



2021

# NEW AND RETURNING CUSTOMER SURVEY

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# Overview and Methodology

- > The purpose of the survey was to better understand what the enrollment process is like for returning and new customers of Connect for Health Colorado.
- > This was an online survey sent to a random sample of customers.
- > Customers completed the survey between March 22nd and April 12th, 2021.

	Number of Surveys	Adjusted Margin of Error
Overall	939	± 3.3%
New customers	492	± 5.1%
Returning customers	447	± 5.7%

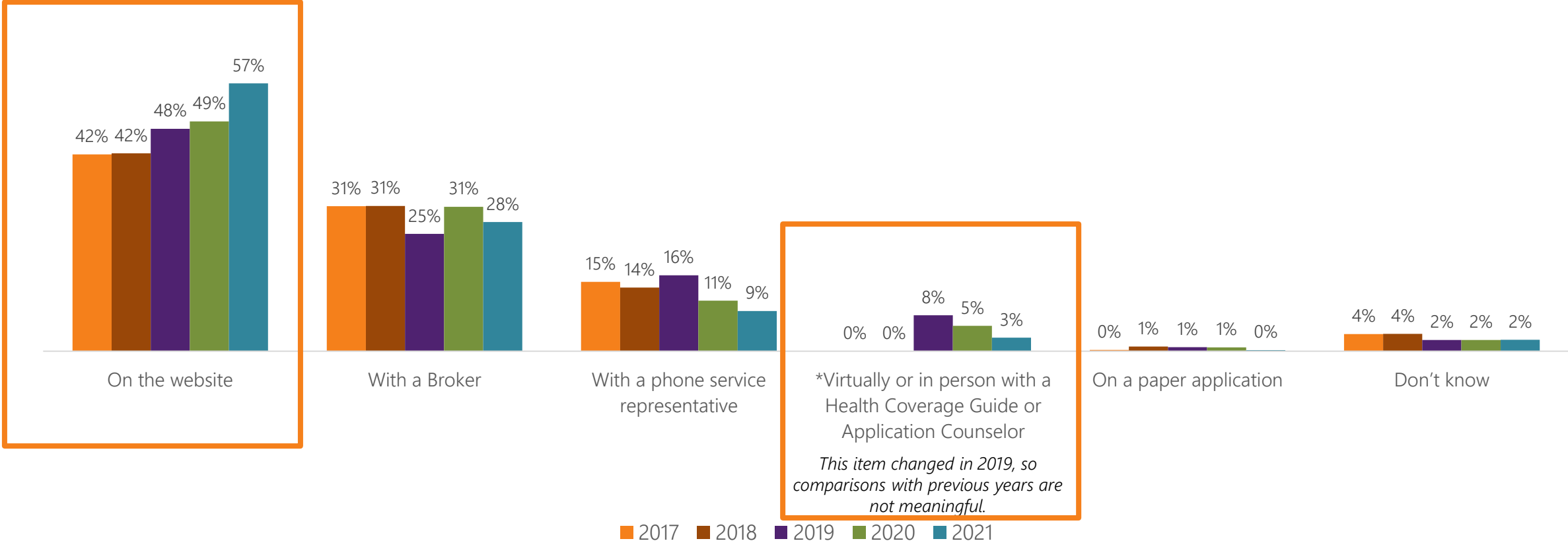
# KEY FINDINGS

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# Customers in 2021 were more likely to enroll via the website and less likely to enroll with a Health Cover Guide or Application Counselor

