



CONNECT *for* **HEALTH**
COLORADO®

By the Numbers

Open Enrollment Report for Plan Year 2020



ConnectforHealthCO.com



Connect for Health Colorado's technology improvements made it easier than ever for residents to apply for a health insurance plan and financial help. During the seventh Open Enrollment period, our customers shopped for a 2020 health insurance plan on our new website and used an updated application system. Residents also saw a different range of premiums to choose from than in the previous Open Enrollment period because of a new program that the state implemented, known as reinsurance. **Statewide rates for full price premiums dropped by 20 percent**, which led to an uptick in new enrollments in many of Colorado's counties for customers who do not qualify for financial help.



Connect for Health Colorado®

Open Enrollment Report for Plan Year 2020

At a Glance	04
Better Customer Experience	05
All About Costs	06
Interactive County Maps.....	07
Colorado’s Rural Enrollments Increase	08
Coloradans We Enrolled.....	11
Serving Customers through Enrollment Centers	12
Here to Help.....	13
New Online Look.....	14
By the Numbers: Our Open Enrollment Story.....	15
Engaging with Coloradans.....	16
Costs by County: Financially Assisted Customers.....	18
Costs by County: Non-Financially Assisted Customers.....	20
Enrollments by County.....	21
Emergency Special Enrollment Period.....	22

**Statewide
rates dropped
by 20 percent
on average**



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

ORGANIZATION

122

Full-Time Employees

\$42

Million Annual Budget

12

Board Members

10

Legislative
Committee Members

OUR MISSION

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

Our Individual and Family Plans

132

Medical plans offered

13

Dental plans offered

8

Health insurance
companies offered
coverage, as well as
1 cooperative alliance

4

Dental insurance
companies offered
coverage

Brokers and Assistance Network

668

Licensed, trained
and certified Brokers

45

Assistance sites

291

Trained and certified Health
Coverage Guides and Certified
Application Counselors



Better Customer Experience

In our seventh Open Enrollment period, we focused on providing a streamlined experience for our customers.

Our success was evidenced through virtually no wait times, and more customers were able to self-serve through our website.



HIGHLIGHTS

↓ Call volume decreased 15% from year prior

📞 Average speed of answer for calls was 30 seconds

↑ First call resolution increased 15% from year prior



New Website to Help Customers Shop

We launched a new version of our website, **ConnectforHealthCO.com**, to:

- Make it easier for customers to learn about financial help
- Find tips for choosing a plan
- Get connected to expert enrollment help



SEE PAGE 14 FOR MORE INFORMATION ABOUT OUR NEW WEBSITE

More Help for Families with Complex Enrollment Situations

As part of our mission, we collaborate with our partners at the State to serve mixed eligibility households, which are comprised of some family members who qualify for financial help through our Marketplace and some who qualify for Health First Colorado (Medicaid) or the Child Health Plan *Plus* program.

These mixed eligibility households consist of **10-15 percent** of our total enrollments. Our staff fielded **more than 11,500 calls** to process application results for mixed eligibility households.

All About Costs

Coloradans can only access financial help in the form of federal **Premium Tax Credits** and **Cost-Sharing Reductions** to make health insurance more affordable through the Marketplace.

In 2019,
Coloradans received
\$721,326,548
in federal tax
credits through the
Marketplace

