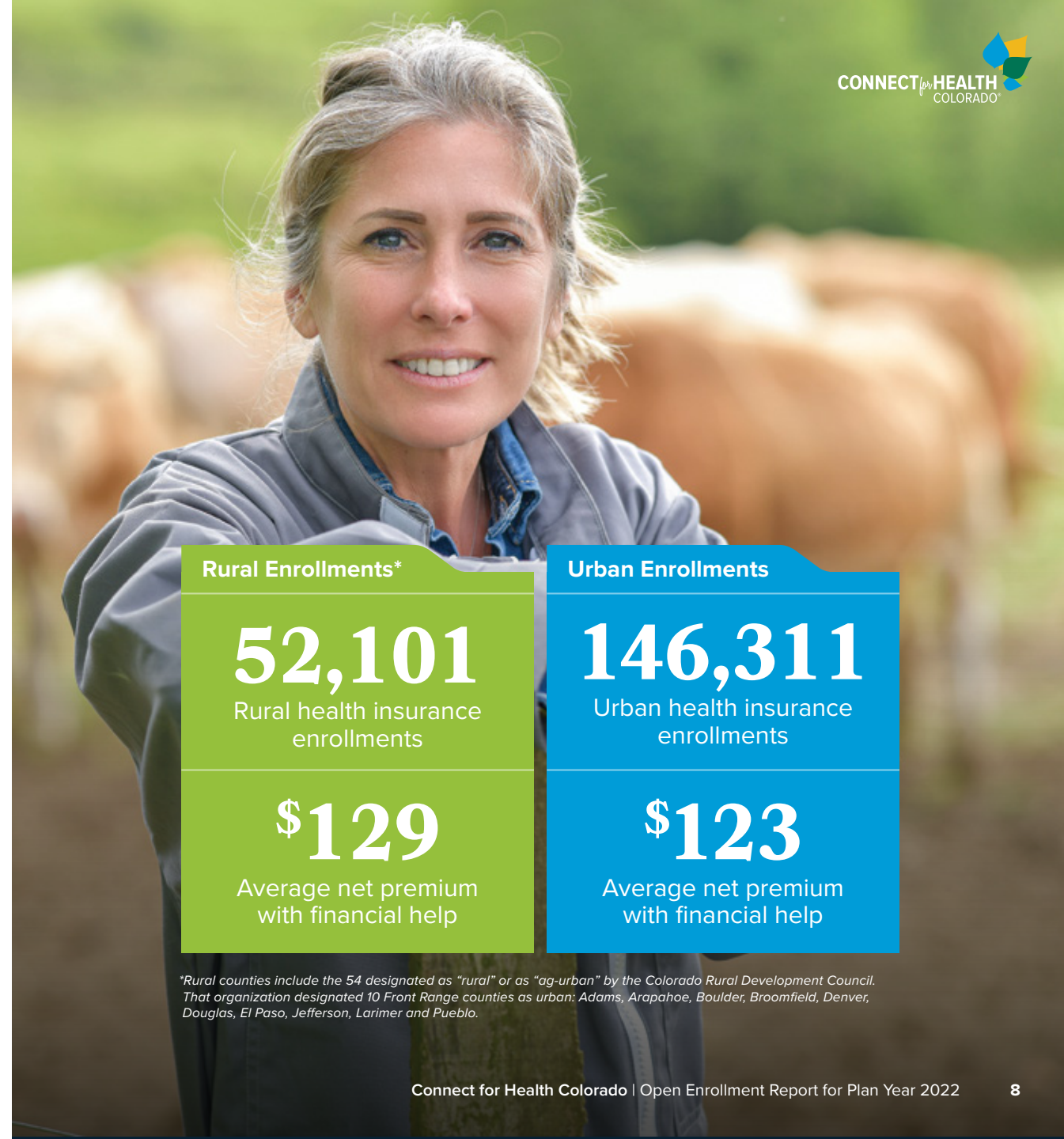
One of Connect for Health Colorado’s strategic goals is to advocate to improve access to coverage in rural areas of Colorado.