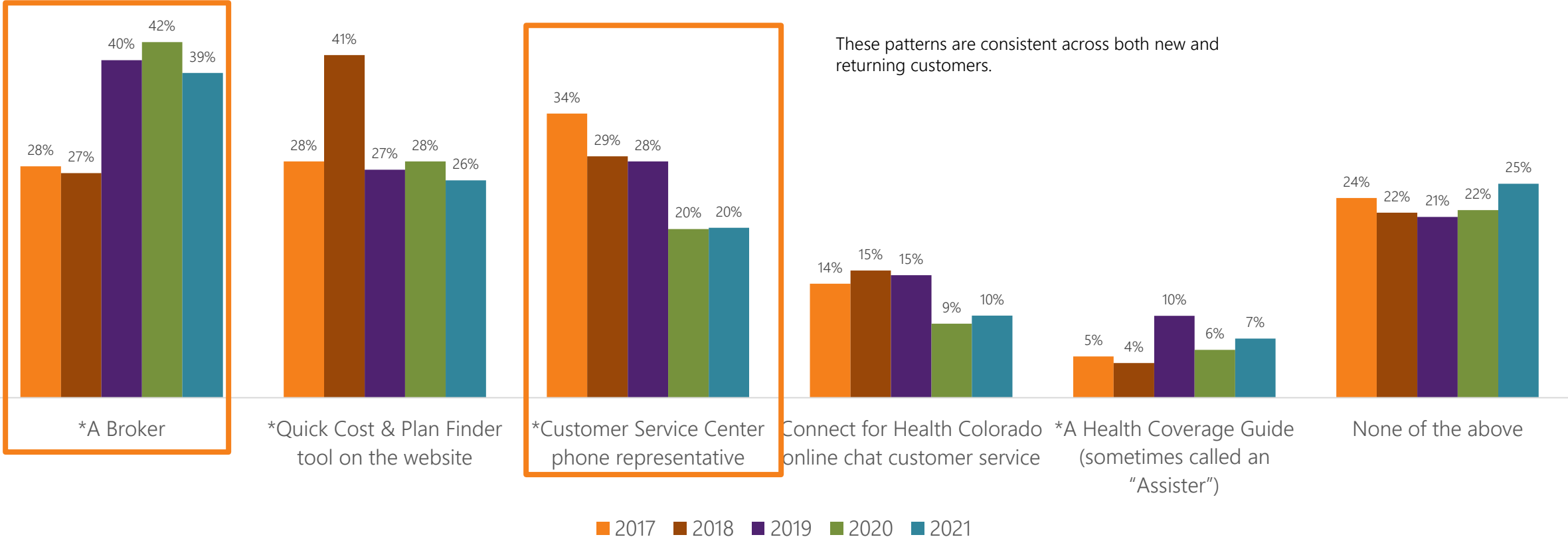
How Customers Enrolled



Q2. [modified in 2021] How did you complete your most recent Connect for Health Colorado application for health insurance coverage?

# Use of a Broker has increased over time, while use of a phone service representative has decreased over time

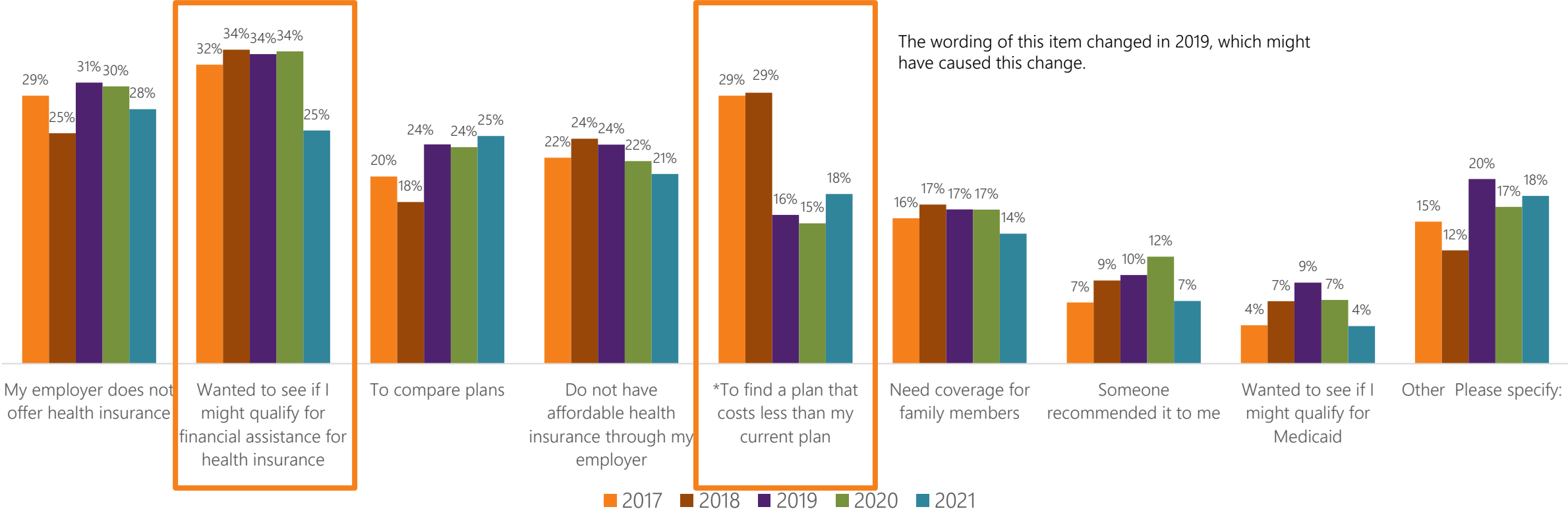
## Tools and Assistance Used During Enrollment



Q13. [modified 2019] Did you use any of the following resources to help you pick your health insurance plan? Please check all that apply.