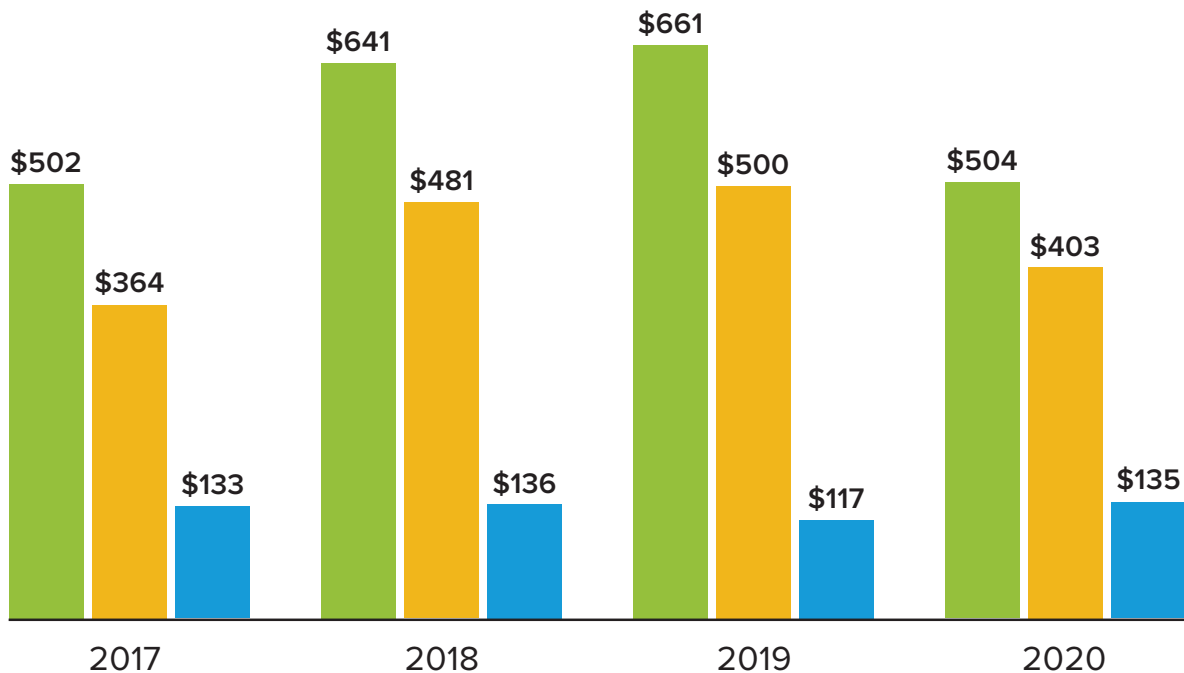


Costs at a Glance: 2017-2020

While we know affordability is still a concern for residents purchasing their own health insurance, our non-financially assisted customers saw **decreases in their monthly premiums** this year as a result of the reinsurance program.

Average Monthly Selected Plan Costs

- Financially Assisted: Full Cost
- Non-Financially Assisted: Full Cost
- Financially Assisted: Cost **after** Financial Help

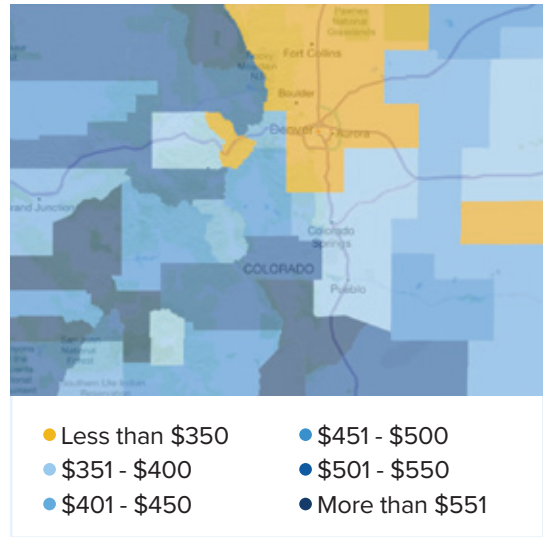


Interactive County Maps

Visit the links to our interactive maps to learn more about how costs are impacting residents in counties.

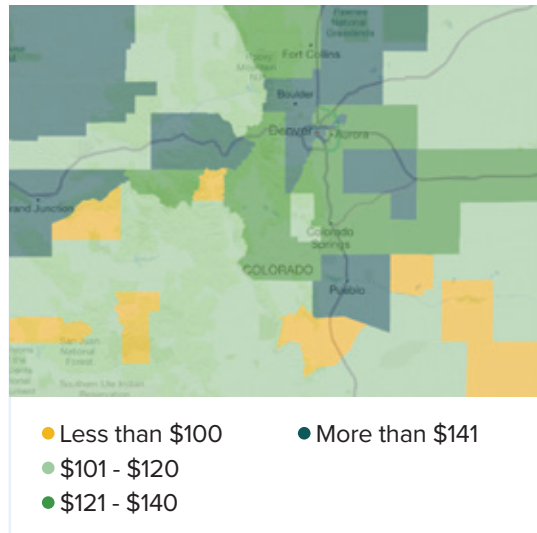
AVERAGE TAX CREDIT BY COUNTY: FINANCIALLY ASSISTED

[Click map to view online](#)



