2021- 2024 Strategic Plan

Finance and Operations Committee

November 23, 2020

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Board Priority – Decrease Consumer Costs

Goal	Objective	Strategic Priorities
Goal #1: Improve access to coverage to increase enrollments in rural areas of Colorado.	**Objective 1:** Increase the number of Coloradans enrolled in rural counties.	• Work with strategic partners to pursue shared goals of increased enrollment and reducing costs in rural communities. • Maximize rural consumer awareness of APTCs and SEPs
	Objective 2: Increase Connect for Health Colorado's participation in health care policy discussions affecting rural Colorado.	• Work with rural Coloradans and community and health care policy leaders to support awareness and implementation of legislative bills that increase access, affordability, and choice. • Influence policies that increase options, choice and purchasing alliances across rural Colorado.
Goal #2: Maximize the number of consumers who shop and enroll through the health insurance marketplace and apply for available financial assistance.	**Objective 2:** Increase enrollment within underserved populations.	• Maximize consumer awareness of APTCs and SEPs. • Continue to influence policies that increase health insurance affordability, access and choice across the state.
Goal #3: Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.	**Objective 4:** Improve equity in health care access, coverage, quality and service and reduce out-of-pocket costs for C4HCO customers.	• Work with issuers to improve health care access, coverage, quality and service and reduce out-of-pocket costs among enrollees.

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Board Priority – Underserved/Subsidized Populations

Goal	Objective	Strategic Priorities
Goal #1: Improve access to coverage to increase enrollments in rural areas of Colorado.	**Objective 1:** Increase the number of Coloradans enrolled in rural counties.	• Identify and target rural demographic populations that are underrepresented in the Marketplace, especially subsidy-eligible rural Coloradans.
Goal #2: Maximize the number of consumers who shop and enroll through the health insurance marketplace and apply for available financial assistance.	**Objective 2:** Increase enrollment within underserved populations.	• Identify and target demographic populations that are underrepresented in the Marketplace, especially subsidy-eligible Coloradans. • Work with strategic partners to pursue shared goals of increased enrollment and reducing premium costs, especially as they relate to underserved populations. • Maximize consumer awareness of APTCs and SEPs. • Continue to influence policies that increase health insurance affordability, access and choice across the state.
Goal #3 Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.	**Objective 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.	• Make sure operational processes, online forms and functionality, and customer service centers work effectively for Coloradans of different backgrounds and abilities. • Pursue a collaborative approach with State and Federal entities to improve processes and reporting for transitioning members.
	Objective 4: Improve equity in health care access, coverage, quality and service and reduce out-of-pocket costs for C4HCO customers.	• Pursue a collaborative approach with Health First Colorado to reduce health disparities among enrollees.

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Board Priority – Improve Shopping Experience/Reduce Complexity

Goal	Objective	Strategic Priorities
Goal #2: Maximize the number of consumers who shop and enroll through the health insurance marketplace and apply for available financial assistance.	**Objective 1:** Increase enrollment overall. .	• Increase website search optimization.
Goal #3: Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.	**Objective 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.	• Promote health insurance literacy throughout the year, through all communication channels. • Work with issuers to simplify plan options to make the shopping experience easier. • Enhance online decision support tools that enable consumers to make an informed plan selection. • Utilize web metrics to help customers choose a plan as effectively as possible.
	Objective 2: Enhance the eligibility and enrollment systems and processes to improve the customer experience for new and renewing customers.	• Continuously improve the customer shopping and enrollment experience. • Reduce enrollment and renewal process-related administrative and documentation barriers. • Increase access to knowledgeable brokers and Assisters. • Invest in tools and resources to support consistent measuring of consumer needs and satisfaction and provide a better understanding of the customer experience.

