

Board Advisory Group

August 3rd 2022



Connect for Health Mission and Strategic Goals 2021-2024

[ConnectforHealthCO.com](https://connectforhealthco.com)

Our **mission**: To increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado.

Our **strategic goals** guide our work and move forward our mission:

1. Advocate to improve access to coverage in areas of rural Colorado.
2. Maximize the number of consumers and employers who shop and enroll through the health insurance marketplace and apply for financial assistance.
3. Improve the ability of customers to attain and retain the right coverage for their needs.
4. Ensure that Connect for Health Colorado is a healthy and thriving organization.

Board Advisory Group Charter

- Established in HB16-1148
- **This Advisory Group will work to maximize the quality of the consumer experience on the exchange. This group will inform the way Connect for Health Colorado handles high-level policy decisions and provide feedback to the Board of Directors on ways of engaging consumers and other stakeholders about upcoming changes.**

Roll Call, Introductions, and Approval of the Minutes

Board Advisory Group Members

As your name is called, please turn on your camera, and state your name, location, organization, and role.

ConnectforHealthCO.com

- **Jane Barnes (Chair)**, Benefits in Action: Consumer Advocate
- **John Barela**, Eumetric: Technology
- **Megan Fearing**, CSAHU: Broker
- **Erin Miller**, Colorado Children's Campaign: Consumer Advocate
- **Bethany Pray**, Colorado Center on Law Policy: Consumer Advocate
- **Cindy Watson**, Watson Insurance and Financial Group: Broker
- **Donna Wehe**, San Luis Valley Health: Hospital
- **Nikki Meredith**, Insurance Planning Alternatives: Broker
- **Krystin Beadling**, Yampa Valley Medical Center: Provider
- **Amanda Massey**, Colorado Association of Health Plans: Issuer
- **Liz Tansey**, Covering Kids and Families: Consumer Advocate
- **Dr. Kavita Nair**, M.D., UC Anschutz: Provider
- **Julia Wiswell**, CSAHU: Broker
- **Rachel Dauer**, Colorado Ovarian Cancer Alliance: Consumer Advocate
- **Eddie Sandoval**, Anthem: Issuer
- **Susan Budd**, Denver Health: Issuer
- **Rosie Duran**, Larimer Health Connect: Assister
- **Chandler Budlong-Springer**, Boulder County Health and Human Services: Assister
- **Michelle Nay**, Chaffee County: Assister
- **Allison Hiltz**, AARP: Consumer Advocate



Approval of Minutes

Agenda

1. Federal Updates
2. CoverCO
3. SB22-081 Implementation



Federal Updates- Hannah Sieben, Policy Analyst

Reconciliation and ARPA Subsidies

- Deal struck in the Senate to include a **3-year extension of ARPA subsidies** to make Marketplace coverage more affordable
- Hoping for vote prior to Friday August 5th
- Extension will help Medicaid to Marketplace bridge at the end of the Public Health Emergency
- **Without Congressional action**, 76% of enrollees could see reduced or eliminated financial help and over 25,000 Coloradans expected to drop health coverage

Public Health Emergency Extended

- Extended July 15th until October 13th
- HHS continues to say there will be a 60-day notice period before any end to the Public Health Emergency

Family Glitch

No updates.



Questions?

[ConnectforHealthCO.com](https://connectforhealthco.com)



- Save the Date: October 11th-13th approx. 9am-3pm
- Virtual again, and free to attend
- Crucial Content:
 - Colorado Connect
 - Health Insurance Affordability Enterprise
 - CO Option
 - CICP, Hospital Financial Assistance Law, and other financial help programs
- Registration will open this month

Senate Bill 81 Implementation

Jessalyn Hampton, Public Affairs Manager

Ezra Watland, Marketing and Communications Strategy Director



SB81 – Background & Overview

What is SB22-081?

SB81 **directs** Connect for Health Colorado's (C4HCO) Board to design a Marketing, Outreach & Education Campaign.

It provides the following guidance:

It **provides** C4HCO \$4 million per year, starting in 2022 and ending in 2028, to fund the campaign.

C4HCO must **create** and implement a public awareness and education campaign to educate consumers in Colorado regarding the options for obtaining health care coverage.

C4HCO must **design** a campaign that meets the legislative intent with an identified process for **tracking and reporting** to C4HCO.