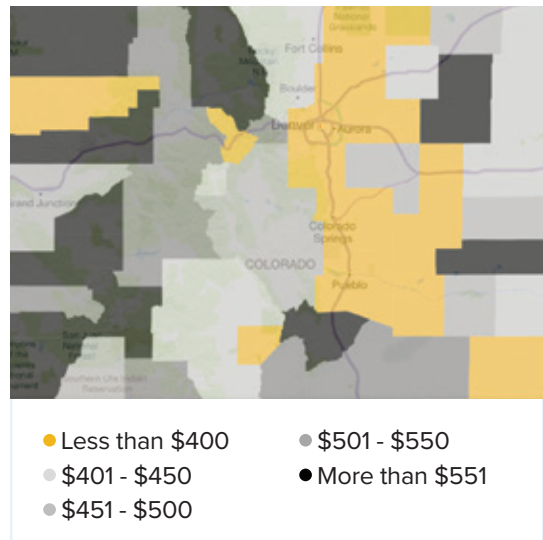
AVERAGE NET PREMIUM BY COUNTY: FINANCIALLY ASSISTED

[Click map to view online](#)



AVERAGE NET PREMIUM BY COUNTY: NON-FINANCIALLY ASSISTED

[Click map to view online](#)



2020 NUMBERS

\$135

Average monthly net premium after tax credits for customers receiving financial help in 2020

\$403

Average monthly plan premium for customers NOT receiving financial help in 2020

74%

Marketplace customers who are receiving financial help in 2020

Colorado's Rural Enrollments Increase

One of Connect for Health Colorado's strategic goals is to advocate to improve access to coverage in rural areas of Colorado. For the 2020 plan year, the largest increases in enrollments were in rural counties.

Statewide rates for full price premiums dropped by 20 percent, which lead to an **uptick in new enrollments in many of Colorado's rural counties for customers who do not qualify for financial help.**



Counties with the Highest Percentage Increase of Medical Enrollments

All Enrollments

County	2020 Enrollments	Increase Over 2019
CROWLEY	49	32%
MINERAL	62	17%
WASHINGTON	251	13%
DELTA	1,273	11%
PROWERS	327	10%
SEDGWICK	69	10%
BENT	84	9%
YUMA	456	6%
GRAND	908	6%
KIT CARSON	242	5%
PHILLIPS	184	5%
KIOWA	51	4%
LA PLATA	3,253	4%
ELBERT	715	3%
BACA	180	3%

Non-Financially Assisted Enrollments

County	Increase Over 2019
MINERAL	900%
CROWLEY	300%
JACKSON	200%
CONEJOS	130%
BACA	118%
DOLORES	100%
ARCHULETA	75%
SUMMIT	74%
GUNNISON	69%
PROWERS	68%
LA PLATA	68%
OTERO	67%
DELTA	53%
COSTILLA	50%
YUMA	40%

Bolded counties saw the highest percentage increase in total enrollments and enrollments for non-financially assisted residents.

SEE PAGES 20-21 FOR MORE DETAILS



Rural Enrollments¹

43,060

Rural medical enrollments

\$124

Average net premium
with financial assistance

Urban Enrollments

123,790

Urban medical enrollments

\$140

Average net premium
with financial assistance

¹Rural 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.



166,850
Coloradans
enrolled

for 2020 coverage
during the Open
Enrollment period!

