

Board Advisory Group

October 26th 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
- **Meagan 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
- **Brandon Arnold**, 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. Comments from Kevin
2. SB22-081 Updates
3. Policy Updates
4. OmniSalud
 - Eligibility
 - Webpages
 - Colorado Connect Application Demo
5. Adjourn



Comments from Kevin

Policy Updates



On-Exchange CSR for 2023

Customers will still
receive robust
financial
assistance in
2023!

Inflation Reduction Act secured additional financial help for Connect for Health Colorado customers.

The Health Insurance Affordability Enterprise also supports increased financial help:

- 138-150% FPL = 94% cost-sharing; \$0 premiums (Silver plans)
- 150-200% FPL = 94% cost-sharing, premiums vary, but are reduced (Silver plans)

Public Health Emergency

- Officially extended until January 11th, 2023.
- We should receive notification by November 12th, 2022 if the PHE is not going to be extended again.
- Collaborating with HCPF to ensure that customers coming off Medicaid can enroll on Connect for Health Colorado.

Family Glitch

- The Treasury Department outlined and released the regulatory fix that will allow family members without affordable employer sponsored insurance to receive financial help.
- The rule is finalized and goes into effect for 2023 coverage.
- Connect for Health CO is working to build new tools to help assisters enroll family glitch customers.

Additional information: <https://www.healthinsurance.org/obamacare/no-family-left-behind-by-obamacare/>

Family Glitch- Discussion

1. How often do you come across these customers?
2. What complexities or common confusions do you notice when explaining the Family Glitch?
3. Do you have any recommendations for outreach to folks affected by the Family Glitch who may be newly eligible?

Bright Leaves Colorado (and many other states)

- Bright Health is leaving Colorado in 2023; around 40,000 Connect for Health Colorado customers are impacted.
- These customers have been cross-walked to new plans for 2023.
- Customers are being encouraged to check their plan information and confirm their new plans during Open Enrollment.
- Division of Insurance FAQ is available [here](#).

Tax Time Enrollment Update

Customers who “checked the box” by April 15 are still taking advantage of their Special Enrollment Period:

2022	Connect for Health Colorado	Health First Colorado/CHP+ (includes individuals already enrolled)
January - March	582 enrollments	6,514 enrollments
April - June	606 enrollments	23,476 enrollments

Tax Time Enrollment- Discussion

We will once again be partnering with VITA sites (free tax help to folks under ~\$54,000 annual income) to ensure their tax preparers are aware of the box.

- What are other ways Coloradans get tax help or information?
- Other thoughts for spreading the word during tax season?

Senate Bill 81

Ezra Watland, Marketing and Communications Strategy



SB81 – Background & Overview

SB22-081 **directs** Connect for Health Colorado's Board to design a Marketing, Outreach & Education Campaign.

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

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

Connect for Health Colorado must **design** a campaign that meets the legislative intent with an identified process for **tracking and reporting**.

SB81 – Goals

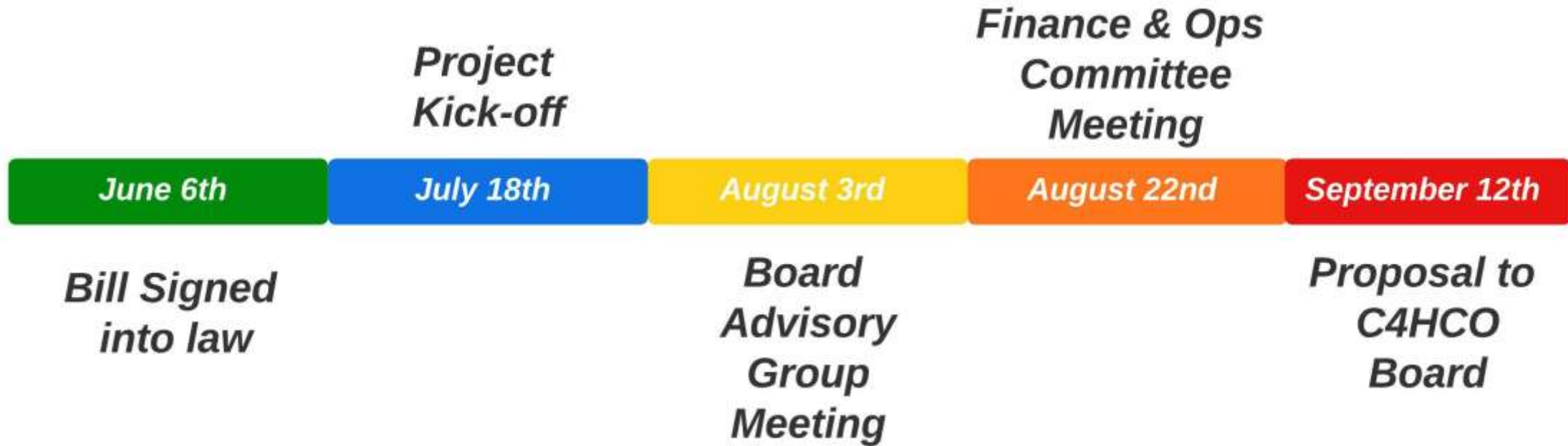
1. **Educate** consumers on how to attain and retain health care coverage based on their health care needs and circumstances.
2. **Include** efforts to improve health literacy among Coloradans
3. **Include** efforts to assist consumers who lose minimum essential coverage
4. **Include** efforts to reduce 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

