



November 11, 2022

Dear Connect for Health Colorado Executive Committee members,

I am writing to you on behalf of the Colorado Association of Health Plans (CAHP) with regards to decisions impacting consumers during 2023 open enrollment. CAHP is the state association of health insurance providers and together our members offer coverage to more than 2.5 million Coloradans. Our mission is to promote affordable, high-quality, evidence-based health care in Colorado.

CAHP members are very concerned about decisions that have been made regarding the mapping of Colorado consumers to certain carriers and plans for the open enrollment period that began last week. It has come to our attention that more than 50,000 Coloradans have been “suggested” a plan in their Connect for Health Colorado portal that may or may not be the lowest cost plan available in their area in the same metal tier, nor does the “suggested” plan have any connection to the cost or benefit design of the Bright Health plan they previously chose in 2022. We have a number of questions about how this policy was determined, who was involved in the decision-making, and if such a policy contradicts the mission of Connect for Health Colorado to *“expand access, affordability and choice for individuals purchasing health insurance throughout our state.”*

Specifically, we are hearing from brokers that many Coloradans in the Denver metro area have been mapped to a Colorado Option plan with one carrier that would not only be more expensive, but also would completely change the network of doctors previously available to those consumers. We do not understand how this would be in the best interest of the consumer in terms of price or plan choice. Selecting one carrier when multiple carriers provide coverage in that service area does not support market competition with a level playing field, and instead suggests market steerage.

Additionally, there does not seem to be a consistent approach to which carriers and products are suggested throughout the state. We have serious concerns that this policy is one that creates winners and losers in the marketplace – this is particularly concerning given the exit of carriers from Colorado this year.

We implore the Connect for Health Colorado board to have an open and transparent discussion about how this policy has been determined and implemented and would appreciate answers to the following questions:

- How has mapping of consumers after a market exit previously been undertaken? (i.e. Oscar Health exit, Health Care Cooperative exit, etc.)
- What is the actual crosswalk for consumers? Who created it and was there any input from stakeholders? When was it decided? Is it being applied the same across the entire state? Or are certain crosswalks for Denver metro consumers different from those in other geographic areas?

- Why would consumers be steered to a Colorado Option plan over a non-standard plan which is likely more similar to a consumers' previous plan and less expensive than the Colorado Option plan?
- How is this policy helpful to consumers? Does this policy promote or impede the mission of Connect for Health Colorado's to "expand access, affordability and choice for individuals purchasing health insurance throughout our state."

These policy choices follow the information received two weeks ago that Connect for Health Colorado had initially planned to default shopping settings to Colorado Option plans. Together, it raises serious concerns for CAHP that major decisions impacting Colorado consumers are not being made in a transparent way and that the Exchange may be tipping the scales in favor of certain plans/carriers over others. Intentional or not, it also gives the appearance of pushing Colorado consumers into more expensive Colorado Option plans to suit a political narrative as opposed to what is in the consumers' best interest.

We would appreciate further information to ensure that C4HCO is fulfilling its mission and is truly offering consumers affordability and choice.

Sincerely,

A handwritten signature in blue ink that reads "Amanda K. Massey". The signature is written in a cursive, flowing style.

Amanda Massey  
Executive Director  
Colorado Association of Health Plans