For a third year in a row, the majority of the largest increases in enrollments came from rural counties. However, customers receiving financial help in rural counties paid slightly more for their selected plan premiums than customers receiving financial help in urban counties.

Counties with the Highest Percentage Increase of Medical Enrollments

County	2022 Enrollments	Increase Over 2021
MOFFAT	348	49%
RIO BLANCO	219	30%
COSTILLA	89	25%
ELBERT	995	25%
MESA	4,965	24%
EAGLE	3,263	23%
CROWLEY	59	23%
TELLER	867	20%
DOLOROS	87	19%
CLEAR CREEK	473	19%
ALAMOSA	360	18%
GARFIELD	2,808	17%

SEE PAGE 18 FOR MORE DETAILS



Rural Enrollments*

52,101
Rural health insurance enrollments

\$129

Average net premium with financial help

Urban Enrollments

146,311
Urban health insurance enrollments

\$123

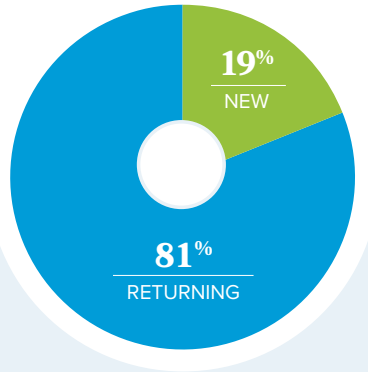
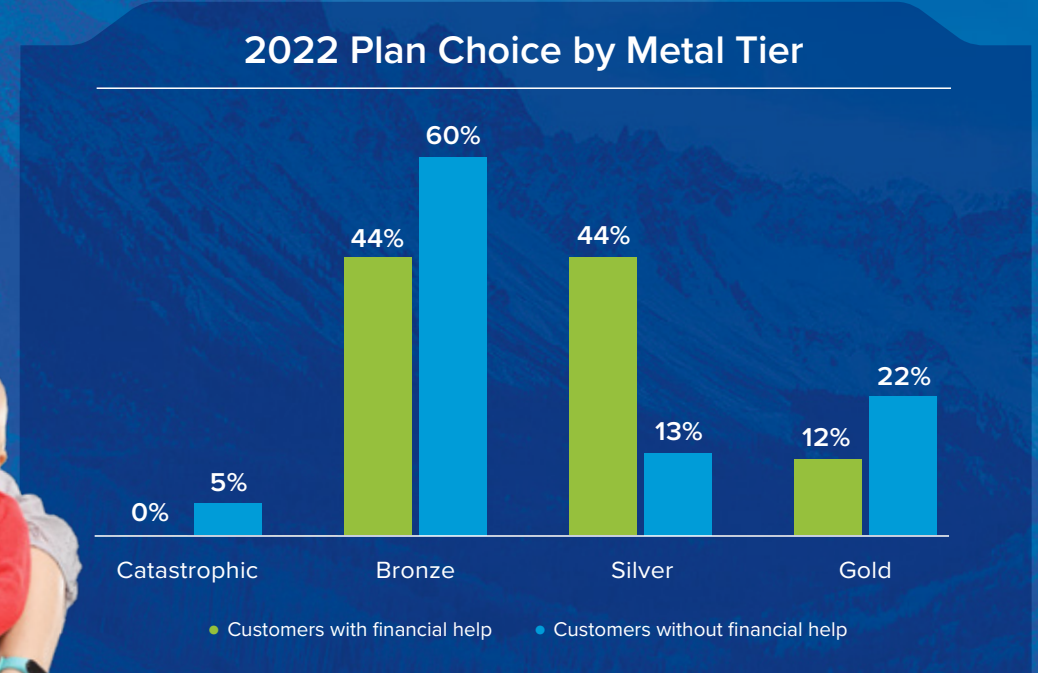
Average net premium with financial help

*Rural counties include the 54 designated as "rural" or as "ag-urban" by the Colorado Rural Development Council. That organization designated 10 Front Range counties as urban: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer and Pueblo.

