

December 2, 2022

Testimony provided by the Colorado State Association of Health Underwriters (CSAHU).

The Colorado State Association of Health Underwriters (CSAHU) is Colorado's largest professional association of licensed brokers, agents, and producers in the health care industry. Our members assist and advocate for thousands of Coloradans each year during open enrollment and beyond. We advise and provide guidance to our clients when selecting and enrolling in a health plan to ensure they select a plan that best meets their medical needs and their financial situation. We guide and advise on Medicaid and subsidy eligibility to ensure they receive the financial assistance they qualify for. It does not stop there – our members become the true consumer advocates after point of sale and assist members through the life of their policies with understanding benefits, billing claims, prescription drugs cost to name just a few. Support and advice are provided to the consumer throughout the year.

CSAHU would like to provide feedback regarding the suggested plans for clients who were with Bright Health or Oscar Health. Members who were with Bright Health and Oscar Health were given a suggested plan to move to that was not always a good fit for the client. All clients were mapped to Standard Options plans instead of similarly situated plans to what they had with their previous carrier. This suggestion seems inappropriate considering the Standard Options plans were not available last year and would not be a similar plan to what the member currently has. Most of the members that needed to move to a new carrier were given the suggestion of Kaiser as their new carrier. In Northern Colorado where Bright and Kaiser shared the same footprint of doctors this seems like a very appropriate carrier suggestion. Along the rest of the Front Range this suggestion seems inappropriate as members would have to change doctors in the transition from Bright Health/Oscar Health to Kaiser. CSAHU feels members would be better suited to have a more appropriate suggested plan to replace the plan they are losing than the plans currently being suggested. CSAHU would suggest in the future that Connect for Health and the Division of Insurance include the broker community in the decision process when deciding which plan consumers are being suggested to move to. The suggested plan and carrier will likely be different in different parts of the State. Brokers can provide input on the most similar solutions that would cause the least disruption to health care access for members. CSAHU would always suggest consumers to shop the market annually to make sure they have the best plan for their specific situation and to consult a broker in this process.

In the future if any carriers leave the Colorado market, we would suggest putting a clear note on the Connect for Health Home Page communicating to consumers that a carrier has left the market and consumers will need to shop for a new carrier. This would raise awareness of the carrier leaving and the action consumers need to take.

CSAHU would like to express our appreciation to everyone on the Connect for Health board for their time and efforts on this issue.

Sincerely,

Tim Hebert

CSAHU Legislative Chair