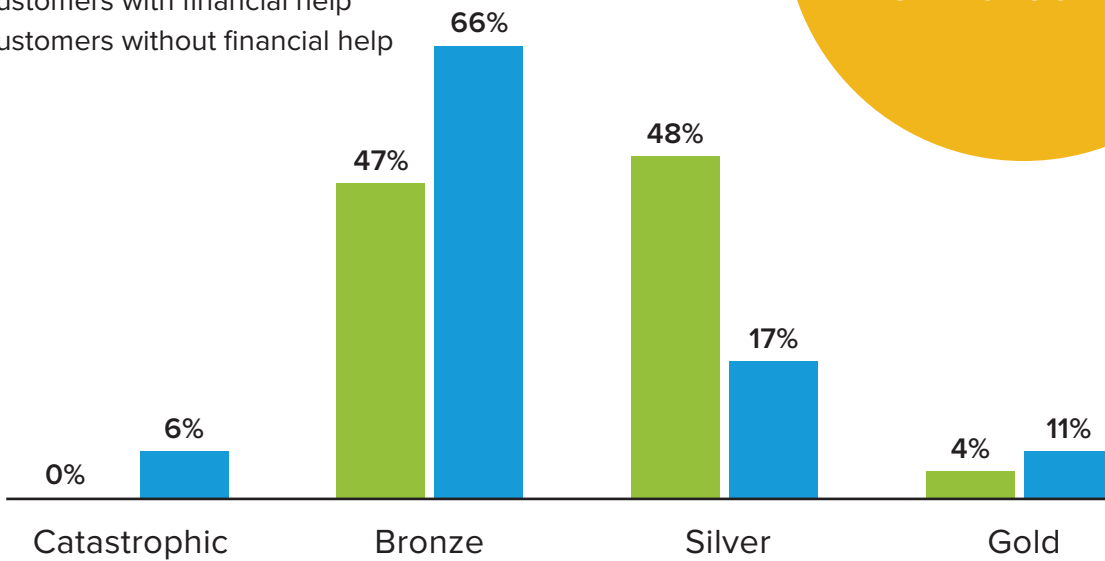
Coloradans We Enrolled

During the Open Enrollment period, residents from all over Colorado chose health insurance coverage through our Marketplace. Learn more about our customers:

74%
of customers qualified for financial help

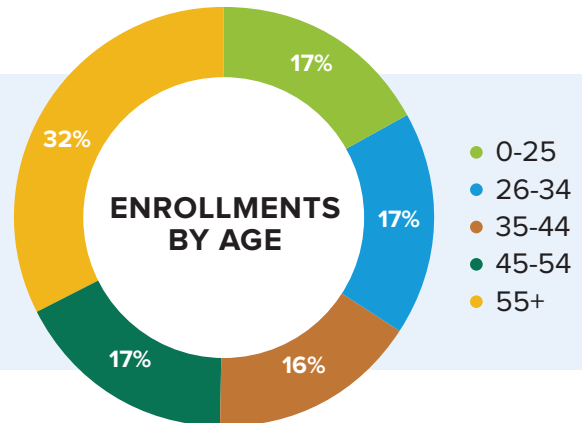
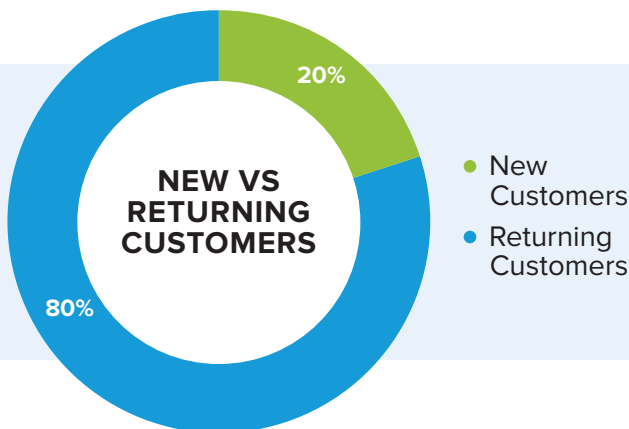
2020 Plan Choice by Metal Tier

- Customers with financial help
- Customers without financial help



*Percentages may not add up to 100% due to rounding

Customer Demographics



*Percentages may not add up to 100% due to rounding

Serving Customers Through Enrollment Centers

Connect for Health Colorado continued to provide expert, in-person help at 23 Enrollment Centers, reaching customers in every county in the state.

