

# Senate Bill 81

## C4HCO Board Meeting

September 12, 2022



# SB81 – Background & Overview

SB22-081 **directs** Connect for Health Colorado's Board to design a Marketing, Outreach & Education Campaign.

It **provides** Connect for Health Colorado \$4 million per year, starting in 2022 and ending in 2028, to fund the campaign.

Connect for Health Colorado must **create** and implement a public awareness and education campaign to educate consumers in Colorado regarding the options for obtaining health care coverage.

Connect for Health Colorado must **design** a campaign that meets the legislative intent with an identified process for **tracking and reporting**.

# SB81 – Goals

1. **Educate** consumers on how to attain and retain health care coverage based on their health care needs and circumstances.
2. **Include** efforts to improve health literacy among Coloradans
3. **Include** efforts to assist consumers who lose minimum essential coverage
4. **Include** efforts to reduce the number of uninsured Coloradans and eligible but not enrolled Coloradans
5. **Include** marketing and outreach to consumers found ineligible for Medicaid and CHP+ at the end of the Public Health Emergency to help them understand coverage options and to transition to health care coverage obtained through the Exchange.
6. **Include** information about eligibility and costs where practicable

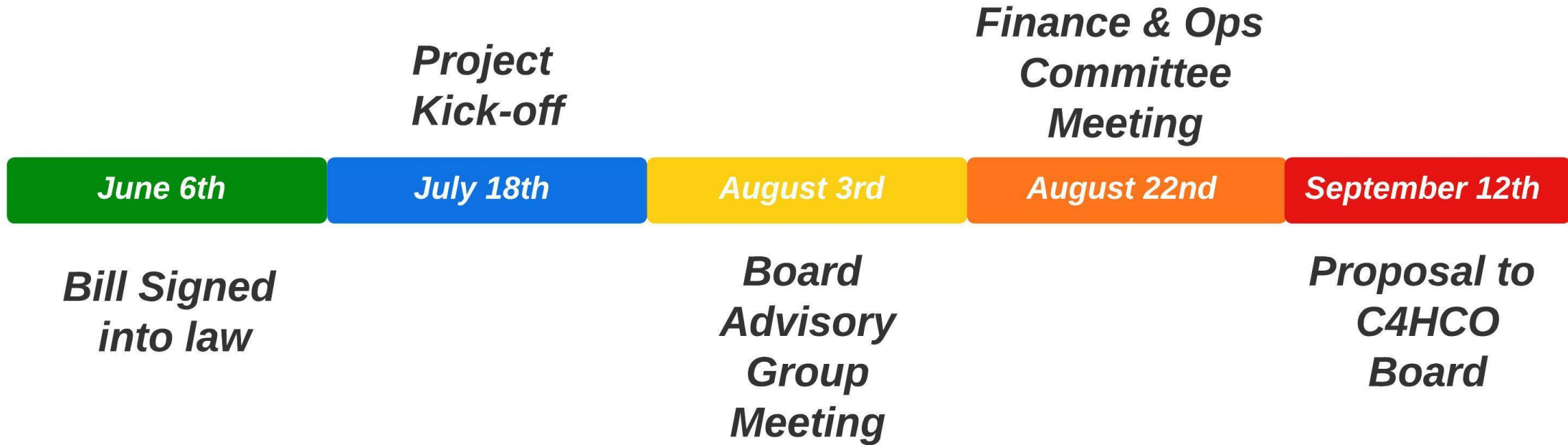


# SB81 – Strategic Goal and Success Metrics Alignment

Senate Bill 81 funding aligns with Goal #3 of our 2021-2024 Strategic Plan, "Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances."

Objective	Success Measures
<b>#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</b>	<ul style="list-style-type: none"><li>• <b>Increase</b> percentage of customers satisfied with their health insurance plan from 60% (2020) to 65% (2024)</li><li>• <b>Increase</b> customer interaction with decision support tools</li><li>• <b>increase</b> percentage of Cost-Sharing Reduction-eligible customers enrolled in Silver plans (Baseline: 2021 – 69% of CSR eligible customers selected CSR eligible silver plans)</li></ul>
<b>#2: Enhance the eligibility and enrollment systems and processes to improve the customer experience for new and renewing customers</b>	<ul style="list-style-type: none"><li>• Year-over-year <b>improvement</b> in “overall enrolling was easy” score</li><li>• <b>Maintain</b> 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. Baseline (based on 2020/2019): 1095 Customer Disputes 1,000</li><li>• <b>Maintain</b> or reduce annually the number of valid appeals submitted by customers that result in an eligibility re-determination</li><li>• <b>Research</b> feasibility of additional system generated and/or point of service measures of customer experience</li></ul>
<b>#3: Promote plan choice and issuer participation by improving the value proposition that the Marketplace offers to its partnering health insurance companies</b>	<ul style="list-style-type: none"><li>• <b>Maintain</b> or increase the number of issuers offering plans</li><li>• Issuer satisfaction <b>improves</b> (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)</li><li>• <b>Increase</b> 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)</li></ul>