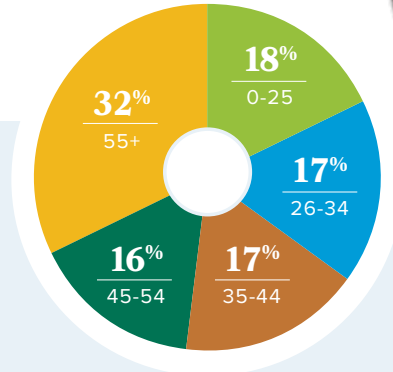
About Our Customers

We're here to help as many eligible Coloradans as possible – who have varying and unique health needs, income sources and household demographic compositions – get covered with health insurance.

This year, we saw a 2-percentage point increase in enrollments from new customers, but almost no changes to the breakdown of our customer base by age. For a second year, we saw a significant increase in people choosing Gold-level plans: a 7-percentage point increase among those who qualify for financial help and a 9-percentage point increase over last year for those who don't qualify for financial help.



New vs. Returning Customers



Enrollments by Age

2%
increase in enrollments
from new customers



50%
of enrollments were completed through a certified Broker



5%
of enrollments were completed through a certified Assister

Expert Help for Expanded Plan Options

Connect for Health Colorado offered more plan options than ever for coverage in 2022, making expert advice even more valuable.

Enrollment experts helped with the process:

- **71% of surveyed Brokers** reported that many of their customers sought Broker assistance due to limited technology skills, access and/or knowledge.
- **1 in 5 appointments** were completed in a language other than English (the majority of those were in Spanish).
- **93% of surveyed Assisters** reported that many of their customers sought assistance due to complex health issues and benefited from education on how to use their plans.

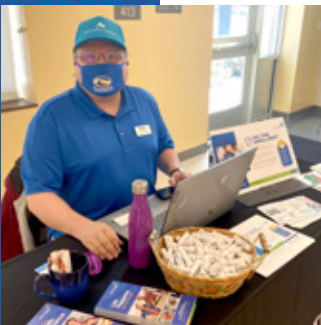
6,629
appointments were offered to customers through the Assistance Network scheduling tool



Improving Health Literacy Through the Enrollment Experience

At the onset of Open Enrollment, we added 98 new health insurance plans to the marketplace. While adding new plans expanded choice and access for our customers—pillars of our mission— it also gave customers more decisions to make than ever before. Nearly 13,000 appointments were requested with a Broker using our [online Lead Tool](#), and half of all enrollments were submitted with the help of a Broker.

While diving into those expanded coverage options, **61% of customers who met with an enrollment Assister also talked about health insurance literacy.** Some of the most popular topics included information about calculating costs and strategies to avoid delaying care. Conversations like these reached some of the **nearly 40% of customers who were uninsured 60 days before scheduling time to chat with an expert.**



12,965
appointments were requested with a Broker through our lead tool

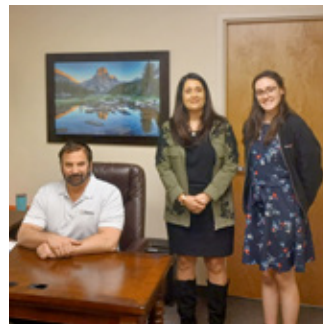
Help from Enrollment Centers

While the Connect for Health Colorado online marketplace is the brain of our work, Enrollment Centers are the body, keeping us upright.

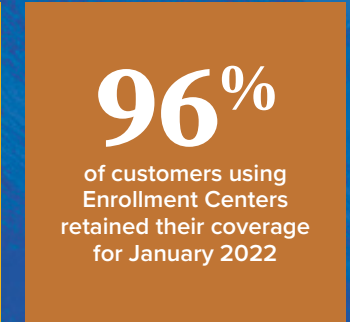
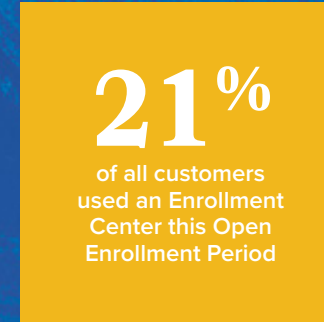
With appointment offerings available virtually, in-person and over the phone, Enrollment Centers are the most intuitive places for customers to point their uninsured friends and family. Staffed by certified Brokers and community-based Assisters, Enrollment Centers provide expert help in 43 storefront locations statewide. 20 Enrollment Center locations throughout the state have assistance in languages other than English.