Staffed by our certified Brokers and community-based Assisters, Enrollment Centers serve Coloradans in their local communities. By meeting people where they are, we move our mission forward to increase access, especially in rural areas.

RESULTS

19% of Enrollment Center customers were new to the Marketplace

86% of rural customers at Enrollment Centers enrolled with financial help

77% of urban customers enrolled at Enrollment Centers with financial help

27% of business at Enrollment Centers was from rural residents

Community-Focused Tactics

Localized marketing campaigns by our Enrollment Centers amplified our message to customers to shop for the plan that meets their budget and medical needs. Enrollment Center-led, **community-focused** advertising efforts included:

- ✓ Print ads in local newspapers and on buses and billboards
- ✓ Radio spots and endorsements
- ✓ Signs and banners
- ✓ Facebook and digital ads

7,242

customers from rural markets were served by Enrollment Centers



The Enrollment Center social media campaign generated **more than 1.8 million impressions**. More than **2,100 individuals RSVP'd** to the campaign on Facebook, directly connecting potential customers to expert help.

Here to Help

Our network of certified Brokers and community-based Assisters provided expert, in-person help statewide. Their partnership is key in our ability to help Coloradans across the state, in communities large and small.

DURING OPEN ENROLLMENT

46%

of all Marketplace customers enrolled through a Broker

13,888

customers seeking support were able to connect directly with a broker through our Broker Lead Tool

26,738

customers enrolled at an Enrollment Center—**nearly 16% of our total enrollments** during the Open Enrollment period

6%

of all Marketplace customers enrolled through an Assister

7,602

customers made appointments directly with an Assister through the Assistance Network Scheduler Tool

79%

of customers who enrolled with assistance from an Assister received financial help



New Online Look

Connect for Health Colorado uses many communication, marketing, advertising and outreach tools and vehicles. Ahead of the Open Enrollment period, we updated our website to keep up with present-day search engine optimization standards, to streamline the pre-application website user experience, and to refresh our health insurance literacy content.



310%
increase in time users spent on the updated Spanish marketing website over the prior Open Enrollment period

4.76%
increase in website visits through an organic search (Googling us)

61%
increase in time users spent on the marketing website over the prior Open Enrollment period

VISIT OUR NEW WEBSITE AT:
ConnectforHealthCO.com

By the Numbers: Our Open Enrollment Story

MEDIA COVERAGE DURING OPEN ENROLLMENT

57

articles encouraged Coloradans to enroll by the deadlines

41

articles announced statewide rate decreases for 2020

56

articles announced more plan options for many Coloradans

6

articles detailed the ongoing rulings about the Affordable Care Act

24

articles followed the creation of the State Option, which would be offered through our Marketplace

11

guest columns were placed in rural and frontier newspapers



Using Social Media

Connect for Health Colorado's #HeretoHelp social media campaigns generated **over 17 million social media impressions** during Open Enrollment. Social media drove more than 6 times as much traffic to our website compared to last year.

How We Advertise

Connect for Health Colorado advertises in English and Spanish, through radio, rural newspapers, digital display, pre-roll video, connected television, social media video, Pandora digital radio and paid search. The digital campaign resulted in over 22 million impressions, with **nearly 20,000 more clicks than the previous year**. Our paid social media campaign earned 30,000 more clicks than the previous year, as well.

Engaging with Coloradans

Reaching all corners of the state

Increased Sponsorships

As part of the marketing and outreach strategy, we sponsor events and organizations to help reach potential customers and increase brand awareness with key audiences. Sponsoring events also assists with using staff time and resources more efficiently.

This year, we increased the number of sponsorships from 15 to 32, and some examples of those sponsorships include:

- Transforming Health Summit
- Mile High Young Professionals Summit
- Colorado Black Health Collaborative's Understanding Health Insurance – Let's Talk About It! Event



Get Covered Sunday

Community leaders, including elected officials, spoke about the importance of health insurance in the pulpit of seven different Metro Denver churches for Get Covered Sunday.



Community Outreach

For us to reach our mission of access, affordability and choice, we must ensure that Coloradans know about their options to get covered. To do that, we use various outreach strategies to reach out to key audiences.