# Customers in 2021 were less likely to report using the Marketplace to see if they qualify for financial assistance

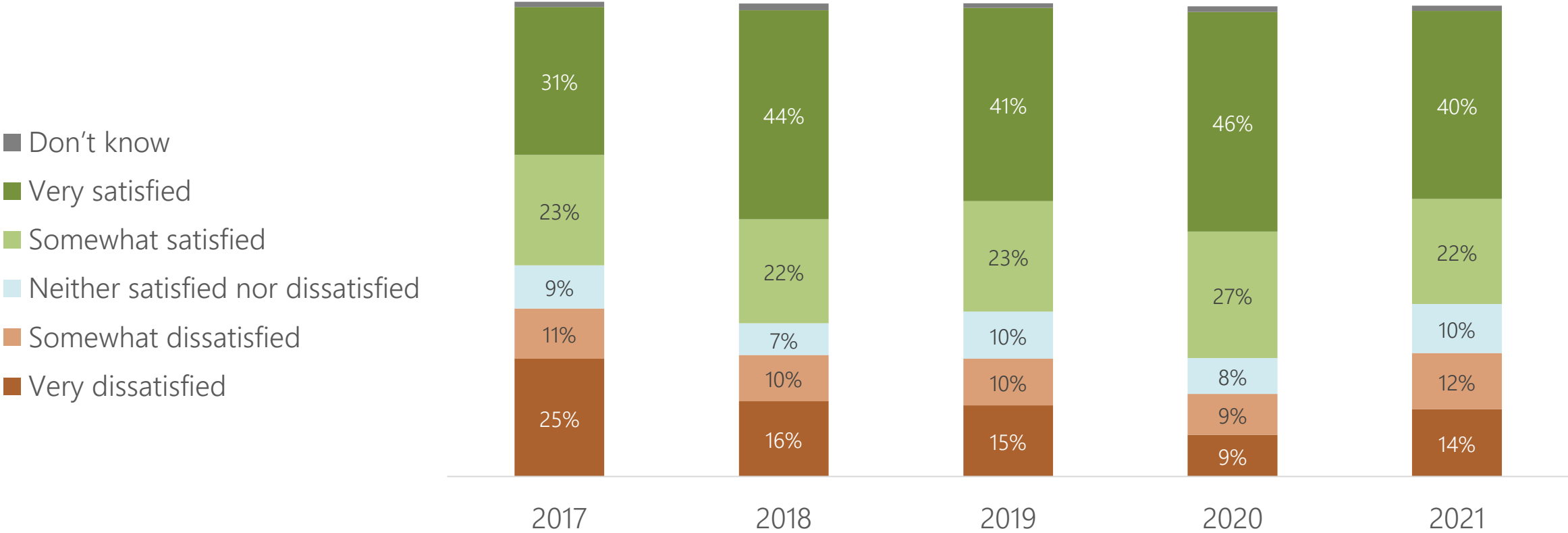
## Reasons for Using Marketplace



Q7. [modified in 2021] Why did you shop for health insurance through Connect for Health Colorado? Please check all that apply. [Randomize]

# Customers in 2021 were slightly less satisfied with their enrollment, compared to 2020

### Satisfaction With Enrollment

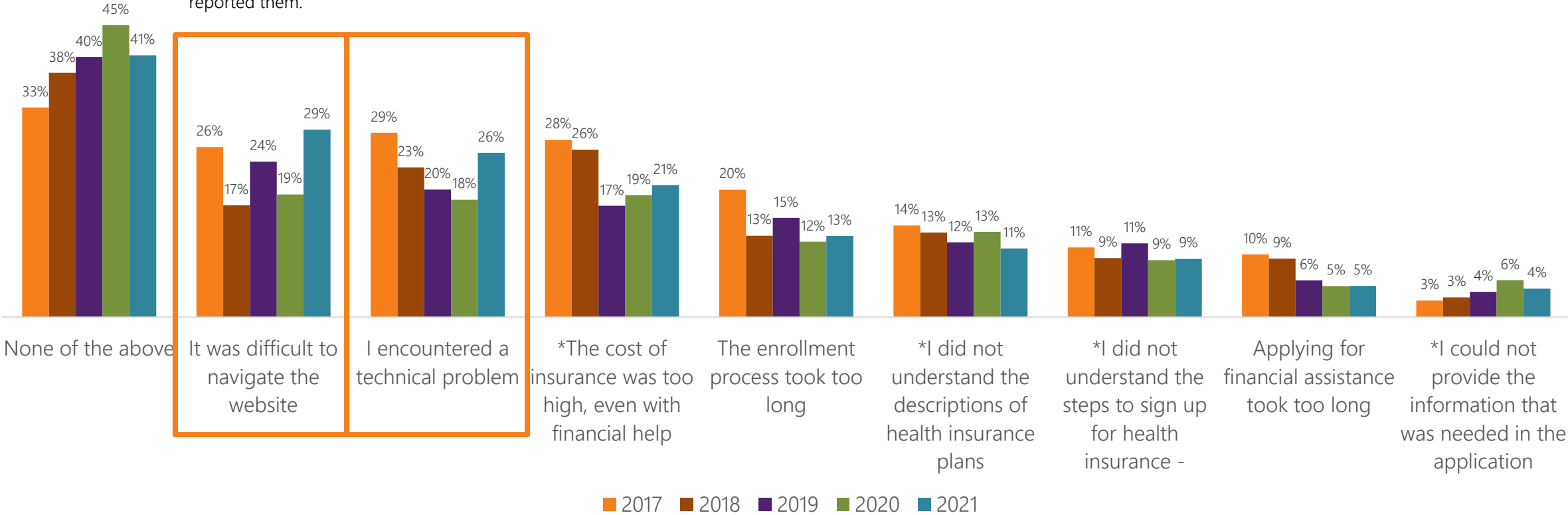


Q3. Overall, how satisfied were you with your most recent enrollment experience at Connect for Health Colorado?