Our Enrollment Center model increased the likelihood that customers used the financial help they are eligible for:

- **23% of all financially assisted enrollments** got help from an Enrollment Center
- **Nearly 6,000 customers who used an Enrollment Center received additional healthcare discounts** on their health insurance plan due to Colorado's Health Insurance Affordability Enterprise program



Customers who used Enrollment Centers got covered and stayed covered:



Enrollment Centers were popular with new customers, especially in rural communities:



Reaching Rural Colorado and Small Businesses

We set out on two initiatives to reach more uninsured Coloradans: targeted outreach toward small businesses and developing closer relationships with communities in Southern Colorado.



Connect for Health Colorado added a new staff position to focus on partnerships and outreach in Southern Colorado specifically. We sponsored or tabled at **16 new events** in Southern Colorado to build community partnerships we didn't have before.

We also created a variety of brochures that are printed and available in small towns across the state, encouraging more brand awareness where it didn't exist before. **68 organizations** requested Connect for Health Colorado collateral kits full of information about our work.

For the first time during this Open Enrollment Period, we established a new organizational tool to connect small business owners with qualified Brokers to help get themselves and their employees covered. Since this tool was

implemented, **more than 360 small businesses have requested to speak with those Brokers.**

This increase in engagement wouldn't have been possible without the new partnerships we established with small business associations and various Chambers of Commerce. In fact, there are **more than 9,000 views** on our [Health Insurance Bootcamp Facebook Live with the Colorado Black Chamber of Commerce](#); our most viewed Facebook video from 2021. Our increased presence within the business community has paved the way to help more small businesses get coverage for their employees in coming years.

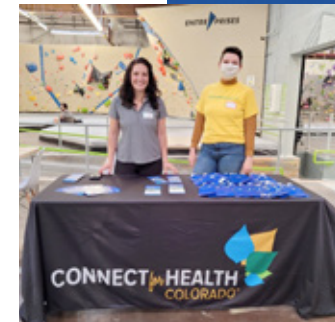


68

Open Enrollment kick-off kits requested from community-based organizations

38

Outreach events in the Denver Metro Area



16

Outreach events in Southern Colorado



Getting the Word Out

Connect for Health Colorado used many marketing and advertising tools to get the word out about Open Enrollment.

Social Media

To reach more people, we posted videos and produced live interviews on our pages, including a [video of Governor Polis](#) promoting the end of Open Enrollment and a [live conversation between Lieutenant Governor Dianne Primavera](#) and some of our partners in the Assistance Network. Our CEO Kevin Patterson participated in a [Facebook live with Brother Jeff](#). **Our Assistors and Enrollment Centers boosted their social media presence this year as well, sharing photos and videos from events.** Partner content helped us reach more people across the state and showed our messaging to a broader audience.

Email Marketing Outreach

Our email marketing campaign consisted of 66 emails to 7 targeted groups of people. These emails featured content that let customers know about Open Enrollment deadlines, extra health savings available to them due to the American Rescue Plan and how to get help enrolling. **Across the 7 groups, people opened these emails at rates averaging from 37%-60%.** One of those target groups encompassed people who were eligible for the Health Insurance Affordability Enterprise savings. The messaging to this group let them know that they were eligible for more savings if they enrolled in a Silver-level plan. These customers averaged a 41% open rate, leading to more enrollments in this group.