Key audiences include Black, Latinx, rural, LGBTQ+, Native American, immigrant, and refugee communities, as well as influential civic leaders.

Increased Email Marketing

We sent 86 targeted marketing emails to six different audiences. The emails featured content about how to get help signing up for health insurance and the importance of shopping for a health insurance plan. **Current and potential customers opened our emails 466,469 times during Open Enrollment.**



466,469

total marketing emails
opened during the
Open Enrollment period

Costs by County: Financially Assisted Customers

County	Average Monthly Premium	Average Monthly Premium Tax Credit	Average Monthly Net Premium
ADAMS	\$480.85	\$345.18	\$135.68
ALAMOSA	\$589.59	\$487.65	\$101.94
ARAPAHOE	\$474.25	\$343.88	\$130.38
ARCHULETA	\$613.21	\$498.32	\$114.89
BACA	\$507.37	\$415.19	\$92.18
BENT	\$585.62	\$490.88	\$94.74
BOULDER	\$481.48	\$335.39	\$146.09
BROOMFIELD	\$469.79	\$327.03	\$142.75
CHAFFEE	\$520.39	\$410.55	\$109.84
CHEYENNE	\$431.14	\$324.04	\$107.10
CLEAR CREEK	\$571.94	\$435.00	\$136.94
CONEJOS	\$586.53	\$478.65	\$107.88
COSTILLA	\$681.74	\$574.53	\$107.21
CROWLEY	\$558.77	\$474.19	\$84.57
CUSTER	\$691.85	\$585.85	\$106.01
DELTA	\$729.81	\$647.26	\$82.55
DENVER	\$449.94	\$305.88	\$144.06
DOLORES	\$712.74	\$618.80	\$93.94
DOUGLAS	\$455.99	\$318.64	\$137.34
EAGLE	\$540.78	\$391.69	\$149.09
EL PASO	\$483.76	\$353.06	\$130.70
ELBERT	\$521.76	\$358.87	\$162.89
FREMONT	\$651.19	\$516.36	\$134.83
GARFIELD	\$627.76	\$517.76	\$109.99
GILPIN	\$561.61	\$430.64	\$130.96
GRAND	\$655.30	\$542.87	\$112.43
GUNNISON	\$587.52	\$478.83	\$108.69
HINSDALE	\$743.84	\$651.38	\$92.46
HUERFANO	\$705.77	\$605.51	\$100.26
JACKSON	\$747.35	\$645.44	\$101.90
JEFFERSON	\$481.37	\$333.57	\$147.80
KIOWA	\$553.18	\$441.92	\$111.26

County	Average Monthly Premium	Average Monthly Premium Tax Credit	Average Monthly Net Premium
KIT CARSON	\$528.23	\$396.40	\$131.82
LA PLATA	\$533.74	\$419.15	\$114.59
LAKE	\$615.78	\$517.91	\$97.87
LARIMER	\$482.61	\$342.83	\$139.78
LAS ANIMAS	\$621.80	\$508.57	\$113.23
LINCOLN	\$581.43	\$442.61	\$138.82
LOGAN	\$568.66	\$464.05	\$104.61
MESA	\$567.71	\$426.32	\$141.39
MINERAL	\$488.52	\$384.21	\$104.31
MOFFAT	\$671.68	\$521.93	\$149.74
MONTEZUMA	\$655.74	\$541.29	\$114.45
MONTROSE	\$742.36	\$641.12	\$101.23
MORGAN	\$547.84	\$433.32	\$114.52
OTERO	\$608.89	\$499.06	\$109.83
OURAY	\$672.56	\$564.49	\$108.07
PARK	\$599.22	\$464.45	\$134.76
PHILLIPS	\$523.93	\$412.81	\$111.12
PITKIN	\$629.43	\$501.03	\$128.40
PROWERS	\$543.63	\$438.10	\$105.52
PUEBLO	\$518.26	\$368.54	\$149.72
RIO BLANCO	\$639.41	\$491.63	\$147.79
RIO GRANDE	\$575.72	\$468.25	\$107.47
ROUTT	\$616.07	\$501.59	\$114.48
SAGUACHE	\$643.56	\$527.34	\$116.22
SAN JUAN	\$655.42	\$550.03	\$105.40
SAN MIGUEL	\$589.23	\$479.75	\$109.47
SEDGWICK	\$564.36	\$461.48	\$102.88
SUMMIT	\$432.27	\$283.52	\$148.75
TELLER	\$554.01	\$435.04	\$118.97
WASHINGTON	\$535.13	\$431.47	\$103.66
WELD	\$491.22	\$340.99	\$150.23
YUMA	\$507.24	\$396.01	\$111.23