# Compared to 2020, customers in 2021 were more likely to report having difficulty navigating the website or having a technical problem during enrollment

## Challenges During Enrollment

These issues were especially true for new customers, although returning customers also reported them.

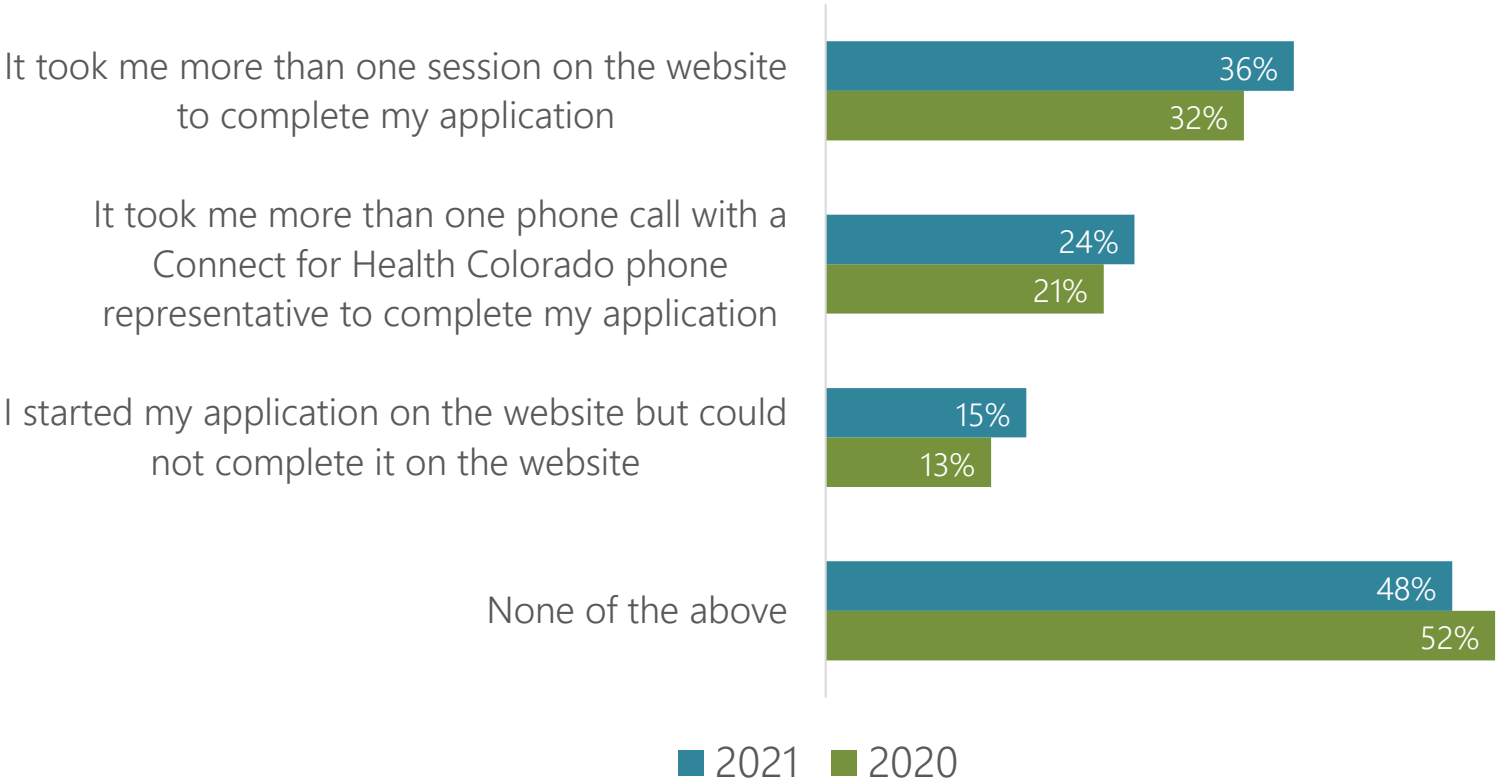


Q10. [modified 2019] Did you experience any of the following challenges when enrolling in a health insurance plan through Connect for Health Colorado? Please check all that apply. [Randomize]



# More customers in 2021 reported application challenges, compared to 2020, but this difference was not statistically different

