

Technology Update

August 9th 2021



Key Accomplishments

- Implemented uninsured special enrollment period
- Implemented American Rescue Plan changes in application, decision support tools, broker portal and admin portal
- Added SEP (special enrollment period) reason codes to EDI file resulting in more efficient communication with issuers
 - Development completed and end to end testing with issuers in progress
- Enhanced Issuer reconciliation and change reporting processes resulting in more consistency and accuracy for issuer partners
- Implemented client transfer process in broker portal allowing brokers to self-serve when updating a book of business
- Adoption of usability testing tools across all product offerings

Plan Filtering and Compare Plans

New Functionality in the Shopping Portal



Plan Filtering Overview

Customers now have the option of filtering their plan results in the Shopping Portal. The following filter options are available for medical and dental plans:

Medical Plan Results Page

- Monthly Premium
- Individual Deductible
- Family Deductible
- Insurance Company
- Metal Tier

Dental Plan Results Page

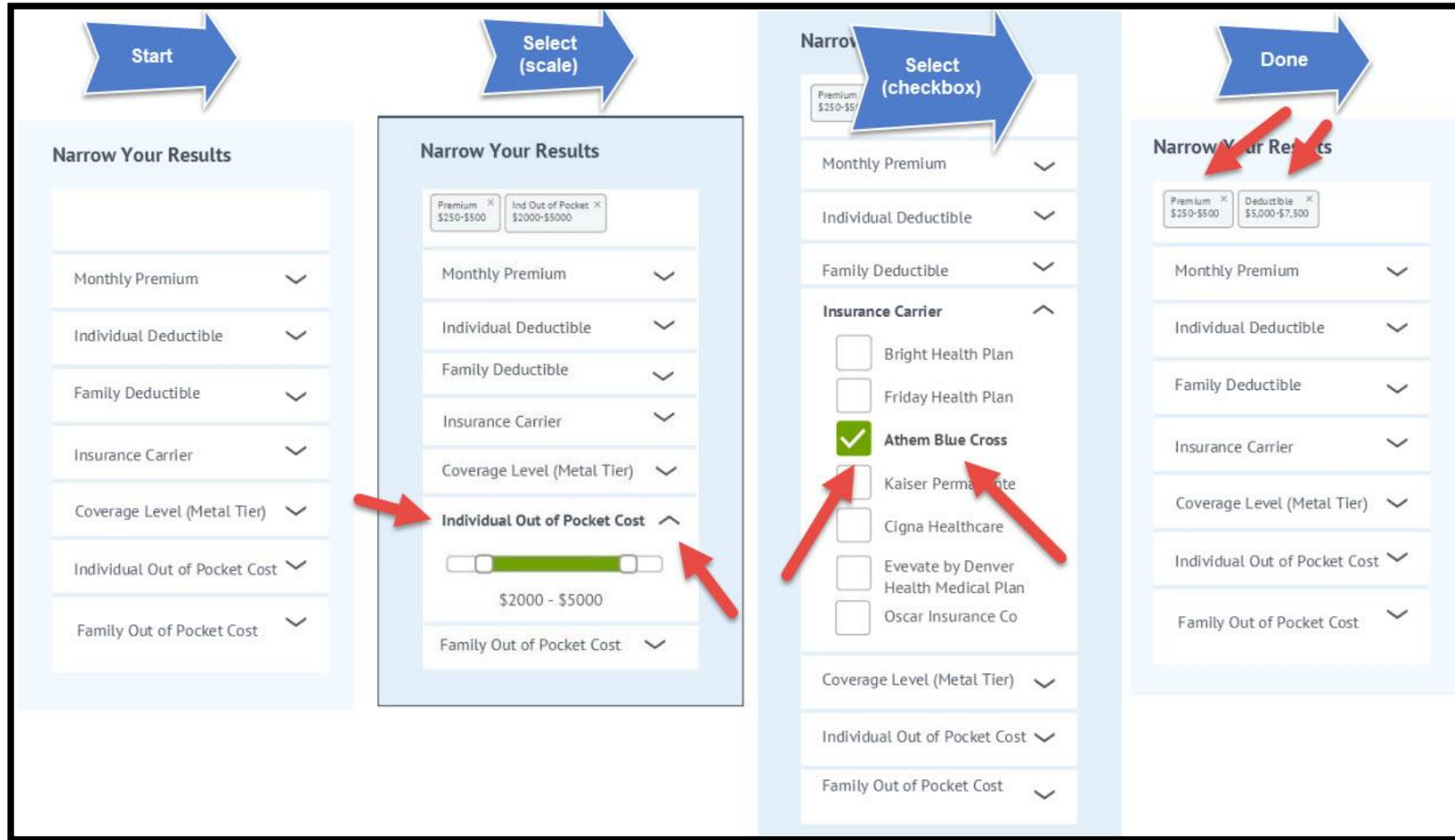
- Monthly Premium
- Individual Deductible
- Family Deductible
- Insurance Company
- Coverage Level