Costs by County: Non-Financially Assisted Customers

Enrollments among non-financially assisted Coloradans **increased in 51 of Colorado's 64 counties** as the premiums for full-price health insurance dropped across the state. For more details about new enrollments by county for non-financially assisted customers, follow the chart on page 21.

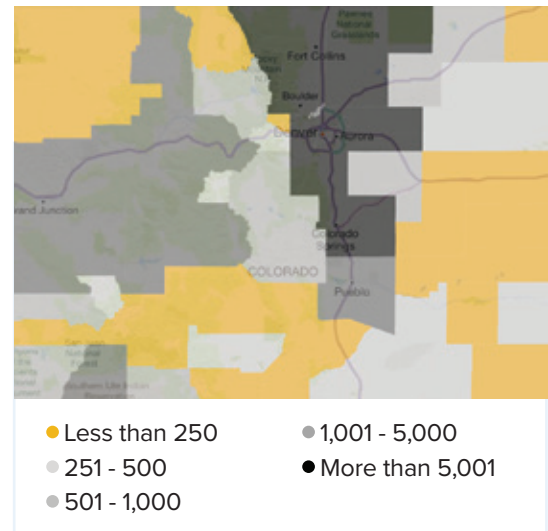
County	Average Monthly Premium	County	Average Monthly Premium
ADAMS	\$375.39	KIT CARSON	\$440.29
ALAMOSA	\$320.04	LA PLATA	\$457.14
ARAPAHOE	\$391.16	LAKE	\$447.45
ARCHULETA	\$552.94	LARIMER	\$406.48
BACA	\$368.47	LAS ANIMAS	\$550.01
BENT	\$453.72	LINCOLN	\$398.35
BOULDER	\$405.28	LOGAN	\$490.54
BROOMFIELD	\$380.82	MESA	\$474.36
CHAFFEE	\$479.19	MINERAL	\$411.21
CHEYENNE	\$455.41	MOFFAT	\$592.19
CLEAR CREEK	\$512.18	MONTEZUMA	\$581.46
CONEJOS	\$444.15	MONTROSE	\$596.82
COSTILLA	\$519.96	MORGAN	\$422.09
CROWLEY	\$207.20	OTERO	\$399.41
CUSTER	\$481.24	OURAY	\$608.13
DELTA	\$611.22	PARK	\$482.22
DENVER	\$367.87	PHILLIPS	\$440.28
DOLORES	\$553.52	PITKIN	\$528.69
DOUGLAS	\$398.10	PROWERS	\$416.44
EAGLE	\$506.10	PUEBLO	\$385.95
EL PASO	\$393.74	RIO BLANCO	\$334.31
ELBERT	\$464.91	RIO GRANDE	\$411.60
FREMONT	\$493.68	ROUTT	\$543.81
GARFIELD	\$567.61	SAGUACHE	\$412.46
GILPIN	\$408.65	SAN JUAN	\$853.67
GRAND	\$611.17	SAN MIGUEL	\$516.55
GUNNISON	\$528.37	SEDGWICK	\$440.16
HINSDALE	\$632.72	SUMMIT	\$393.02
HUERFANO	\$642.02	TELLER	\$451.97
JACKSON	\$593.75	WASHINGTON	\$606.09
JEFFERSON	\$399.97	WELD	\$395.18
KIOWA	\$605.35	YUMA	\$441.58