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Board Priority – Equity and Social Determinants of Health

Goal	Objective	Strategic Priorities
Goal #3: Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.	**Objective 4:** Improve equity in health care access, coverage, quality and service and reduce out-of-pocket costs for C4HCO customers.	• Enhance C4HCO's infrastructure (e.g. staffing, committees, partnerships, technology, data collection, reporting) to improve its ability to identify, address and measure equity issues among enrollees. • Work with issuers to improve health care access, coverage, quality and service and reduce out-of-pocket costs among enrollees. • Pursue a collaborative approach with Health First Colorado to reduce health disparities among enrollees. • Influence policies that reduce health disparities across the state.
	Objective 5: Address Social Determinants of Health (SDOH) for C4HCO customers.	• Explore ways to integrate SDOH into Marketplace products. • Enhance communications and online tools to improve education about, access to and utilization of community resources. • Pursue a collaborative approach with Health First Colorado to address SDOH among enrollees. • Build on a collaborative approach with statewide non-profits to address SDOH among enrollees. • Influence policies that positively address SDOH across the state.
Goal #4: Ensure that Connect for Health Colorado remains a healthy and thriving organization.	**Objective 2:** Continue to develop human capital, employee engagement, diversity, and inclusion.	• Adopt an approach like "Equity in the Center" to build upon our current values to include other forms of equity internally and externally to eradicate systemic disenfranchisement. • Work with institutions such as the Rose Foundation, The Colorado Health Foundation, the Colorado Association of Non-Profit Organizations, the Colorado Trust, and the Caring for Colorado Foundation to be a voice for equity. • Take appropriate steps to ensure that C4HCO does business with organizations that share its values of equity, diversity and inclusion.

2021- 2024 Strategic Plan: Draft Goals, Objectives, Success Measures and Strategic Priorities

November 23, 2020

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Proposed 2021 – 24 Goals

Goal #1:

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

Goal #2:

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

Goal #3:

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

Goal #4:

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

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

Objective	Success Measures *	Strategic Priorities
Objective 1: Increase the number of Coloradans enrolled in rural counties.	– Increase the percentage of rural Coloradans enrolled through C4HCO from 3.5% to 3.8% by 2024 – Maintain or increase rural customer retention rate (baseline and target to be determined) – Increase rural customer satisfaction with chosen plan (baseline and target to be determined)	1. Identify and target rural demographic populations that are underrepresented in the Marketplace, especially subsidy-eligible rural Coloradans. 2. Expand outreach and consumer support in rural Colorado. 3. Work with strategic partners to pursue shared goals of increased enrollment and reducing costs in rural communities. 4. Maximize rural consumer awareness of APTCs and SEPs. 5. Integrate feedback on rural needs into C4HCO's product offerings and self-service platform. 6. Utilize information on the coverage needs of rural small businesses to direct new product and business development activities.
Objective 2: Increase Connect for Health Colorado's participation in health care policy discussions affecting rural Colorado.	– Increase # of C4HCO-led and externally led policy discussions by 10% (quarterly measure) – Increase the number of 1:1 conversations with legislators and community leaders, and town hall meeting participation – Increase the number of rural county enrollees who receive subsidies by 5% annually (baseline to be determined, quarterly measure)	1. Work with rural Coloradans and community and health care policy leaders to support awareness and implementation of legislative bills that increase access, affordability, and choice. 2. Influence policies that increase options, choice and purchasing alliances across rural Colorado.

* To be measured annually, unless otherwise noted

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Objective	Success Measures *	Strategic Priorities
Objective 1: Increase enrollment overall.	– Increase effectuated enrollment by 3.5% (quarterly measure) – Increase the percentage of Coloradans enrolled through C4HCO from 3.0% to 3.25% by 2024 – Maintain or exceed enrollment effectuation rate of 92%	1. Expand product options and data-driven marketing, outreach, education and enrollment assistance. 2. Pursue avenues to positively impact access to comprehensive, affordable coverage through the Marketplace. 3. Develop new partnerships (channels) to expand C4HCO's reach within the state. 4. Enhance technology to provide easier access for external organizations. 5. Develop alternative product ("ancillary")/benefit solutions. 6. Retain and grow business with current issuers by improving issuer relations and engagement; increase access to new issuers where needed. 7. Increase website search optimization. 8. Improve processes and/or systems to increase effectuation rate.
Objective 2: Increase enrollment within underserved populations.	– Increase the number of enrollees who receive subsidies by 3.5% annually (compared to 12/31/20) – Lower statewide EBNE % (baseline to be determined) – Improve enrollment and retention results for underserved populations (populations and baseline to be determined)	1. Identify and target demographic populations that are underrepresented in the Marketplace, especially subsidy-eligible Coloradans. 2. Work with strategic partners to pursue shared goals of increased enrollment and reducing premium costs, especially as they relate to underserved populations. 3. Maximize consumer awareness of APTCs and SEPs. 4. Continue to influence policies that increase health insurance affordability, access and choice across the state.

