

# 2021- 2024 Strategic Plan: Strategies

Board Committee Meetings 10.26.20



# Goal #1

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

Objective	Strategic Priorities
<b>Objective #1:</b> Increase number of Coloradans enrolled in rural counties.	<ol style="list-style-type: none"><li>1. Target rural demographic populations that are underrepresented in the Marketplace.</li><li>2. Expand outreach and consumer support in rural Colorado.</li><li>3. Work with strategic partners to pursue shared goals of increased enrollment and reducing costs in rural communities.</li><li>4. Maximize rural community awareness of APTCs and SEPs.</li><li>5. Integrate feedback on rural needs into C4HCO's product offerings and self-service platform.</li><li>6. Utilize information on the coverage needs of rural small businesses to direct new product and business development activities.</li></ol>
<b>Objective #2:</b> Increase Connect for Health Colorado's participation in health care policy discussions affecting rural Colorado.	<ol style="list-style-type: none"><li>1. Work with rural health care policy leaders to support legislative bills that increase access, affordability, and choice.</li><li>2. Influence policies that increase options, choice and purchasing alliances across rural Colorado.</li></ol>

## Goal #2

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

Objective	Strategic Priorities
<b>Objective #1:</b> Increase enrollment overall.	<ol style="list-style-type: none"><li>1. Expand product options and data-driven marketing, outreach, education and enrollment assistance.</li><li>2. Pursue avenues to positively impact access to comprehensive, affordable coverage through the Marketplace.</li><li>3. Develop new partnerships (channels) to expand C4HCO's reach within the state.</li><li>4. Enhance technology to provide easier access for external organizations.</li><li>5. Develop alternative product ("ancillary")/benefit solutions.</li><li>6. Retain and grow business with current issuers by improving issuer relations and engagement; increase access to new issuers where needed.</li><li>7. Increase website search optimization.</li></ol>
<b>Objective #2:</b> Increase enrollment within underserved populations.	<ol style="list-style-type: none"><li>1. Target demographic populations that are underrepresented in the C4HCO Marketplace.</li><li>2. Work with strategic partners to pursue shared goals of increased enrollment and reducing premium costs.</li><li>3. Maximize consumer awareness of APTCs and SEPs.</li><li>4. Continue to influence policies that increase health insurance affordability, access and choice across the state.</li></ol>

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

Objective	Strategic Priorities
<p><b>Objective #3:</b> Increase customer satisfaction.</p>	<ol style="list-style-type: none"> <li>1. Utilize data to understand customers’ needs to improve services and expand product offerings.</li> <li>2. Improve post enrollment services to provide enrollees additional services and products.</li> <li>3. Enhance the broker and assister marketplace experience.</li> <li>4. Retain enrollments by improving the customer experience.</li> </ol>
<p><b>Objective #4:</b> Expand number of employers providing access to marketplace coverage to their employees.</p>	<ol style="list-style-type: none"> <li>1. Expand small business health insurance product options and data-driven marketing, outreach and education.</li> <li>2. Develop and implement small business referral program.</li> <li>3. Expand web presence and functionality for small businesses and their employees.</li> <li>4. Partner with organizations/vendors in providing services, tools, education and products.</li> </ol>

# Goal #3

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

Objective	Strategic Priorities
<p><b>Objective #1:</b> 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.</p>	<ol style="list-style-type: none"><li>1. Promote health insurance literacy throughout the year, through all communication channels.</li><li>2. Enhance online decision support tools that enable consumers to make an informed plan selection.</li><li>3. Utilize web metrics to help customers choose a plan as effectively as possible.</li><li>4. Make sure operational processes, online forms and functionality, and customer service centers work effectively for Coloradans of different backgrounds and abilities. Utilize web metrics to enhance the customer experience.</li><li>5. Pursue a collaborative approach with State and Federal entities to improve processes and reporting for transitioning members.</li><li>6. Explore options to simplify the shopping process (potential new strategy).</li></ol>
<p><b>Objective #2:</b> Enhance the eligibility and enrollment systems and processes to improve the customer experience for new and renewing customers.</p>	<ol style="list-style-type: none"><li>1. Continuously improve the customer shopping and enrollment experience.</li><li>2. Enhance the Electronic Data Interchange (EDI) functionality.</li><li>3. Continuously improve and increase awareness of important eligibility and enrollment policies and procedures, as well as improved internal understanding of our products.</li><li>4. Increase access to knowledgeable brokers and Assistors.</li><li>5. Invest in tools and resources to support consistent measuring of consumer needs and satisfaction and provide a better understanding of the customer experience.</li></ol>

