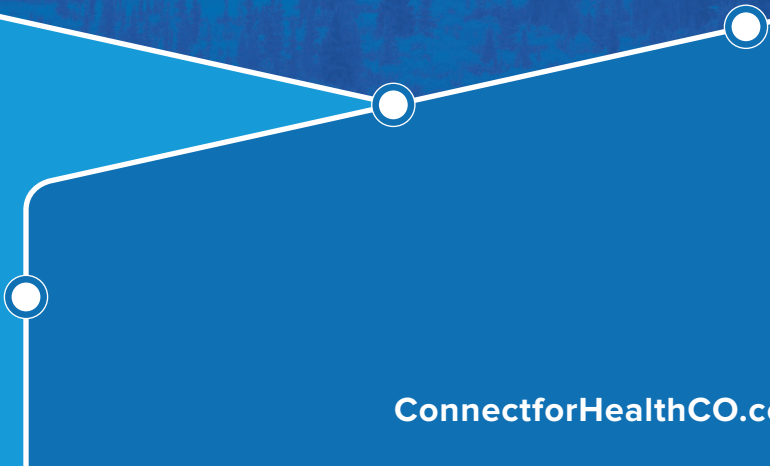




How we got here

*Finding Colorado solutions
in healthcare reform*





*Born from a vision that came years ahead of national healthcare reform, **Connect for Health Colorado**® remains at the forefront of initiatives to increase access, affordability and choice.*

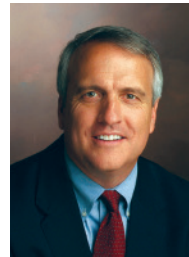
2006-2007

BLUE-RIBBON COMMISSION FOR HEALTH CARE REFORM

In 2006, the Colorado Legislature and Republican Gov. Bill Owens created the **Blue-Ribbon Commission for Health Care Reform** (commonly called the 208 Commission after Senate Bill 208, which created it) to study models for comprehensive reform.

In 2007, with input from Democratic Gov. Bill Ritter and people from all over the state, the commission generated dozens of proposals, many that would later be mirrored nationally in the Affordable Care Act (ACA). Those included creation of a **“Connector”** to make it easier for individuals and small businesses to buy health insurance.

Health reform study launched



Bill Ritter



Bill Owens

2010

AFFORDABLE CARE ACT (ACA) PASSED



After Congress passed the Affordable Care Act in **March 2010**, Gov. Ritter established a state implementation committee. The committee's work led to a consensus for building a health insurance Marketplace.

2011

COLORADO HEALTH BENEFIT EXCHANGE CREATED

After gaining critical support from consumer advocates, business organizations and other stakeholder groups, legislators from both parties passed Senate Bill 11-200. The legislation was signed by **Gov. John Hickenlooper** on June 1, 2011, creating the Colorado Health Benefit Exchange (COHBE) as a public, nonprofit entity. COHBE took the business name Connect for Health Colorado®.



2013

FIRST OPEN ENROLLMENT

Years of work with consumer advocacy groups, private health insurers and stakeholders followed. The “Connector” vision became reality when we **opened for business on Oct. 1, 2013**, with 70,000 unique visitors to our newly opened site that day.

Launch of the Marketplace came at the same time Colorado adopted the expanded Medicaid eligibility standards under the ACA. Marketplace enrollees seeking financial help with private insurance had to first be determined ineligible for Medicaid.

Although that process proved trying for many, **more than 127,000 Coloradans chose private health insurance through Connect for Health Colorado in the first Open Enrollment period**, well above the target of 92,000 set by federal agencies. We ranked among the top states operating their own Marketplace.

127,000 Coloradans enrolled during first Open Enrollment period

2014

SECOND OPEN
ENROLLMENT

For our second Open Enrollment Period, we worked with state agencies to develop shared technology for determining consumers' eligibility for Medicaid and for financial assistance buying private health insurance.



Difficulty with new technology accounted for many complaints to legislators and local news media, at a cost to the reputation of the three-year-old organization. Despite those challenges, the number of Coloradans selecting coverage through the Marketplace **increased 11 percent in the second Open Enrollment Period.**

Connect for Health Colorado® took another hit in December when the state auditor's office issued a report critical of our processes for documenting board approval of large contracts, extensions and additions to those contracts.

We accepted the audit findings, made the recommended corrective actions, and earned approval from the state auditor. With improvements to technology and customer service channels, news coverage became more positive.