The screenshot shows the 'CONNECT for HEALTH COLORADO' website. The navigation bar includes 'Apply for Coverage', 'Find a Plan', 'My Account', 'Learn More', and 'Get Assistance'. A 'Sign Out' link is in the top right. The main content area is titled 'Medical Plans for Group 1 - Frodo' and shows '76 Medical plans'. A 'Sort by Silver Plans First' dropdown is present. A note states: 'Silver-level plans are shown first because you qualify for Cost-Sharing Reductions.' A 'Narrow Your Results' sidebar is circled in red, containing filters for 'Monthly Premium', 'Individual Deductible', 'Family Deductible', 'Insurance Company', and 'Metal Tier', with a 'Reset Filters' button. The main plan card is for 'bright HEALTH Bronze \$0 Medical Deductible'. It lists: Individual Deductible: \$0; Individual Out-of-Pocket Max: \$8,550; Primary Care Copay: \$50; Specialist Copay: \$100; Urgent Care Copay: \$50. It also shows 'Bronze 3/5' and icons for Vision, Dental, and Rx. The monthly premium is \$276.49, with a note 'After \$217.45 tax credit' resulting in \$59.04/mo. A 'Select this Plan' button is at the bottom right.

Plan Filtering Design

- The design for plan filtering was created during C4's UI/UX engagement with Medullan.
- The functionality for plan filtering was finalized through user research and stakeholder engagement.
 - Usability hub was used to gather feedback regarding how users interact with plan filtering
 - Feedback from our Broker and Assister communities was used to determine which filtering options to provide. The out-of-pocket costs filter was removed thanks to this feedback.
- Now that plan filtering is available in production, more user research will be conducted to determine what enhancements can be made next.

How Does Plan Filtering Work?



Compare Plans Overview

Customers will soon have the option of comparing up to 3 medical or dental plans in detail through the plan results page in the Shopping Portal.

Two new pages will be added to the shopping experience:

1. Medical compare plans page
2. Dental compare plans page

This functionality will be released to production in September 2021.

CONNECT for HEALTH COLORADO™

Apply for Coverage Find a Plan My Account Learn More Get Assistance Sign Out

Medical Plans for Group 2 - Samwise

81 Medical plans Sort by Silver Plans First **Compare Plans 3**

Silver-level plans are shown first because you qualify for Cost-Sharing Reductions.

brightSM
HEALTH

Silver 5000 Rx Copay

Individual Deductible	\$0	Primary Care Coinsurance	0%
Individual Out-of-Pocket Max	\$0	Specialist Coinsurance	0%
		Urgent Care Coinsurance	0%

Cost-Sharing Reduction Silver 3/5 Vision Dental Rx

Monthly Premium \$258.54 After \$230.58 tax credit \$27.96/mo

[Plan Details](#) **Compare** [Select this Plan](#)

Compare Plans Page Design

- The compare plans page shows in-network tier 1 and out of network plan details through expandable sections.
 - Expandable sections were used to reduce scrolling which will help customers find what they are looking for faster.
- The dental compare plans page is very similar except the sections are different. The following sections are available on the dental compare plans page:
 - Diagnostic and preventative services (child and adult)
 - Basic services (child and adult)
 - Major services (child and adult)