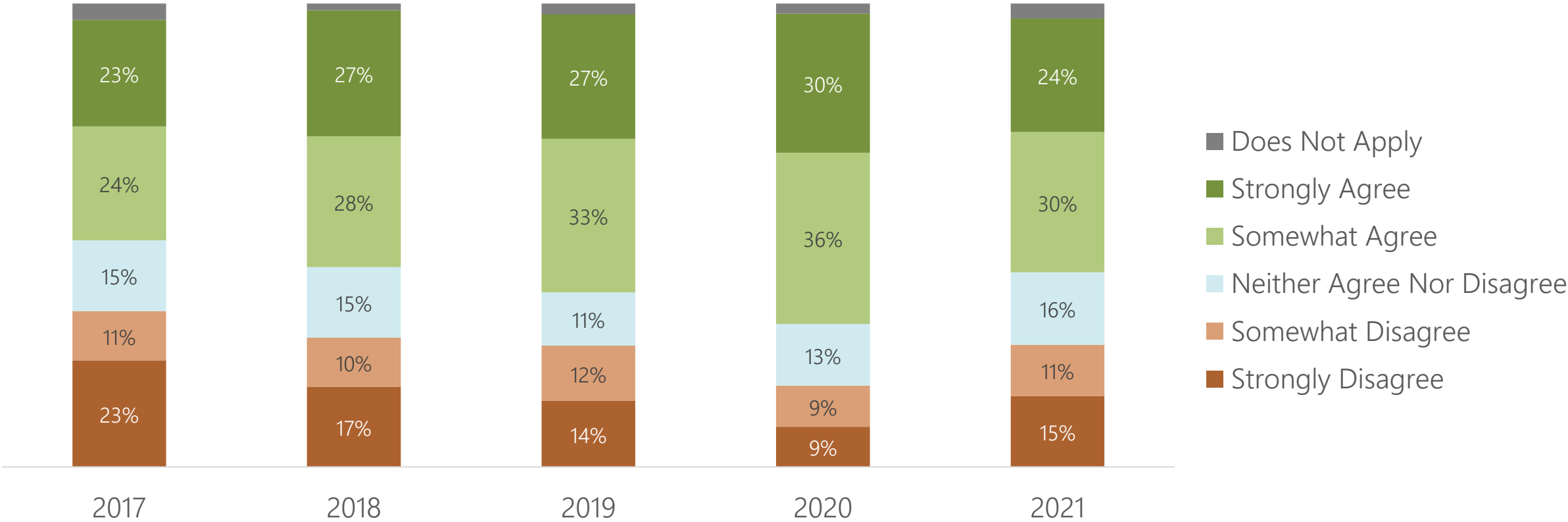
### Challenges With Application



Q11 [new in 2020] Were any of the following true of your experience of enrolling in a health insurance plan through Connect for Health Colorado? Please check all that apply. [Randomize]

# Customers in 2021 were slightly less likely to believe that enrolling through the Marketplace was easy, compared to 2020

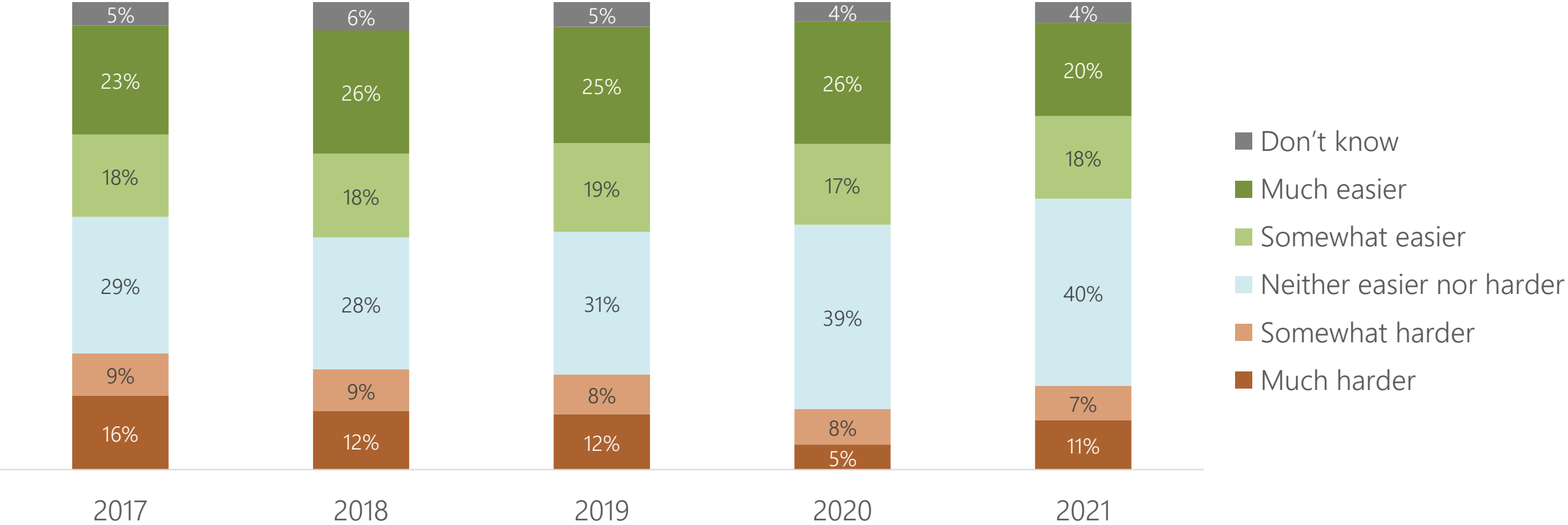
Overall, enrolling in a health insurance plan through Connect for Health Colorado was easy



