MARKETPLACE

ACCESS

CONNECT for Health Colorado

CONNECT for HEALTH COLORADO®

How We Got Here

Born from a vision that came years ahead of national health care reform, Connect for Health Colorado® remains at the forefront of initiatives to increase access, affordability and choice.

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STUDY

2006–2007

CHOICE

Gov. Bill Owens

Gov. Bill Ritter

CONNECT for HEALTH COLORADO®

Blue Ribbon Commission for Health Care Reform

In 2006, the Colorado Legislature and Republican Gov. Bill Owens created the Blue-Ribbon Commission for Health Care Reform (commonly called the 208 Commission after Senate Bill 208, which created it) to study models for comprehensive reform.

In 2007, with input from Democratic Gov. Bill Ritter and people from all over the state, the commission generated dozens of proposals, many that would later be mirrored nationally in the Affordable Care Act (ACA). **Those included creation of a "Connector" to make it easier for individuals and small businesses to buy health insurance**.

2006-07   2010   2011   2013   2014   2015   2016   2017   2018   2019   2020   2021   2022   2023

ACCESS

2010

IMPLEMENTATION

Affordable Care Act (ACA) passed

After Congress passed the Affordable Care Act in March 2010, Gov. Ritter issued an Executive Order establishing a state implementation committee. The committee's work led to a consensus for building a health insurance marketplace.

2006-07 | **2010** | 2011 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023

Colorado Health Benefit Exchange created

After gaining critical support from consumer advocates, business organizations and other stakeholder groups, the General Assembly passed Senate Bill 11-200 in May 2011, in bipartisan votes.

It created the Colorado Health Benefit Exchange (COHBE) as a public, nonprofit entity. COHBE took the business name Connect for Health Colorado®.

2011

AFFORDIBILITY

SENATE BILL 11-200

2006-07　2010　**2011**　2013　2014　2015　2016　2017　2018　2019　2020　2021　2022　2023

ENROLLMENT

CHOICE

2013

First Open Enrollment

Years of work with consumer advocacy groups, private health insurers and stakeholders followed. The "Connector" vision became reality when we opened for business on Oct. 1, 2013, with 70,000 unique visitors to our newly opened site that day.

The launch of the Marketplace came at the same time Colorado adopted the expanded Medicaid eligibility standards under the ACA. Marketplace enrollees seeking financial help with private insurance had to first be determined ineligible for Medicaid because of their income.

Although that process proved trying for many, **more than 127,000 Coloradans chose private health insurance through Connect for Health Colorado® in the first Open Enrollment Period**, well above the target of 92,000 set by federal agencies. We ranked among the top states operating their own Marketplace.

127,000 Coloradans enrolled during the first Open Enrollment Period

2006-07 2010 2011 **2013** 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023

2014

CHOICE

TECHNOLOGY

Second Open Enrollment

For our second Open Enrollment Period, we worked with state agencies to develop shared technology for determining consumers' eligibility for Medicaid and for financial assistance buying private health insurance.

Difficulty with the new technology accounted for a number of complaints to legislators and local news media, at a cost to the reputation of the three-year-old organization. Despite those challenges, **the number of Coloradans selecting coverage through the Marketplace increased 11 percent in the second Open Enrollment Period**.

Connect for Health Colorado® took another hit in December when the state auditor's office issued a report critical of the organizations processes for documenting board approval of large contracts, extensions and additions to those contracts.

We accepted the audit findings, made the recommended corrective actions, and earned approval from the state auditor. With improvements to technology and customer service channels, news coverage became more positive.

11% increase in enrollments in 2014

2006-07 2010 2011 2013 **2014** 2015 2016 2017 2018 2019 2020 2021 2022 2023

LEADERSHIP

2015

ACCESS

Kevin Patterson

New Chief Executive

In April 2015, Kevin Patterson, who had led three state agencies in periods of transition and served as chief administrative officer and interim chief of staff for the governor, was named chief executive officer of Connect for Health Colorado®.

His work focused on easing the application and enrollment process, obtaining federal reimbursement for Connect for Health Colorado's work assisting enrollments in Medicaid and establishing a business plan that would permit the organization to operate on program revenues after federal start-up grants ended.

The Colorado Health Institute found the creation of Connect for Health Colorado® and expansion of Medicaid had succeeded in cutting the state's uninsured rate in half. That rate was a record 6.7 percent, one of the lowest in the country, where it remained in two subsequent surveys. October 2015 brought us a new challenge when the Colorado HealthOp, a health insurer with 80,000 Coloradans on its rolls, went out of business. We scrambled to guide affected members to new coverage.

State's uninsured rate drops by half

2006-07   2010   2011   2013   2014   **2015**   2016   2017   2018   2019   2020   2021   2022   2023

GROWTH

AFFORDABILITY

2016

Four years of enrollment growth

With the election of President Trump and Republican majorities in both houses of Congress attempting to repeal the Affordable Care Act, we worked to reassure our customers their coverage was not affected.

Staying with a four-year trend, we increased enrollments, with **more than 178,000 Coloradans signing up for a plan during the Open Enrollment Period**.

We significantly enhanced our Quick Cost and Plan Finder tool in 2016 with data from the Colorado All Payer Claim Database, giving our customers real data when estimating their own medical costs for the coming year.