SB81 – Strategic Goal and Success Metrics Alignment

Senate Bill 81 funding aligns with Goal #3 of our 2021-2024 Strategic Plan, "Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances."

Objective	Success Measures
#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	<ul style="list-style-type: none">• Increase percentage of customers satisfied with their health insurance plan from 60% (2020) to 65% (2024)• Increase customer interaction with decision support tools• increase percentage of Cost-Sharing Reduction-eligible customers enrolled in Silver plans (Baseline: 2021 – 69% of CSR eligible customers selected CSR eligible silver plans)
#2: Enhance the eligibility and enrollment systems and processes to improve the customer experience for new and renewing customers	<ul style="list-style-type: none">• Year-over-year improvement in “overall enrolling was easy” score• 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. Baseline (based on 2020/2019): 1095 Customer Disputes 1,000• 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
#3: Promote plan choice and issuer participation by improving the value proposition that the Marketplace offers to its partnering health insurance companies	<ul style="list-style-type: none">• Maintain or increase the number of issuers offering plans• Issuer satisfaction improves (overall improvement from 59% in 2019 to 65% in 2024; content and timeliness of communications from 82% 2019 to 85% 2024; resources and issue resolution stays 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)

SB81 – Tentative Approval Timeline



*Dates are subject to change

SB81 - High Level Overview Funding Proposals

Year 1 Funding Proposals	Revised Funding Estimate	Estimated Performance Increase
Assister-Led Education & Marketing	\$300k	12% increase in Outreach activities
Broker-Led Education & Marketing	\$55k	70% increase in impressions.
Open-Enrollment Ad Buys for Bilingual	\$100k	33% increase in impressions
Increase Association and Membership Budget	\$10k	5% increase in established stakeholder relationships
Increase Sponsorship Budget	\$30k	10% increase in established stakeholder relationships
Additional Outreach Capacity	\$55k	3-5 targeted enrollment communications 1-2 targeted enrollment events 10-15 newly established stakeholder relationships
Outbound Call Pilot for PHE	\$100k	10% increase in enrollments vs. control group
Collaboration with HCPF expanding communications during renewals Post-Federal PHE	\$200k	6M Impressions via PSA letter campaign -> 80,000 Impressions 3,000-10,000 total enrollments for end of PHE
Projected Totals:	\$850,000	

Introducing OmniSalud: A new health insurance option for Coloradans regardless of immigration status



OmniSalud

A health coverage program for people without documentation



Earning <150% FPL

Earning \geq 150% FPL

You qualify for SilverEnhanced Savings plans. These plans have \$0 monthly premiums and cover 94% of medical expenses.

You qualify for a full-price Colorado Option plan. These plans include many high value services at no cost.

What incomes qualify for SilverEnhanced Savings?

To qualify for \$0 premiums, customers must be under 150% of the Federal Poverty Level (FPL).

Household Size	Monthly Income	Annual Income
1	\$1,699	\$20,385
2	\$2,289	\$27,465
3	\$2,879	\$34,545
4	\$3,469	\$41,625
5	\$4,059	\$48,705
6	\$4,649	\$55,785
7	\$5,239	\$62,865
8	\$5,829	\$69,945

SilverEnhanced CO Option Plan for Undocumented Immigrants

Premium	\$0
Individual Deductible (Combined Medical & Drug)	\$100
Individual Out-of-Pocket Maximum	\$1,000
Family Deductible	\$200
Family Out-of-Pocket Maximum	\$2,000

SNAPSHOT of benefits. See Insurance Regulation [4-2-81](#) for comprehensive look at the plan design.