# SB81 – Tentative Approval Timeline



\*Dates are subject to change

# SB81 - High Level Overview Funding Proposals

Year 1 Funding Proposals	Revised Funding Estimate	Estimated Performance Increase
Assister-Led Education & Marketing	\$300k	12% increase in Outreach activities
Broker-Led Education & Marketing	\$55k	70% increase in impressions.
Open-Enrollment Ad Buys for Bilingual	\$100k	33% increase in impressions
Increase Association and Membership Budget	\$10k	5% increase in established stakeholder relationships
Increase Sponsorship Budget	\$30k	10% increase in established stakeholder relationships
Additional Outreach Capacity	\$55k	3-5 targeted enrollment communications 1-2 targeted enrollment events 10-15 newly established stakeholder relationships
Outbound Call Pilot for PHE	\$100k	10% increase in enrollments vs. control group
Collaboration with HCPF expanding communications during renewals Post-Federal PHE	\$200k	6M Impressions via PSA letter campaign -> 80,000 Impressions 3,000-10,000 total enrollments for end of PHE
<b>Projected Totals:</b>	<b>\$850,000</b>	

# Appendix





# Assisters and Brokers Dispersal of Funds – Year 1



# SB81 Funding Year 1 Opportunities – Broker & Assistance Network

Activity	Description / Audience	Intended Outcomes
<b>Assister-Led Education &amp; Marketing</b>	Opportunities for both Assistance Sites and CACs to receive funding for either short-term, deliverable based funding or ongoing community support.	Community outreach, events and enrollment with a focus on rural areas and transitional coverage
<b>Broker-Led Education &amp; Marketing</b>	Following Medicare education guidelines for events and matched marketing funds, brokers (incl. non-Enrollment Centers) can partner with C4 to run educational events and community marketing.	Event opportunities will focus on educating communities – particularly around transitional coverage from Health First Colorado to Marketplace

## Examples

**Assistance Network:** funding will support a program to expand dedicated outreach and enrollment support for Archuleta County as well as staffing for a Nurse Care Coordinator to dedicate time to marketplace enrollment at the End of the Public Health Emergency.

**Broker Network:** funding will support three community education events and traditional media in the metro area at the End of the Public Health Emergency





# Marketing Dispersal of Funds – Year 1



# SB81 Funding Year 1 Opportunities – Marketing

Activity	Description	Intended Outcomes
<b>Additional advertising funding for English and Bilingual ad buys</b>	Add funds to our current ad campaign to beef up the opportunity for ads to be seen more widely: <ul style="list-style-type: none"> <li>• Expand targeting to reach more nuanced audiences</li> <li>• Expand where we place ads, for example, TV</li> <li>• Add TikTok ads</li> </ul>	Drive more clicks to our website, increase overall and Latinx enrollment
<b>Add to collateral – timing TBD</b>	<ul style="list-style-type: none"> <li>• Increase collateral pieces and posters in Spanish</li> </ul>	Increasing Spanish collateral and Latinx enrollment
<b>Add to social media boosting budget for organic social media</b>	<ul style="list-style-type: none"> <li>• Increase budget to boost organic social media posts to get more eyes on posts</li> </ul>	Increase reach on social media posts to increase enrollment

## Examples

Expanding collateral and collateral toolkits to different languages other than English/Spanish

A Health Insurance Literacy campaign, Including: Additional video content & Customer testimonial campaign

Expand advertising by Looking at higher cost ad placements, like ad spend on sports teams, or more visible places





# Outreach Dispersal of Funds – Year 1



# SB81 Funding Year 1 – Sponsorships

## Current Work/Capacity

Sponsorship of 10 target/key audiences

Sponsorship of 30+ events and programs

## Recommendation with Increased Funding

Expansion into 1 additional audience – Asian American

Expansion of events and programs – especially in rural Colorado

## Examples

Supporting more Colorado Rural Health Center programs

Supporting more Pride events across Colorado

Supporting more events with membership and chambers across Colorado

Supporting pow-wows across Colorado

## Target Demographic

Rural and Frontier counties

LGBTQ+

Small businesses

American Indians and Alaska Natives

# SB81 Funding Year 1 – Memberships

## Current Work/Capacity

Members of 22 chambers and associations across Colorado

Attend events, sponsor programs & events, give presentations, share materials/information

## Recommendation with Increased Funding

Expansion into 10 more associations and chambers

Expansion of events and programs – especially in rural Colorado

## Examples

Membership expansion with young professional programs across Colorado

Membership expansion with chambers across Colorado

## Target Demographic

Coloradans under 35, independent contractors, small business owners

Employers, small business owners, rural Coloradans



# SB81 Funding Year 1 – Outreach Materials

## Current Work

Presentations & tabling management

## Recommendation

Expansion of materials for tabling and presentations for outreach team

## Examples

New Collateral for AN/BN

Updated Tabling Materials for Outreach Team and AN/BT Team

Tech Tools for more virtual outreach (think CoverCo virtual platform, but for outreach)





# Post PHE Dispersal of Funds – Year 1



# SB81 -- Funding Year 1 Opportunities: Post PHE

Activity	Description	Intended Outcomes
Collaboration with Health Care Policy and Financing	Expanding communications during renewals at the end of the Federal Public Health Emergency	Support end of Public Health Emergency/Assist with loss of MEC
Outbound Call Pilot for PHE	Increase in capacity at the call center for the end of the Federal Public Health Emergency.	Support end of Public Health Emergency/Assist with loss of MEC
Assisters Network	Funding will support a program to expand dedicated outreach and enrollment support for Archuleta County as well as staffing for a Nurse Care Coordinator to dedicate time to marketplace enrollment at the End of the Public Health Emergency.	Support end of Public Health Emergency/Assist with loss of MEC
Brokers Network	Funding will support three community education events and traditional media in the metro area at the End of the Public Health Emergency	Support end of Public Health Emergency/Assist with loss of MEC