66

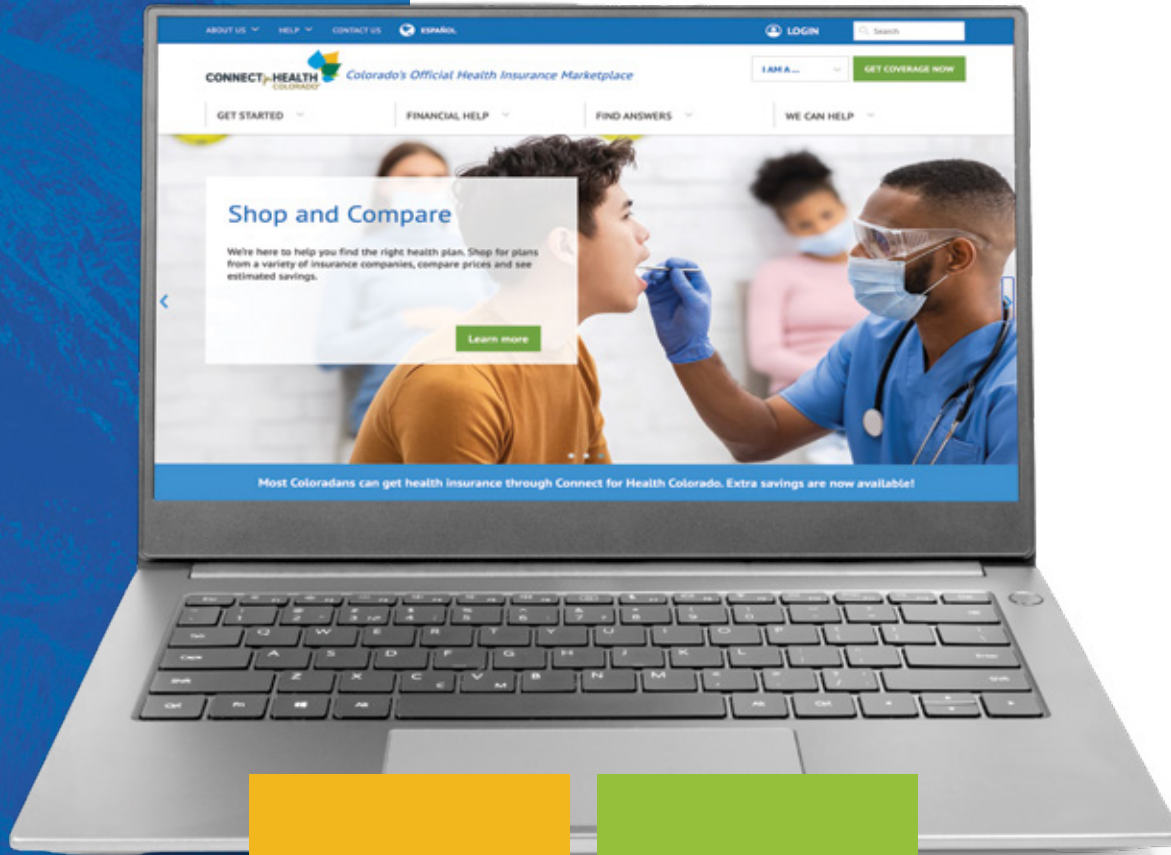
emails sent to 7 targeted groups of people

41%

average open rate for those eligible for extra savings



Spreading Our Messages



1.2
million page views on our
English website pages

8%
increase in new users on
our Spanish website

Website

We garnered **over 1.2 million page views on our English website pages**. After the launch of the Health Insurance Affordability Enterprise, we created specific content for that audience to inform them about eligibility for more health savings if they enroll in a Silver-level plan. The webpage with this content, [Healthcare Discounts](#), saw a 19% increase in page views since the last Open Enrollment Period. Our Spanish website saw an **8% increase of new users**, and an 11% increase of page views since the last Open Enrollment Period.

Advertising Success

Our paid Spanish email campaigns were the highest traffic generator to our Spanish website out of all the media tactics used. Additionally, our paid English/Spanish digital advertising campaign **generated more than 23,000 visits to our Spanish website, and more than 2,581,000 impressions on social media**.

Our paid English digital advertising campaign **generated 57,610,856 impressions and 235,182 clicks to our website** from across the state. The campaign included media like social video, social display, search retargeting, paid search, video and digital display. We expanded our imagery and refined keywords to include more targeted audiences which led to an overall increase in clicks.

