

Board Advisory Group

March 29th 2023



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.

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- **Jane Barnes (Chair)**, Benefits in Action: Consumer Advocate
- **John Barela**, Eumetric: Technology
- **Melanie Herrman**, 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
- **Allison Mangiaracino**, Kaiser: Issuer
- **Rosie Duran**, Larimer Health Connect: Assister
- **Chandler Budlong-Springer**, Boulder County Health and Human Services: Assister
- **Michelle Nay**, Chaffee County: Assister
- **VACANCY**: Consumer Advocate



Approval of Minutes

Agenda

1. Fireside Chat: CEO Kevin Patterson
2. Tax Time Enrollment Reminder
3. Guiding Principles Ranking Activity and Discussion
4. HB23-1224 Colorado Option Stakeholder Forum and Discussion
5. Medicaid Unwind
6. SB22-081 Funding

Fireside with CEO Kevin Patterson



Looking Ahead

Major areas of focus and initiatives 2023-2024



Reflections

- We have learned a lot in the past years from launching new programs, modernizing our systems and listening to stakeholder feedback.
- With major programs and technology improvements implemented, we have developed **four areas of focus** to help us allocate resources for the fiscal year 2024 budget, prioritize our work, and reach our strategic goals.
- Across these focus areas, our primary, overarching focus for fiscal year 2024 will be on core Marketplace processes and functions.

Core Areas of Focus for 2023-2024

Preparing systems
and processes for
additional volume

Improving
resources and tools
to **help customers
make decisions**

Integrating and
modernizing
**application and
eligibility processes**

**Medicaid to
Marketplace Bridge**

Preparing systems and processes for additional volume

Goals:

- Enhance data management and quality
- Implement robust performance monitoring and testing
- Improve issuer data exchange
- Set us up for success as we handle Medicaid unwind, pursue small business strategy and increase marketing and outreach funding/footprint

Strategic Plan Alignment:

- Maximize the number of customers who shop, enroll and apply for available financial assistance
- Ensure Connect for Health Colorado remains a healthy and thriving organization

Customer decision support

Goals:

- Replace and improve customer decision support tools
- Improve health insurance literacy and provide opportunities to educate customers
- Strengthen and expand our outreach, Broker and Assister network

Strategic Plan Alignment:

- Improve the ability of customers to attain and retain the right coverage for their needs and circumstances
- Maximize the number of customers who shop, enroll and apply for available financial assistance

Medicaid to Marketplace Bridge

Goals:

- Work with Department of Health Care Policy & Financing, Regional Accountable Entities (RAEs) and other partners to ensure people losing Medicaid or CHP+ transition to Marketplace as appropriate
- Increase outreach presence and Assistance Network staffing in rural communities and to support people who face barriers to health coverage

Strategic Plan Alignment:

- Maximize the number of customers who shop, enroll and apply for available financial assistance
- Improve access to coverage to increase enrollments in rural areas of Colorado

Integrating and modernizing application and eligibility processes

Goals:

- Provide a streamlined application and shopping experience for customers
- Further modernize and improve our eligibility technology
- Enable us to provide additional products to Connect for Health Colorado customers

Strategic Plan Alignment:

- Maximize the number of consumers who shop, enroll and apply for available financial assistance
- Ensure Connect for Health Colorado remains a healthy and thriving organization



Questions?

It's Tax (Time Enrollment) Season!

To enroll in health coverage through the Tax Time Enrollment SEP, an individual must:

- ✓ Be uninsured
- ✓ Be eligible for coverage and financial help through Connect for Health Colorado or coverage through Health First Colorado (Colorado's Medicaid program)
- ✓ Have filed taxes by the tax filing deadline, regardless of filing extensions

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Guiding Principles and Ranking Activity

Guiding Principles: Reminder

Guiding Question: How do we ensure customers can attain and retain the best health coverage for their circumstances?

Goal: Generate 3-5 guiding principles to apply when considering future topics such as plan display, renewals, and enhanced decision support tools.

Resulting Themes: Maximize financial assistance available to the customer, accurate information is crucial, expand ability to explore plans to create more meaningful choice, increase health literacy during shopping experience

Ranking Activity Results

1. Accuracy of Information: 38 points
2. Expand ability to explore plans: 37 points
3. Maximize Financial Assistance Available: 34 points
2. Increase Health Literacy: 21 points

Discussion:

- Initial reactions- what surprises you?
- Would you advocate for a different ranking?