Comparing Medical Plans for Group 1 - Gimli

Plan Comparison

bright[™] HEALTH
Silver 5000 Rx Copay
Select this Plan

bright[™] HEALTH
Silver 3500
Select this Plan

bright[™] HEALTH
Silver 4200
Select this Plan

In Network Tier 1 Out of Network

Monthly Premium

General Details

Provider Office Visits

Prescription Drugs

Facilities

Maternity

Emergency Care

Mental Health Benefits

Testing

Medical Devices

Habilitative and Rehabilitative Services

Home Care & Hospice

Additional EHB Benefits

Compare Plans Page Design

- When expanded, a section will display detailed cost and benefit information for each plan being compared.
- Design feedback has been collected through user research and Stakeholder engagement.
 - Feedback was incorporated wherever possible and influenced both the page layout and functionality.
- User research will continue to be conducted after the compare plans functionality is released to identify future enhancement opportunities.

ConnectforHealthCO.com

Comparing Medical Plans for Group 1 - Gimli

Plan Comparison	bright [™] HEALTH Silver 5000 Rx Copay	bright [™] HEALTH Silver 3500	bright [™] HEALTH Silver 4200
	Select this Plan	Select this Plan	Select this Plan
In Network Tier 1 Out of Network			
Monthly Premium			
Before tax credits	\$197.79	\$203.16	\$200.27
After tax credits	\$197.79	\$203.16	\$200.27
General Details			
Deductible Individual	\$5,000	\$3,500	\$4,200
Deductible Family	\$5000 per person \$10000 per group	\$3500 per person \$7000 per group	\$4200 per person \$8400 per group
Coinsurance			
Maximum Out of Pocket Cost (Individual)	\$8,550	\$8,150	\$8,550
Maximum Out of Pocket Cost (Family)	\$8550 per person \$17100 per group	\$8150 per person \$16300 per group	\$8550 per person \$17100 per group
Provider Office Visits			
Prescription Drugs			

Key Efforts in Progress

- My Documents Replacement – August 2021
 - Clearer call to action on manual verification requests in the consumer's account. Includes specific documentation descriptions and due dates
 - More consumer-friendly sorting and filtering of documents

The screenshot shows the 'My Documents and Letters' page on the Connect for Health Colorado website. The page is titled 'My Documents and Letters' and includes a message: 'We need more information to confirm or verify what you told us in your application. [Help me understand this page](#)'. The page is divided into two main sections: 'Information We Need' and 'Past Documents and Letters'. The 'Information We Need' section contains a list of documents with their due dates: 'Proof of Social Security Number' (Due 07/18/2021), 'Proof of US Citizenship' (Due 07/18/2021), and another 'Proof of Social Security Number' (Due 07/18/2021). There is an 'Upload another document' link below this list. The 'Past Documents and Letters' section has a filter for 'Year: 2021' and a dropdown for 'Documents and Letters'. Below the filter, there is a list of past documents: 'Social Security Number', 'Citizenship Status', 'Citizenship Status', and 'IND_Eligibility Change with SEP (ELG-101-03)'. The page also features a navigation bar with links for 'Apply for Coverage', 'Find a Plan', 'My Account', 'Learn More', and 'Get Assistance'. The user's email 'jmillar@c4hco.com' and a 'Sign Out' link are visible in the top right corner.

Key Efforts in Progress (continued)

- Improvements to customer association to Brokers/Assistance sites and Assistance network portal – October-November 2021
- Health Insurance Affordability Enterprise, Phase 1 – November 2021
- Legacy Replacement – January 2022
- Easy Enrollment – January 2022

Future Efforts – Planning

- Implementation of technology to support Colorado Connect and the Health Insurance Affordability Enterprise Phase 2
 - Development of an enhanced decision support tool inclusive of both Connect for Health and Colorado Connect Product Offerings
 - Development of business logic and infrastructure to support Colorado Connect product offerings