Earned Media

Garnering earned media, especially local radio and news coverage, was a critical strategy for getting the word out about Connect for Health Colorado and the new savings available:

- We kicked off the Open Enrollment season with [an interview on Colorado Matters](#) of Colorado Public Radio.
- [KRDO](#) and [The Denver Gazette](#) shared our news about Get Covered Day, and [Out Front Magazine](#) helped remind readers about enrollment opportunities after the first sign-up deadline passed.
- From [WesternSlopeNow.com](#) to the [Telluride Dailey Planet](#), local media helped spread our enrollment message on the Western Slope.



Message Board Campaign

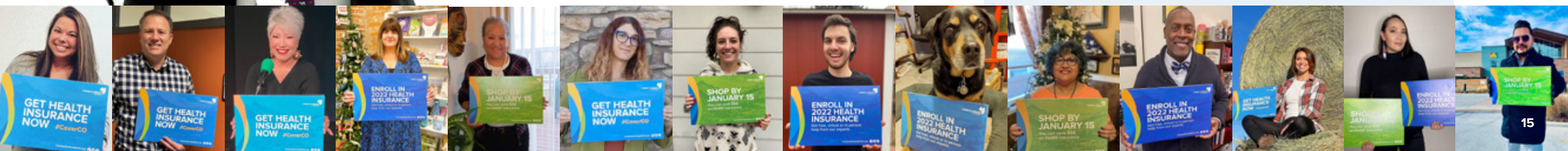
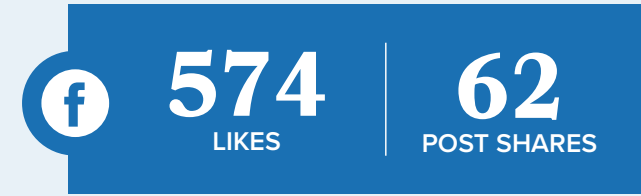
We established December 8th as Get Covered Colorado Day to encourage as many Coloradans as possible to enroll in 2022 health coverage.

Throughout Open Enrollment, community leaders, artists, small business owners, policy makers, ranchers, bloggers and influencers from around the state promoted enrollment opportunities on social media using the hashtag #GetCovered.

This campaign allowed us to reach a broader audience across the state and extend our reach to new followers on social media. Some people even posted photos of their pets with the message boards!

Senator Hickenlooper pictured participating in the message board campaign this year

Campaign Highlights



Costs by County: Financially Assisted Customers

County	Average Monthly Premium	Average Monthly Premium Tax Credit	Average Monthly Net Premium
ADAMS	\$459.74	\$341.66	\$118.08
ALAMOSA	\$550.09	\$463.43	\$86.66
ARAPAHOE	\$460.39	\$345.92	\$114.47
ARCHULETA	\$619.50	\$529.08	\$90.42
BACA	\$515.71	\$462.29	\$53.43
BENT	\$581.80	\$498.65	\$83.14
BOULDER	\$479.34	\$342.44	\$136.90
BROOMFIELD	\$454.82	\$331.11	\$123.71
CHAFFEE	\$541.02	\$435.63	\$105.39
CHEYENNE	\$479.00	\$337.46	\$141.54
CLEAR CREEK	\$489.01	\$386.52	\$102.49
CONEJOS	\$553.03	\$444.78	\$108.25
COSTILLA	\$685.53	\$558.26	\$127.27
CROWLEY	\$625.01	\$527.10	\$97.91
CUSTER	\$676.57	\$576.82	\$99.75
DELTA	\$635.03	\$529.48	\$105.56
DENVER	\$432.00	\$313.08	\$118.92
DOLORES	\$545.70	\$399.63	\$146.07
DOUGLAS	\$454.56	\$323.28	\$131.28
EAGLE	\$572.59	\$415.45	\$157.14
EL PASO	\$456.22	\$339.99	\$116.23
ELBERT	\$473.84	\$359.27	\$114.57
FREMONT	\$643.27	\$526.78	\$116.49
GARFIELD	\$644.45	\$495.13	\$149.32
GILPIN	\$499.11	\$401.72	\$97.39
GRAND	\$480.42	\$345.70	\$134.73
GUNNISON	\$592.12	\$451.46	\$140.65
HINSDALE	\$675.11	\$572.78	\$102.33
HUERFANO	\$709.22	\$611.28	\$97.94
JACKSON	\$855.74	\$801.14	\$54.59
JEFFERSON	\$464.33	\$332.10	\$132.23
KIOWA	\$579.24	\$474.44	\$104.80