Stakeholder Forum: HB23-1224

Colorado Option Plans: Preamble

- The Board of Directors took a Support position on HB21-1232 because standardized plans improves the customer's ability to understand their choices and to compare plans.
- Colorado Option plans were implemented on Exchange and via Colorado Connect this Open Enrollment
- ~13% of Marketplace enrollees chose Colorado Option plans as of January 15th
- Following Board discussions in November and December 2022, we have created a robust user research and stakeholder plan re: plan display
- As required by legislation, Connect for Health Colorado customer survey will include the customer experience when enrolling in CO Option plans

HB23-1224: Standardized Health Benefit Plan

- Based on carriers' ability to meet the premium reduction rates in 2023, the Division could be holding numerous public hearings. This bill would streamline the public hearing process and allow the Division to target its public hearing resources
- This bill will give the Division specific rate review tools such as limiting excessive profits and administrative expenses
- Requires Connect for Health Colorado, with the consent of the Commissioner, to develop a format for displaying CO Option plans on the Exchange in a way that makes the CO Option plans easy to compare

“THE EXCHANGE, WITH THE CONSENT OF THE COMMISSIONER, SHALL DEVELOP A FORMAT FOR DISPLAYING THE STANDARDIZED PLANS ON THE EXCHANGE IN A MANNER THAT ENCOURAGES VALUE-BASED SHOPPING AND ALLOWS CONSUMERS TO EASILY COMPARE THE STANDARDIZED PLANS”

Implementation Considerations

- To achieve policy goals, and provide the best customer experience, Connect for Health Colorado leverages data driven design, customer feedback, and stakeholder feedback.
- Following Board discussions in 2022, Connect for Health Colorado is in the process of implementing a robust user research and stakeholder plan to improve plan display.
- Our goal is to make sure we can continue to leverage these best practices when implementing HB23-1224 or any new policy that becomes law.

HB23-1224 Stakeholder Forum

- Representatives from the broker community, advocate community, the Division of Insurance, and issuers have been identified to speak to this topic for no more than 3 minutes each.
- Discussion:
 - Questions and reactions from Board Advisory Group members?
 - What implementation considerations would you raise for the Board in order to improve customer's ability to attain and retain the right coverage for their circumstances?
 - What implementation considerations would you raise for the Board given the guiding principles you created?

Use of SB22-081 Funds for Unwind Efforts Approved by C4HCO Board in September

- Unwind Funding approved in September by C4HCO Board
 - \$100,000 for outbound calls to customers who have not yet enrolled.
 - \$200,000 to HCPF
 - PSA Campaign for 6 months
 - HCPF and C4HCO joint letter to customers who are over-income for Medicaid and prefer mailed correspondence.
 - Printed collateral for homeless shelters and other community partners.
 - \$355,00 for assister and broker led marketing and outreach.

Public Service Announcement TV & Radio Campaign

- Update Your Address and Communications Preferences So We Can Reach You
- Renewals are Starting - Complete, Sign & Return your Renewal Packet
- Transitions in Coverage - What if you no longer qualify?



April - September 2023

- Three 30 second TV Spots
- Two 30 second Radio Spots
- Two 60 second Radio Spots

**Broadcast on 281 radio & TV stations across Colorado*

In English and Spanish

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**.

SB22-081 – New \$1 Million

Fiscal Year 1, Round 2 Funding Proposals	Intended Outcomes
Additional Outreach Capacity (memberships, sponsorships, events)	Focus on Western Slope and Northeastern Colorado, Medicaid Unwind events, American Indian and Alaskan Native outreach
Increase Marketing Funding	Increase our video work and characters based on the excellent performance of the character/personas this past OE
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 for outreach, events, and enrollments with a focus on preventing gaps in coverage during Medicaid Unwind
Additional Medicaid Unwind Coordination with HCPF	Continue or expand call pilot, continuation of PSA campaign, potential additional mailed communication

Public Comment

Thank you!
Jessalyn's contact info: jhampton@c4hco.com