Enrollments by County

County	2019	2020
ADAMS	9,959	9,775
ALAMOSA	324	307
ARAPAHOE	18,913	18,533
ARCHULETA	880	878
BACA	175	180
BENT	77	84
BOULDER	14,786	14,434
BROOMFIELD	2,462	2,306
CHAFFEE	1,544	1,549
CHEYENNE	56	54
CLEAR CREEK	387	384
CONEJOS	170	169
COSTILLA	65	66
CROWLEY	37	49
CUSTER	240	220
DELTA	1,144	1,273
DENVER	23,596	22,731
DOLORES	83	65
DOUGLAS	10,438	10,270
EAGLE	2,626	2,270
EL PASO	12,529	12,582
ELBERT	691	715
FREMONT	848	824
GARFIELD	2,359	2,298
GILPIN	245	221
GRAND	856	908
GUNNISON	1,750	1,752
HINSDALE	37	29
HUERFANO	249	234
JACKSON	72	68
JEFFERSON	20,005	19,436
KIOWA	49	51
KIT CARSON	230	242
LA PLATA	3,141	3,253
LAKE	299	294
LARIMER	11,877	11,594
LAS ANIMAS	385	387
LINCOLN	131	130
LOGAN	530	499
MESA	4,118	3,877
MINERAL	53	62
MOFFAT	226	225
MONTEZUMA	816	769
MONTROSE	1,600	1,516
MORGAN	524	518
OTERO	323	300
OURAY	457	459
PARK	762	732
PHILLIPS	175	184
PITKIN	1,405	1,384
PROWERS	298	327
PUEBLO	2,181	2,129
RIO BLANCO	206	186
RIO GRANDE	331	340
ROUTT	1,824	1,820
SAGUACHE	228	197
SAN JUAN	72	64
SAN MIGUEL	975	983
SEDGWICK	63	69
SUMMIT	2,156	1,940
TELLER	670	646
WASHINGTON	223	251
WELD	6,381	6,302
YUMA	429	456

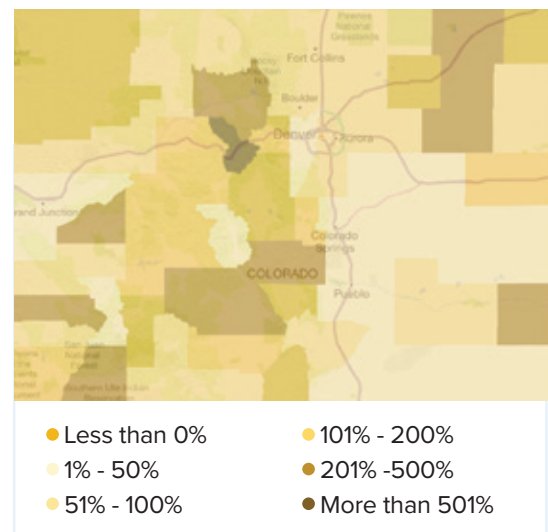
MEDICAL ENROLLMENTS BY COUNTY

[Click map to view online](#)



PERCENT CHANGE IN NEW ENROLLMENTS FOR CUSTOMERS NON-FINANCIALLY ASSISTED BY COUNTY

[Click map to view online](#)



Emergency Special Enrollment Period in Response to COVID-19

March 20, 2020 – April 30, 2020

To help as many people as possible get covered during the COVID-19 outbreak, we opened an emergency Special Enrollment period. **More than 14,000 Coloradans enrolled in health insurance plans!**

We outreached to Coloradans in the six-week timeframe using a variety of tactics, including newspapers, radio, social media and digital advertising.

HIGHLIGHTS

236 mentions in news media

From the Durango Herald to the Summit Daily to the Colorado Sun, we used traditional news media to reach every corner of the state

Paid social media campaign garnered more than 5 million impressions and 11,000 clicks to the website

Online ad campaign resulted in just under 5 million impressions and over 7,700 clicks to the website

14,263

Coloradans enrolled in health insurance plans



Getting the Word Out

We also relied on the support from community partners and our statewide network of certified Brokers and Assistants to amplify our enrollment message.

Most enrollment experts held virtual or phone appointments to ensure Coloradans got the coverage they need.



“

“We created this enrollment opportunity to relieve some stress for thousands of families who are trying to figure out their health coverage needs during this time.”

Kevin Patterson
Chief Executive Officer

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