## Goal #3 (cont.)

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

Objective	Strategic Priorities
<b>Objective #3:</b> Ensure that customers continue to have choice in selection of QHP issuers by improving the value proposition that the Marketplace offers to its partnering health insurance companies.	<ol style="list-style-type: none"><li>1. Implement EDI enhancements and process improvement projects to reduce manual efforts and lower administrative costs for issuers.</li><li>2. Continuously improve Marketplace enrollment and change reporting processing.</li><li>3. Implement projects that decrease issuers' cost of doing business, reduce issuers' administrative burden, and improve member retention and growth.</li></ol>
<b>Objective #4:</b> Improve equity in health care access, coverage and quality and reduce out-of-pocket costs.	<ol style="list-style-type: none"><li>1. Enhance C4HCO's infrastructure (e.g. staffing, committees, partnerships, reporting) to improve its ability to identify, address and measure health equity issues among enrollees.</li><li>2. Pursue a collaborative approach with Health First Colorado to reduce health disparities among enrollees.</li><li>3. Work with issuers to improve health care access, coverage and quality and reduce out-of-pocket costs among enrollees.</li><li>4. Influence policies that reduce health disparities across the state.</li></ol>

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

Objective	Strategic Priorities
<p><b>Objective #5:</b> Improve health equity and address SDOH for C4HCO customers.</p>	<ol style="list-style-type: none"><li>1. Integrate SDOH into Marketplace products (plan design, networks).</li><li>2. Enhance communications and online tools to improve education about, access to and utilization of community resources.</li><li>3. Pursue a collaborative approach with Health First Colorado to address SDOH and reduce health disparities among enrollees.</li><li>4. Influence policies that positively address SDOH and reduce health disparities across the state.</li></ol>

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

Objective	Strategic Priorities
<p><b>Objective #1:</b> Engage in operational, administrative and financial activities that continue to improve the stability and long-term sustainability of the organization.</p>	<ol style="list-style-type: none"> <li>1. Effectively execute annual operations and technology plans.</li> <li>2. Utilize continuous improvement process/structure to manage and measure process improvement activities.</li> <li>3. Improve integration and coordination with State systems and processes.</li> <li>4. Improve access, quantity and quality of internally and externally generated data for decision making and process improvement.</li> <li>5. Explore and implement, if appropriate, relevant alternative public/private funding, partnerships, alternative organizational structures.</li> <li>6. Maintain financial analysis discipline to evaluate the sustainability impact of new opportunities, initiatives and investments.</li> <li>7. Maintain and expand, as appropriate, financial management best practices.</li> <li>8. Accomplish all the above within a culture of regulatory compliance.</li> </ol>



Objective	Strategic Priorities
<p><b>Objective #2:</b> Continue to develop human capital, employee engagement, diversity, and inclusion.</p>	<ol style="list-style-type: none"> <li>1. Promote and reinforce our values (the 4 Cs).</li> <li>2. Build a diverse culture that supports inclusivity and provides for suitability around nimbleness, innovation, fun and community.</li> <li>3. Deploy a staffing strategy and rewards and recognition program that attracts and retains diverse, qualified talent.</li> <li>4. Deploy talent management, training and communications initiatives that support and encourage professional growth, employee engagement and inclusivity.</li> <li>5. Leverage the annual employee survey to develop initiatives aimed at maintaining or improving scores for all established performance components.</li> <li>6. Align workplace processes and practices with the 8 values relevant to being an ‘employer of choice’.</li> <li>7. Assess and improve upon organizational processes by leveraging change management and internal communications and document management strategies.</li> <li>8. Take appropriate steps to ensure that C4HCO does business with organizations that share its values of equity, diversity and inclusion.</li> <li>9. Accomplish all the above within a culture of regulatory compliance.</li> </ol>