County	Average Monthly Premium	Average Monthly Premium Tax Credit	Average Monthly Net Premium
KIT CARSON	\$562.88	\$429.96	\$132.92
LA PLATA	\$454.71	\$335.54	\$119.17
LAKE	\$440.47	\$303.28	\$137.19
LARIMER	\$520.77	\$398.57	\$122.20
LAS ANIMAS	\$630.55	\$539.09	\$91.46
LINCOLN	\$541.99	\$436.52	\$105.47
LOGAN	\$624.57	\$505.94	\$118.63
MESA	\$527.00	\$399.06	\$127.94
MINERAL	\$456.00	\$394.56	\$61.43
MOFFAT	\$591.26	\$436.84	\$154.42
MONTEZUMA	\$544.46	\$406.32	\$138.14
MONTROSE	\$703.87	\$546.92	\$156.95
MORGAN	\$599.37	\$464.47	\$134.90
OTERO	\$628.19	\$524.33	\$103.86
OURAY	\$653.71	\$513.64	\$140.06
PARK	\$508.74	\$403.63	\$105.11
PHILLIPS	\$603.39	\$450.48	\$152.91
PITKIN	\$629.29	\$467.47	\$161.83
PROWERS	\$542.72	\$459.38	\$83.33
PUEBLO	\$567.65	\$472.20	\$95.45
RIO BLANCO	\$622.53	\$455.44	\$167.09
RIO GRANDE	\$607.44	\$500.46	\$106.99
ROUTT	\$583.88	\$465.70	\$118.18
SAGUACHE	\$619.95	\$517.43	\$102.53
SAN JUAN	\$529.79	\$334.85	\$194.93
SAN MIGUEL	\$594.65	\$471.19	\$123.46
SEDGWICK	\$651.14	\$487.63	\$163.51
SUMMIT	\$423.27	\$297.51	\$125.76
TELLER	\$563.75	\$466.17	\$97.58
WASHINGTON	\$597.56	\$473.04	\$124.52
WELD	\$511.96	\$375.24	\$136.72
YUMA	\$558.63	\$416.25	\$142.38

Costs by County: Non-Financially Assisted Customers

County	Average Monthly Net Premium
ADAMS	\$355.77
ALAMOSA	\$327.22
ARAPAHOE	\$368.93
ARCHULETA	\$516.30
BACA	\$478.21
BENT	\$412.26
BOULDER	\$397.51
BROOMFIELD	\$364.30
CHAFFEE	\$440.80
CHEYENNE	\$286.87
CLEAR CREEK	\$417.76
CONEJOS	\$456.80
COSTILLA	\$693.71
CROWLEY	\$373.02
CLUSTER	\$604.74
DELTA	\$543.07
DENVER	\$348.37
DOLORES	\$341.55
DOUGLAS	\$375.91
EAGLE	\$502.61
EL PASO	\$372.40
ELBERT	\$382.73
FREMONT	\$473.99
GARFIELD	\$532.07
GILPIN	\$377.38
GRAND	\$414.11
GUNNISON	\$548.24
HINSDALE	\$691.55
HUERFANO	\$465.54
JACKSON	\$769.45
JEFFERSON	\$375.99
KIOWA	\$486.36

County	Average Monthly Net Premium
KIT CARSON	\$419.80
LA PLATA	\$386.57
LAKE	\$425.34
LARIMER	\$415.48
LAS ANIMAS	\$512.03
LINCOLN	\$418.38
LOGAN	\$479.82
MESA	\$406.56
MINERAL	\$466.78
MOFFAT	\$603.96
MONTEZUMA	\$435.08
MONTROSE	\$519.61
MORGAN	\$471.19
OTERO	\$408.69
OURAY	\$597.70
PARK	\$382.41
PHILLIPS	\$421.39
PITKIN	\$543.71
PROWERS	\$405.25
PUEBLO	\$416.06
RIO BLANCO	\$407.29
RIO GRANDE	\$404.85
ROUTT	\$491.26
SAGUACHE	\$447.95
SAN JUAN	\$441.85
SAN MIGUEL	\$530.48
SEDGWICK	\$345.23
SUMMIT	\$402.45
TELLER	\$439.52
WASHINGTON	\$534.06
WELD	\$408.40
YUMA	\$495.86