SB81 – Goals

1. **Educate** consumers on how to attain and retain health care coverage based on their health care needs and circumstances.
2. **Include** efforts to improve health literacy among Coloradans
3. **Include** efforts to assist consumers who lose minimum essential coverage
4. **Include** efforts to reduce the number of uninsured Coloradans and eligible but not enrolled Coloradans
5. **Include** marketing and outreach to consumers found ineligible for Medicaid and CHP+ at the end of the Public Health Emergency to help them understand coverage options and to transition to health care coverage obtained through the Exchange.
6. **Include** information about eligibility and costs where practicable

Previous Board Advisory Group Discussion

Health Literacy:

- Does not sink in with customers until they actually have to use their coverage
- Real world examples help customers contextualize
- C4 better at advertising what cost sharing reductions are, can do more
- A huge need with immigrants, former Medicaid clients, and other communities who have not used private insurance before

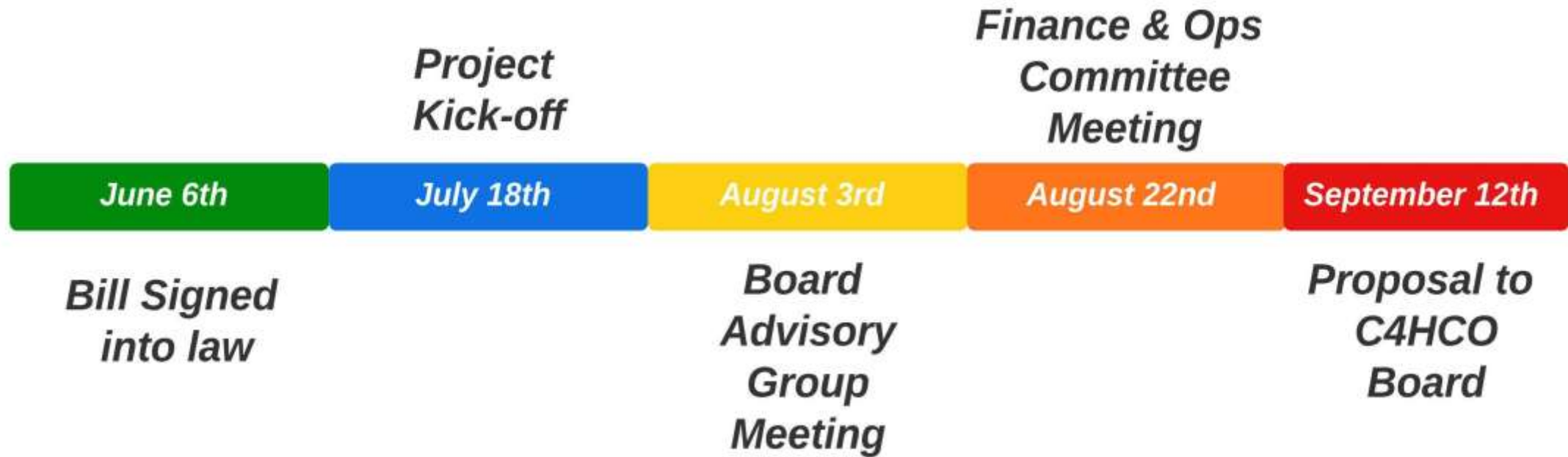
Loss of Minimum Essential Coverage (MEC):

- Technology barriers large driver of clients giving up
- Must stress 60-day enrollment period, better education around special enrollment periods

Eligible but not Enrolled (EBNE):

- Rural and frontier county targeting critical
- Public Charge and other factors may depress immigrant enrollment
- Difficult to differentiate plans without help of Broker and/or Assister

SB81 – Tentative Approval Timeline



*Dates are subject to change

High Level Overview Funding Proposals (Condensed)

| Year 1 Funding Proposals | Legislative Intent Fulfilled |
|---|--|
| Assister-Led Education & Marketing | Coverage option education and health literacy |
| Broker-Led Education & Marketing | Coverage option education and health literacy |
| Create Assister & Broker Swag Program with a Budget | Coverage option education and health literacy |
| Open-Enrollment Ad Buys both in English and Bilingual | Reduce uninsured and eligible but not enrolled rate |
| New Ad Campaign after Open-Enrollment | Assist consumers with loss of minimum essential coverage |
| Add to Collateral Budget for Spanish Collateral | Reduce uninsured and eligible but not enrolled rate |
| Add to Social Media Boosting Budget for Organic Social Media Advertising | Reduce uninsured and eligible but not enrolled rate |
| Increase Association and Membership Budget | Coverage option education and health literacy |
| Increase Sponsorship Budget | Coverage option education and health literacy |
| Additional Outreach Capacity | Coverage option education and health literacy |
| Increase Outreach Swag Budget | Coverage option education and health literacy |
| Outbound Call Pilot for PHE | Support end of Public Health Emergency/Assist with loss of MEC |
| Collaboration with HCPF expanding communications during renewals Post-Federal PHE | Support end of Public Health Emergency/Assist with loss of MEC |