Q12. [modified 2019] Please rate how much you agree or disagree with the following statements about your Connect for Health Colorado enrollment experience. [Randomize]

# Slightly more returning customers in 2021 found their renewal process harder than their previous enrollment, compared to 2020

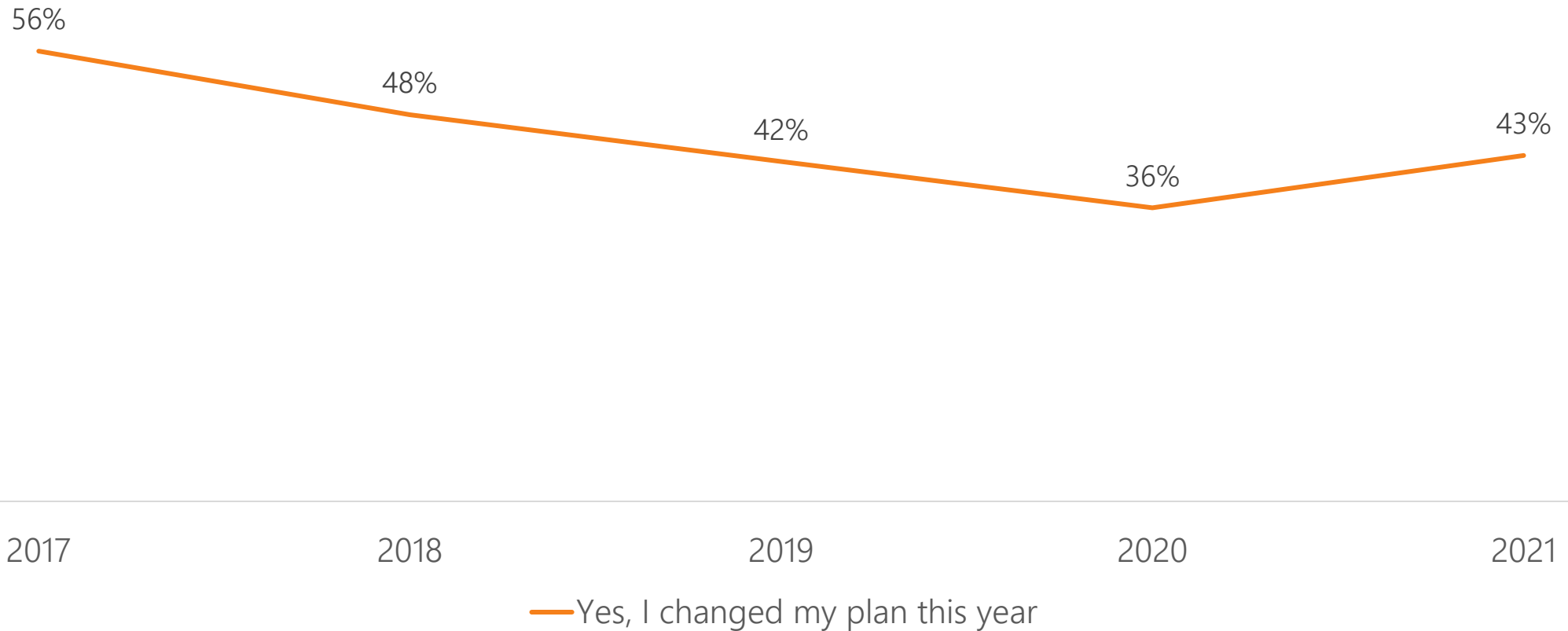
Returning Customers' Comparison of Renewal to Previous Enrollment



Q5. [for returning customers] [modified 2019] How did your health insurance renewal experience compare to your previous enrollment process?