The blue shaded item is subject to deductible.

¹ Diabetes supplies, as defined by the issuer, provided with no-cost sharing

Common Medical Event	Service Type	Member Cost-Share (In Network)
Health Care Provider's Office Visit	Preventive care/screening/immunization	\$0
	Primary care, non-preventive	\$0, unlimited
	Specialist visit	\$40
Mental health/Behavioral Health and Substance Use Needs	OFFICE visit	\$0, unlimited
Pregnancy	Perinatal visits (pre and post partum)	\$0, unlimited
Tests	Lab tests	20%
Drugs to Treat Illness of Condition¹	Tier 1	\$0
	Tier 2	\$0
	Tier 3	\$20
	Tier 4	\$40
	Tier 5	\$60

All Plans Offered Through OmniSalud will be CO Option Plans with a standard set of benefits and cost-sharing

	Silver CO Option Plan (70.8%)	Bronze CO Option Plan (64.9%)
Individual Deductible (Combined Medical & Drug)	\$5,000	\$7,000
Individual OOP Maximum	\$8,550	\$9,100
Family Deductible	\$10,000	\$14,000
Family Out-of-Pocket Maximum	\$17,100	\$18,200

Common Medical Event	Service Type	Silver CO Option Plan (70.8%) Member Cost-Share (In Network)	Bronze CO Option Plan (64.9%) Member Cost-Share (In Network)
Health Care Provider's Office Visit	Preventive care/screening/immunization	\$0	\$0
	Primary care, non-preventive	\$0, unlimited	First 3 visits \$0, then deductible, then \$50
	Specialist visit	\$40	50%
Mental health/Behavioral Health and Substance Use Needs	OFFICE visit	\$0, unlimited	\$0, unlimited
Pregnancy	Perinatal visits (pre and post partum)	\$0, unlimited	First 3 visits \$0, then deductible, then \$50
Tests	Lab tests	20%	50%
Drugs to Treat Illness of Condition ¹	Tier 1	\$0	\$0
	Tier 2	\$0	\$30
	Tier 3	\$20	\$200
	Tier 4	\$40	\$350
	Tier 5	\$60	\$700

SNAPSHOT of benefits. See Insurance Regulation [4-2-81](#) for comprehensive look at the plan design.

The blue shaded item is subject to deductible.

¹ Diabetes supplies, as defined by the issuer, provided with no-cost sharing

Customer Privacy

- Colorado Connect will keep information provided by applicants and customers private as required by law.
- Significant protections are in place to ensure personal information provided to Colorado Connect is kept private.
- Information about immigration status will be used only to determine someone's eligibility for coverage and cannot be used for immigration enforcement.

- Do you need an ID to apply?

No

- Do you need to pay stubs to prove income?

No

- Are there tax consequences?

No

- Will someone be able to go to their same doctor?

Like any other private plans, folks will need to use issuer provider directories to search for an in-network provider. Enrollment specialists can assist with this.

- How many people can enroll in SilverEnhanced Savings?

There 10,000 individual spaces available for 2023

Key
Takeaway



For the first time ever, starting in January 2023, state financial help will be available for Coloradans purchasing a private health plan **regardless of documentation status** under 150% FPL and those over the income limit will be able to purchase plans at full price on Colorado Connect.



Eligibility Questions?

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





Show and Tell: New OmniSalud Webpages, OE Toolkit

ConnectforHealthCO.com





Colorado Connect Demo: Jeff Miller, User Experience Implementation Consultant



Application Questions?

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



Open Enrollment Discussion

- How are you/your organization spreading the word about Open Enrollment, CO Option, or OmniSalud?
 - Social media?
 - Newsletters?
 - Emails?
 - Events?

Public Comment

Thank you!
See you January 25th
Happy Open Enrollment!
Jessalyn's contact info: jhampton@c4hco.com

Appendix



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



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



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

Presentations & tabling management

Recommendation

Expansion of materials for tabling and presentations for outreach team

Examples

New Collateral for AN/BN

Updated Tabling Materials for Outreach Team and AN/BT Team

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



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	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
Assisters 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.	Support end of Public Health Emergency/Assist with loss of MEC
Brokers Network	Funding will support three community education events and traditional media in the metro area at the End of the Public Health Emergency	Support end of Public Health Emergency/Assist with loss of MEC