# Appendix – Mapping of Board Retreat Priorities to Strategies

# Priority Mapping

Mapping of draft Goals, Objectives and Strategies to priorities identified at the 9/14 Board retreat. These priorities are potential initiatives to pursue under the applicable strategies.

Rank	Board Retreat Priority (potential C4HCO initiatives)	Applicable Goal/Objective	Applicable Strategies
1	Pursue options that decrease consumer cost (e.g. reinsurance, additional subsidies) in coordination with other purchasers/organizations.	G1/O2	<ul style="list-style-type: none"> <li>Influence policies that increase options, choice and purchasing alliances across rural Colorado.</li> <li>Pursue existing and potential new avenues to positively impact access to comprehensive, affordable coverage through the Marketplace.</li> <li>Continue to influence policies that increase health insurance affordability, access and choice across the state.</li> <li>Work with issuers to improve health care access, coverage and quality and reduce out-of-pocket costs among enrollees.</li> </ul>
		G2/O1	
		G2/O2	
		G3/O4	
2	Pursue expanding options that bring down the cost of health care (e.g. state option, Peak Health Alliance).		
3	Pursue options that decrease consumer cost (e.g. additional subsidies) through Connect for Health's Authorities.		

## Priority Mapping (cont.)

Rank	Board Retreat Priority (potential C4HCO initiatives)	Applicable Goal/Objective	Applicable Strategies
4	Impose standards on health plans for sale on Connect for Health that will advance health equity in Colorado.	G3/O4	<ul style="list-style-type: none"> <li>Work with issuers to improve health care access, coverage and quality and reduce out-of-pocket costs among enrollees.</li> </ul>
5 (tie)	Require carriers to offer plans that meet specific benefit design standards to ease consumer comparison.	G3/O1	<ul style="list-style-type: none"> <li>Explore options to simplify the shopping process (potential new strategy).</li> </ul>
5 (tie)	Develop a set of strategies to leverage Connect for Health's market position to advance health equity in Colorado.	G3/O4	<ul style="list-style-type: none"> <li>Enhance C4HCO's infrastructure (e.g. staffing, committees, partnerships, reporting) to improve its ability to identify, address and measure health equity issues among enrollees.</li> <li>Influence policies that reduce health disparities across the state.</li> </ul>

## Priority Mapping (cont.)

Rank	Board Retreat Priority (potential C4HCO initiatives)	Applicable Goal/Objective	Applicable Strategies
7 (tie)	Work with state agency partners to understand the social needs of customers to connect them with services.	G3/O4 G3/O5	<ul style="list-style-type: none"> <li>Pursue a collaborative approach with Health First Colorado to reduce health disparities among enrollees.</li> <li>Pursue a collaborative approach with Health First Colorado to address SDOH among enrollees.</li> <li>Influence policies that positively address SDOH across the state.</li> </ul>
7 (tie)	Partner with carriers and DORA to develop policies that could lower small group premiums.	G2/O1	<ul style="list-style-type: none"> <li>Pursue existing and potential new avenues to positively impact access to comprehensive, affordable coverage through the Marketplace.</li> </ul>
9	Create more tools to help customers understand offerings.	G3/O1	<ul style="list-style-type: none"> <li>Enhance online decision support tools that enable consumers to better understand their options so that they make an informed plan selection based on their health care needs and circumstances.</li> </ul>
10	Build systems and a broker network to support the use of HRAs by small employers.	G2/O4	<ul style="list-style-type: none"> <li>Expand web presence and functionality of C4HCO for assistance to small businesses and their employees.</li> <li>Partner with organizations/vendors in providing services, tools, education and products for small businesses and their employees.</li> </ul>