* To be measured annually, unless otherwise noted

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

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Objective	Success Measures *	Strategic Priorities
Objective 3: Increase customer satisfaction.	– Improvement in net promoter score (baseline to be determined, quarterly measure) – Maintain or increase customer retention rate (baseline to be determined, quarterly measure)	1. Retain enrollments by improving the customer experience. 2. Utilize data to understand customers' needs to improve services and expand product offerings. 3. Improve post enrollment services to provide enrollees additional services and products. 4. Enhance the broker and Assister marketplace experience.
Objective 4: Expand the number of employers providing access to marketplace coverage to their employees.	– Develop measures, targets, data sources and reporting format by 6/30/21; establish baseline and begin reporting 12/31/21 – Web traffic to small business pages (baseline to be determined, quarterly measure) – Small business referrals sent to enrollment centers/brokers (baseline to be determined, quarterly measure)	1. Expand small business health insurance product options and data-driven marketing, outreach and education. 2. Develop and implement small business referral program. 3. Expand web presence and functionality for small businesses and their employees. 4. Partner with organizations/vendors in providing services, tools, education and products.

* To be measured annually, unless otherwise noted

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| Goal #3 | **Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.** | DRAFT |

Objective	Success Measures *	Strategic Priorities
Objective 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.	− Increase % of customers satisfied with their health insurance plan from 60% (2020) to 65% (2024) − Increase customer interaction with decision support tools (such as QCPF) measured through Google Analytics (quarterly measure) − Decrease % of CSR eligible customers enrolled in non-CSR plans (baseline to be determined)	1. Promote health insurance literacy throughout the year, through all communication channels. 2. Work with issuers to simplify plan options to make the shopping experience easier. 3. Enhance online decision support tools that enable consumers to make an informed plan selection. 4. Utilize web metrics to help customers choose a plan as effectively as possible. 5. Make sure operational processes, online forms and functionality, and customer service centers work effectively for Coloradans of different backgrounds and abilities. 6. Pursue a collaborative approach with State and Federal entities to improve processes and reporting for transitioning members.

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

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Objective	Success Measures *	Strategic Priorities
Objective 2: Enhance the eligibility and enrollment systems and processes to improve the customer experience for new and renewing customers.	– Year over year improvement in "overall enrolling was easy" score (new: from 60% in '19 to 65% in '24 somewhat or very satisfied; returning: from 68% in '19 to 75% somewhat or very satisfied) – Maintain 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 – Maintain or reduce annually the number of valid appeals submitted by customers that result in an eligibility re-determination – Research feasibility of additional system generated and/or point of service measures of customer experience – propose measures and implement if feasible	1. Continuously improve the customer shopping and enrollment experience. 2. Reduce enrollment and renewal process-related administrative and documentation barriers. 3. Enhance the Electronic Data Interchange (EDI) functionality. 4. Continuously improve and increase stakeholder, customer service representative, and member awareness of important eligibility and enrollment policies and procedures, as well as improved internal understanding of our products. 5. Increase access to knowledgeable brokers and Assisters. 6. Invest in tools and resources to support consistent measuring of consumer needs and satisfaction and provide a better understanding of the customer experience.

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Objective	Success Measures *	Strategic Priorities
Objective 3: 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.	− Maintain or increase # of issuers offering plans on the Exchange − Issuer satisfaction (experienced overall improvement = from 59% in 2019 to 65% in 2024; content and timeliness of communications = from 82% 2019 to 85% 2024; C4HCO resources and issue resolution = maintained at 90% or higher annually) − Increase 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)	1. Implement EDI enhancements and process improvement projects to reduce manual efforts and lower administrative costs for issuers. 2. Continuously improve Marketplace enrollment and change reporting processing. 3. Implement projects that decrease issuers' cost of doing business, reduce issuers' administrative burden, and improve member retention and growth.