Assisters and Brokers Dispersal of Funds – Year 1

SB81 Funding Year 1 Opportunities – Broker & Assistance Network

| Activity | Description / Audience | Intended Outcomes |
|------------------------------------|---|---|
| Assister-Led Education & Marketing | Opportunities for both Assistance Sites and CACs to receive funding for either short-term, deliverable based funding or ongoing community support. | Community outreach, events and enrollment with a focus on rural areas and transitional coverage |
| Broker-Led Education & Marketing | Following Medicare education guidelines for events and matched marketing funds, brokers (incl. non-Enrollment Centers) can partner with C4 to run educational events and community marketing. | Event opportunities will focus on educating communities – particularly around transitional coverage from Health First Colorado to Marketplace |

Examples

Assistance Network: funding will support a program to expand dedicated outreach and enrollment support for Archuleta County as well as staffing for a Nurse Care Coordinator to dedicate time to marketplace enrollment at the End of the Public Health Emergency.

Broker Network: funding will support three community education events and traditional media in the metro area at the End of the Public Health Emergency

Discussion

1. Questions?
2. What gaps do you see?
3. What would you propose for future consideration?



Marketing Dispersal of Funds – Year 1

SB81 Funding Year 1 Opportunities – Marketing

| Activity | Description | Intended Outcomes |
|--|--|--|
| Additional advertising funding for English and Bilingual ad buys | Add funds to our current ad campaign to beef up the opportunity for ads to be seen more widely: <ul style="list-style-type: none"> • Expand targeting to reach more nuanced audiences • Expand where we place ads, for example, TV • Add TikTok ads | Drive more clicks to our website, increase overall and Latinx enrollment |
| Add to collateral – timing TBD | <ul style="list-style-type: none"> • Increase collateral pieces and posters in Spanish | Increasing Spanish collateral and Latinx enrollment |
| Add to social media boosting budget for organic social media | <ul style="list-style-type: none"> • Increase budget to boost organic social media posts to get more eyes on posts | Increase reach on social media posts to increase enrollment |

Examples

Expanding collateral and collateral toolkits to different languages other than English/Spanish

A Health Insurance Literacy campaign, Including: Additional video content & Customer testimonial campaign

Expand advertising by Looking at higher cost ad placements, like ad spend on sports teams, or more visible places

Discussion

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3. What would you propose for future consideration?



Outreach Dispersal of Funds – Year 1

SB81 Funding Year 1 – Sponsorships

Current Work/Capacity

Sponsorship of 10 target/key audiences

Sponsorship of 30+ events and programs

Recommendation with Increased Funding

Expansion into 1 additional audience – Asian American

Expansion of events and programs – especially in rural Colorado

Examples

Supporting more Colorado Rural Health Center programs

Supporting more Pride events across Colorado

Supporting more events with membership and chambers across Colorado

Supporting pow-wows across Colorado

Target Demographic

Rural and Frontier counties

LGBTQ+

Small businesses

American Indians and Alaska Natives

SB81 Funding Year 1 – Memberships

Current Work/Capacity

Members of 22 chambers and associations across Colorado

Attend events, sponsor programs & events, give presentations, share materials/information

Recommendation with Increased Funding

Expansion into 10 more associations and chambers

Expansion of events and programs – especially in rural Colorado

Examples

Membership expansion with young professional programs across Colorado

Membership expansion with chambers across Colorado

Target Demographic

Coloradans under 35, independent contractors, small business owners

Employers, small business owners, rural Coloradans

SB81 Funding Year 1 – Outreach Materials

Current Work

Interdepartmental swag purchasing & management

Interdepartmental presentation & tabling management

Recommendation

Expansion of materials for tabling and presentations for outreach team

Create swag program & budget for Assistance Network/Broker Team

Examples

New Tablecloths for AN/BN

Variety of Banners for Outreach Team and AN/BT Team

Promotional Materials (collateral & swag) for key audiences

Tech Tools for more virtual outreach (think CoverCo virtual platform, but for outreach)

Discussion

1. Questions?
2. What gaps do you see?
3. What would you propose for future consideration?



Post-PHE Dispersal of Funds – Year 1

SB81 Funding Year 1 Opportunities – Post-PHE

| Activity | Description | Intended Outcomes |
|---|---|--|
| Collaboration with Health Care Policy and Financing on end of PHE | Expanding communications during renewals at the end of the Federal Public Health Emergency | Support end of Public Health Emergency/Assist with loss of MEC |
| Outbound Call Pilot for PHE | Increase in capacity at the call center for the end of the Federal Public Health Emergency. | Support end of Public Health Emergency/Assist with loss of MEC |

Discussion

1. Questions?
2. What gaps do you see?
3. What would you propose for future consideration?

Additional Questions?



Ezra Watland

Director, Marketing and
Communications Strategy

ewatland@c4hco.com

Public Comment

Thank you!
See you October 26th
Jessalyn's contact info: jhampton@c4hco.com