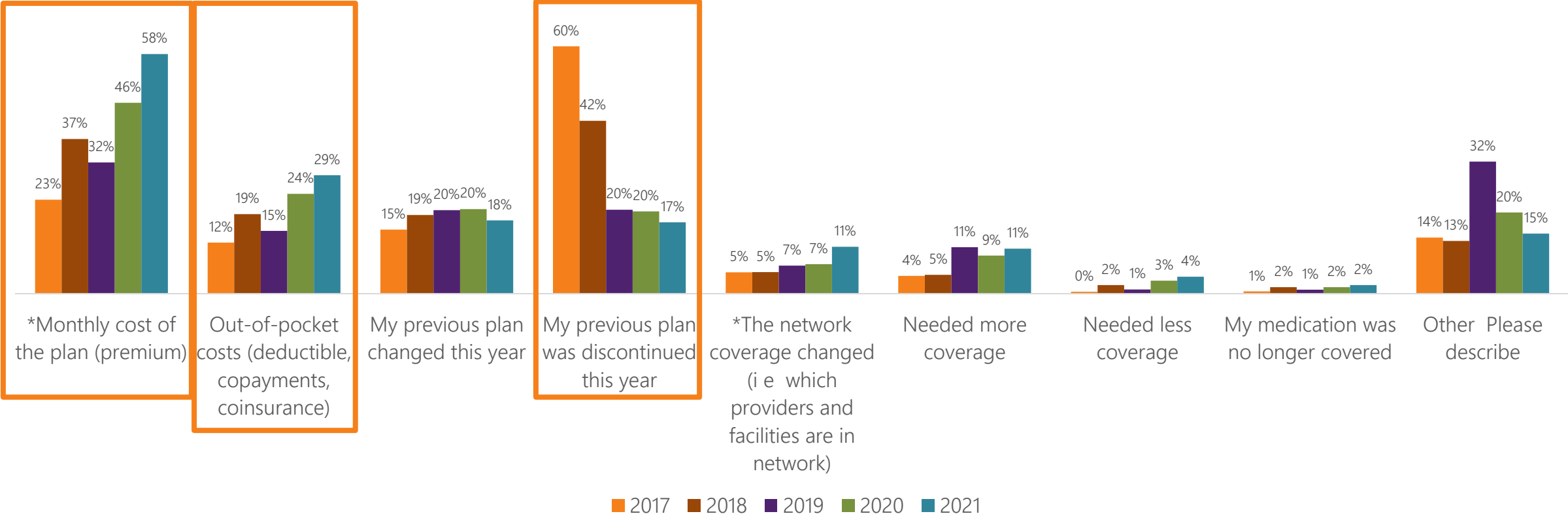
While there was an increase in the percentage of returning customers who switched plans in 2021, it was not statistically significant

Returning Customers Who Changed Their Plan This Year



# Rising costs continue to grow as reasons for changing plans, as plan discontinuation becomes less of a reason for changing plans

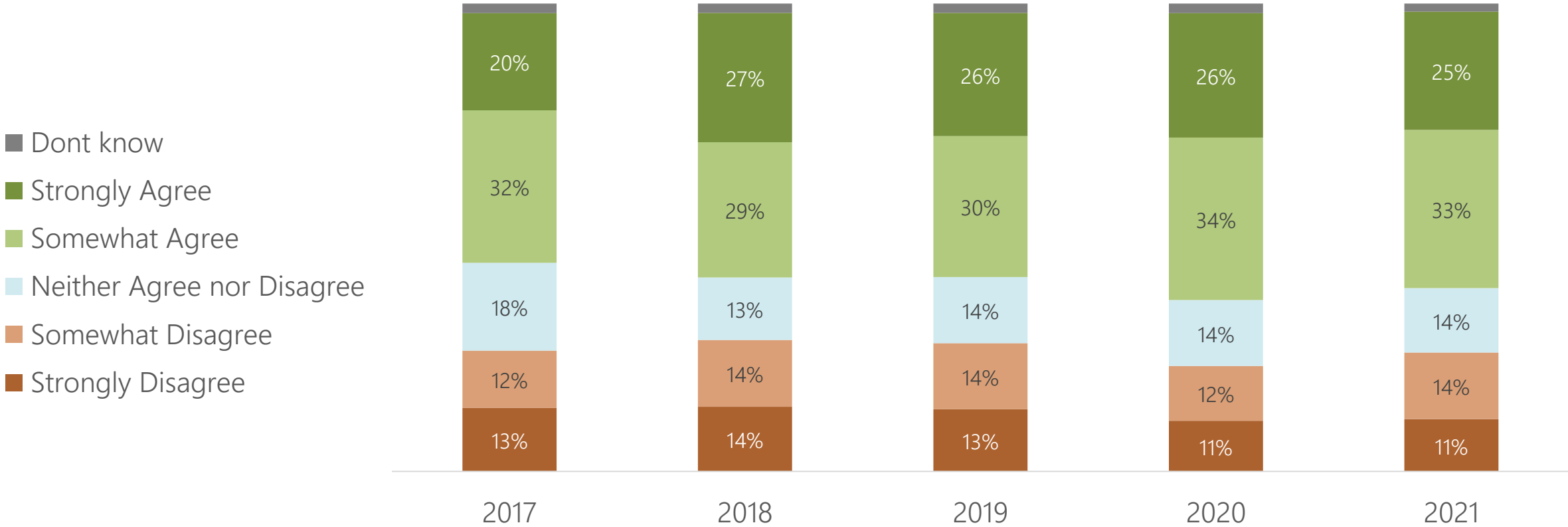
Returning Customers' Reasons for Changing Plans in 2021