11% increase in enrollments in 2014



In April 2015, Kevin Patterson, who had led three state agencies in periods of transition and served as chief administrative officer and interim chief of staff for the governor, was named chief executive officer of Connect for Health Colorado. His work focused on easing the application and enrollment process, obtaining federal reimbursement for our work assisting enrollments in Medicaid and

establishing a business plan that would permit the organization to operate on program revenues after federal start-up grants ended.

The Colorado Health Institute found the **creation of Connect for Health Colorado and expansion of Medicaid had succeeded in cutting the state's uninsured rate in half.** That rate was a record 6.7 percent, one of the lowest in the country, where it has remained in two subsequent surveys.

October 2015 brought us a new challenge when the Colorado HealthOp, a health insurer with 80,000 Coloradans on its rolls, went out of business. We scrambled to guide affected members to new coverage.

State's uninsured rate drops by half

NEW CHIEF EXECUTIVE

2015

2017

STRATEGIC PLAN
2017-2020

In February 2017, the Clear Choices Campaign ranked the Quick Cost and Plan Finder tool second in the nation for customer support.

In July 2017, our board of directors adopted a strategic plan for 2017-2020, setting four goals for the organization:

- Advocate to improve access to coverage in rural areas of Colorado.
- Maximize the number of consumers and employers who shop and enroll through the health insurance marketplace, and apply for available financial assistance.
- Improve the ability of customers to attain and retain the right coverage for their needs.
- Ensure that Connect for Health Colorado is a healthy and thriving organization.



October 2017 brought another challenge, as the Trump administration cancelled support to health insurance companies for assistance that insurers are required to provide their lowest income customers – less than three weeks before Open Enrollment.

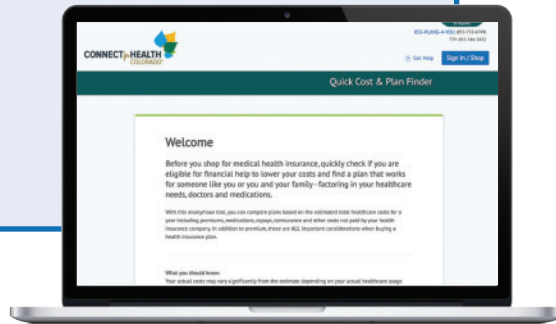
Through coordination with the state Division of Insurance and the seven companies then offering individual coverage through the Marketplace, **we helped insurers adjust their rates and plan offerings, nearly overnight.**

In November, after the election of Donald Trump and Republican majorities in both houses of Congress who had campaigned on promises to repeal the Affordable Care Act, we worked to reassure our customers their coverage was not affected. Our communications provided information to customers and stakeholders through the twists and turns of the repeal debate, which ultimately failed. In the continuing uncertain policy environment, **we have remained a resource for how policy developments affect the state.**

We significantly enhanced our Quick Cost and Plan Finder tool in 2016 with data from the Colorado All Payer Claims Database, giving our customers real data when estimating their own medical costs for the coming year.

2016

QUICK COST PLAN
FINDER TOOL



Significantly enhanced our database




2018

NEW ELIGIBILITY SYSTEM

In 2018, Connect for Health Colorado embarked on one of our most ambitious technology initiatives, developing our own eligibility system. With stakeholder input and guidance from experts in user-friendly design, the Marketplace launched the streamlined system for the sixth Open Enrollment period. Users welcomed the improvements and reported they were able to complete the application in half the time.

2019

ADVANCING CUSTOMER SAVINGS




In 2019, we collaborated with the state Division of Insurance and the state department of Health Care Policy and Financing on policy initiatives to turn around the rising cost of health insurance. Those efforts include a reinsurance program that took effect for the 2020 plan year and a proposed “state option” that would be for sale through Connect for Health Colorado for coverage in 2022, if approved by the Legislature.

2020

CORE APPLICATION

In 2020, we will review and refresh our strategic plan. We will work to advance our technology to improve the customer shopping experience and we will build on our history of flexibility to succeed in an unpredictable healthcare policy environment.



The logo for Connect for Health Colorado features a stylized graphic of three overlapping shapes: a blue shape on the left, a yellow shape on the right, and a green shape at the bottom, all pointing towards the center.

CONNECT *for* HEALTH COLORADO®

There is more work to be done to make affordable, quality healthcare available to all Coloradans. Connect for Health Colorado is uniquely positioned to advocate for and support state and federal policy that can **“increase access, affordability and choice for individuals and small employers purchasing health insurance in Colorado,”** the mission we were given by Legislators in 2011.

ConnectforHealthCO.com

Decorative wavy lines in shades of blue, green, and yellow sweep across the bottom of the page.