Medical Enrollments by County

County	2021	2022
ADAMS	10,655	11,523
ALAMOSA	305	360
ARAPAHOE	19,744	21,543
ARCHULETA	948	1087
BACA	158	161
BENT	84	86
BOULDER	15,602	16,724
BROOMFIELD	2,573	2,688
CHAFFEE	1,537	1,749
CHEYENNE	64	66
CLEAR CREEK	399	473
CONEJOS	199	197
COSTILLA	71	89
CROWLEY	48	59
CUSTER	229	244
DELTA	1,250	1,325
DENVER	24,614	25,502
DOLORES	73	87
DOUGLAS	11,372	13,090
EAGLE	2,654	3,263
EL PASO	13,584	15,697
ELBERT	796	995
FREMONT	867	923
GARFIELD	2,391	2,808
GILPIN	249	278
GRAND	971	1057
GUNNISON	1,766	1,965
HINSDALE	34	39
HUERFANO	250	254
JACKSON	58	56
JEFFERSON	21,289	23,028
KIOWA	53	42

County	2021	2022
KIT CARSON	230	251
LA PLATA	3,634	3,955
LAKE	273	320
LARIMER	12,334	13,992
LAS ANIMAS	374	398
LINCOLN	148	144
LOGAN	507	573
MESA	4,011	4,965
MINERAL	70	82
MOFFAT	234	348
MONTEZUMA	811	886
MONTROSE	1,527	1,767
MORGAN	568	621
OTERO	312	351
OURAY	490	538
PARK	749	835
PHILLIPS	199	216
PITKIN	1,421	1,601
PROWERS	342	352
PUEBLO	2,265	2,524
RIO BLANCO	168	219
RIO GRANDE	328	376
ROUTT	1,919	2,252
SAGUACHE	199	225
SAN JUAN	62	71
SAN MIGUEL	1063	1125
SEDGWICK	69	74
SUMMIT	2,250	2,530
TELLER	721	867
WASHINGTON	223	228
WELD	6,865	7,828
YUMA	408	440

New Enrollments by County: Non-Financially Assisted Customers

County	New Medical Enrollments
ADAMS	577
ALAMOSA	8
ARAPAHOE	1156
ARCHULETA	14
BACA	4
BENT	0
BOULDER	1034
BROOMFIELD	178
CHAFFEE	41
CHEYENNE	5
CLEAR CREEK	21
CONEJOS	1
COSTILLA	0
CROWLEY	1
CUSTER	5
DELTA	29
DENVER	1955
DOLORES	14
DOUGLAS	916
EAGLE	126
EL PASO	898
ELBERT	51
FREMONT	27
GARFIELD	113
GILPIN	9
GRAND	58
GUNNISON	59
HINSDALE	0
HUERFANO	9
JACKSON	0
JEFFERSON	1280
KIOWA	0

County	New Medical Enrollments
KIT CARSON	7
LA PLATA	212
LAKE	14
LARIMER	659
LAS ANIMAS	9
LINCOLN	1
LOGAN	14
MESA	245
MINERAL	1
MOFFAT	7
MONTEZUMA	38
MONTROSE	48
MORGAN	15
OTERO	12
OURAY	21
PARK	42
PHILLIPS	2
PITKIN	85
PROWERS	13
PUEBLO	60
RIO BLANCO	1
RIO GRANDE	17
ROUTT	88
SAGUACHE	4
SAN JUAN	3
SAN MIGUEL	61
SEDGWICK	2
SUMMIT	152
TELLER	35
WASHINGTON	4
WELD	390
YUMA	14



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