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Objective	Success Measures *	Strategic Priorities
Objective 4: Improve equity in health care access, coverage, quality and service and reduce out-of-pocket costs for C4HCO customers.	– Identify measurement populations and develop measures, targets, data sources and reporting format (with Health First Colorado and issuers) by 9/30/21; establish baseline and begin reporting by 3/31/22	1. Enhance C4HCO's infrastructure (e.g. staffing, committees, partnerships, technology, data collection, reporting) to improve its ability to identify, address and measure equity issues among enrollees. 2. Work with issuers to improve health care access, coverage, quality and service and reduce out-of-pocket costs among enrollees. 3. Pursue a collaborative approach with Health First Colorado to reduce health disparities among enrollees. 4. Influence policies that reduce health disparities across the state.
Objective 5: Address Social Determinants of Health (SDOH) for C4HCO customers.	– Develop measures, targets, data sources and reporting format (with Health First Colorado and issuers) by 9/30/21; establish baseline and begin reporting by 3/31/22	1. Explore ways to integrate SDOH into Marketplace products. 2. Enhance communications and online tools to improve education about, access to and utilization of community resources. 3. Pursue a collaborative approach with Health First Colorado to address SDOH among enrollees. 4. Build on a collaborative approach with statewide non-profits to address SDOH among enrollees. 5. Influence policies that positively address SDOH across the state.

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

Objective	Success Measures *	Strategic Priorities
Objective 1: Engage in operational, administrative and financial activities that continue to improve the stability and long-term sustainability of the organization.	– Develop operational process measures, targets, data sources and reporting format by 6/30/21; establish baseline and begin reporting 12/31/21 – Develop operational expense measures, targets, data sources and reporting format by 6/30/21; establish baseline and begin reporting 12/31/21 – In the annual employee opinion survey, increase the work processes and tools performance component survey score from 71% (agree/strongly agree) to 80% (agree/strongly agree) by 2024 – Maintain sufficient operating and capital cash reserves throughout the plan period – Positive annual operating income annually	1. Effectively execute annual operations and technology plans. 2. Utilize continuous improvement process/structure to manage and measure process improvement activities. 3. Improve integration and coordination with State systems and processes. 4. Improve access, quantity and quality of internally and externally generated data for decision making and process improvement. 5. Explore and implement, if appropriate, relevant alternative public/private funding, partnerships, alternative organizational structures (e.g. Public Benefits Corporation) and cost sharing/reimbursement mechanisms that contribute to sustainability. 6. Maintain financial analysis discipline to evaluate the sustainability impact of new opportunities, initiatives and investments. 7. Maintain and expand, as appropriate, financial management best practices. 8. Accomplish all the above within a culture of regulatory compliance.

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Objective	Success Measures *	Strategic Priorities
Objective 2: Continue to develop human capital, employee engagement, diversity, and inclusion.	− Maintain annual employee opinion survey participation rate of at least 85% (98% in 2020) − Increase the performance components survey scores of communication from 78% (agree/strongly agree) to at least 85% (agree/strongly agree) by 2024 − Maintain (within a 5% range) or increase annual employee opinion survey scores in all performance components − Develop and deploy appropriate metrics/scorecard measures to evaluate and measure ongoing success and accountability	1. Promote and reinforce our values of Creativity, Collaboration, Constructiveness and Consideration (the 4 Cs). 2. Build a diverse culture that supports inclusivity and provides for suitability around nimbleness, innovation, fun and community. 3. Adopt an approach like "Equity in the Center" to build upon our current values to include other forms of equity internally and externally to eradicate systemic disenfranchisement. 4. Work with institutions such as the Rose Foundation, The Colorado Health Foundation, the Colorado Association of Non-Profit Organizations, the Colorado Trust, and the Caring for Colorado Foundation to be a voice for equity. 5. Deploy a staffing strategy and rewards and recognition program that attracts and retains diverse, qualified talent. 6. Deploy talent management, training and communications initiatives that support and encourage professional growth, employee engagement and inclusivity. 7. Leverage the annual employee survey to develop initiatives aimed at maintaining or improving scores for all established performance components. 8. Align workplace processes and practices with the 8 values relevant to being an 'employer of choice' (Flexible Deployment, Customer Focus, Performance Focus, Project-based Work, Human Spirit and Work, Commitment, Learning and Development, Open information). 9. Assess and improve upon organizational processes, internal communications and document management strategies. 10. Take appropriate steps to ensure that C4HCO does business with organizations that share its values of equity, diversity and inclusion. 11. Accomplish all the above within a culture of regulatory compliance.

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