Q16. [if current customer and switched plan] [modified 2019] Are any of the following reasons why you changed to a different health insurance plan this year? Please check all that apply. [Randomize]

# Returning customers in 2021 were as satisfied with the plan that they enrolled in as those in 2020

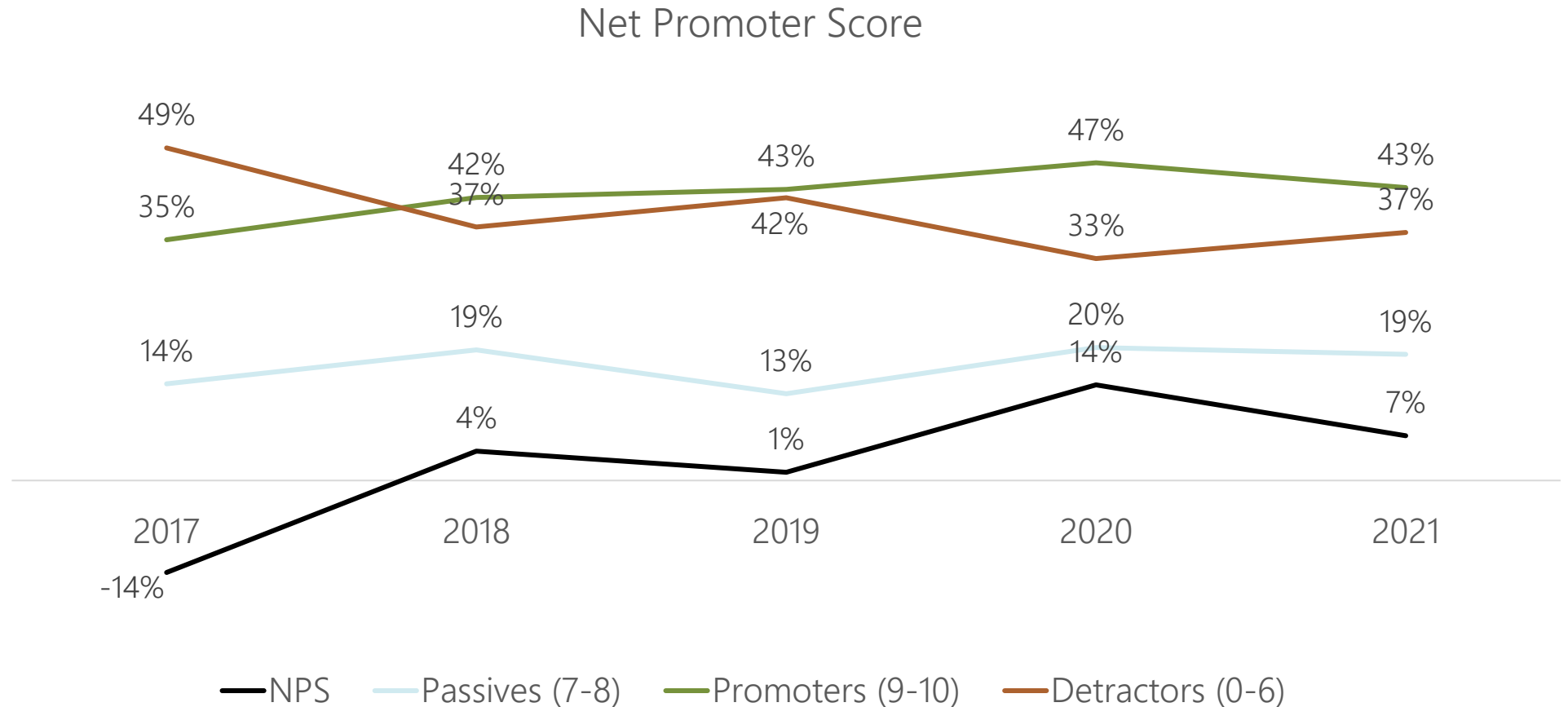
I am satisfied with the health insurance plan that I enrolled in



Q17. Please rate how much you agree or disagree with the following statements. [Randomize]

# While the Net Promoter Score dipped in 2021, this was not a statistically significant change

> The Net Promoter Score (NPS) is a business metric typically used to assess customer loyalty. To calculate the NPS, the percentage of detractors are subtracted from the percentage of promoters.



# In Summary

- > There were some challenges during enrollment this year, especially with the online application, which likely impacted how satisfied customers were with the process.
- > However, the majority of customers still are satisfied with enrollment and with the plan they choose
- > Most customers use some type of assistance during enrollment.
- > Use of a Broker has increased over the past few years.



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