Plan finder tool enhancements

| 2006-07 | 2010 | 2011 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |

Strategic Plan 2017-2020

In February 2017, the Clear Choices Campaign ranked the Quick Cost and Plan Finder tool second in the nation for customer support.

In July 2017, our board of directors adopted a strategic plan for 2017-2020, setting four goals for the organization:

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

October 2017 brought another challenge. Less than three weeks before Open Enrollment, a presidential order canceled support to health insurance companies for cost-sharing reductions – health care discounts that insurers are required to provide qualified customers.

Through coordination with the state Division of Insurance and the seven companies then offering individual coverage through the Marketplace, we helped insurers adjust their rates and plan offerings, nearly overnight.

Second in the nation for customer support

CHOICE

2017

STRATEGY

CONNECT for HEALTH COLORADO®

2006-07   2010   2011   2013   2014   2015   2016   **2017**   2018   2019   2020   2021   2022   2023

New Eligibility System

In 2018, Connect for Health Colorado® embarked on one of our most ambitious technology initiatives, developing our own eligibility system.

With stakeholder input and guidance from experts in user-friendly design, the Marketplace launched the streamlined system for the sixth Open Enrollment Period. **Users welcomed the improvements and reported they were able to complete the application in half the time**.

TECHNOLOGY

ACCESS

| 2006-07 | 2010 | 2011 | 2013 | 2014 | 2015 | 2016 | 2017 | **2018** | 2019 | 2020 | 2021 | 2022 | 2023 |

Advancing customer savings

In 2019, Connect for Health Colorado® collaborated with the state Division of Insurance and the state department of Health Care Policy and Financing on innovative policy initiatives to turn around the rising cost of health insurance.

Those efforts include a reinsurance program that took effect for the 2020 plan year and a proposed state insurance plan option that would be available through Connect for Health Colorado® for coverage in 2022.
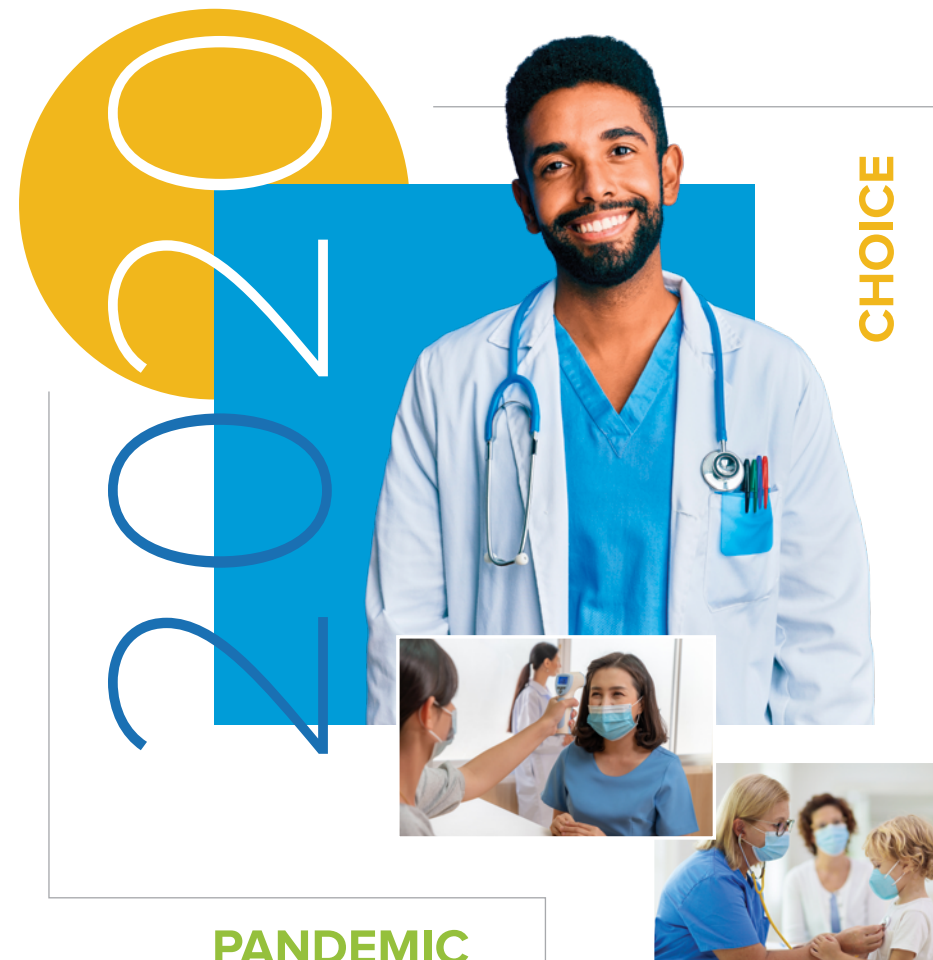
SAVINGS

AFFORDABILITY

2019

| 2006-07 | 2010 | 2011 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |

Navigating a pandemic

At the advent of the COVID-19 public health emergency, large numbers of Coloradans began losing their jobs and health insurance.

Connect for Health Colorado® responded by working with our partners to quickly organize a **Special Enrollment Period** to give Coloradans a chance to buy affordable, comprehensive health coverage. More than 14,000 Coloradans enrolled during the COVID-19 Special Enrollment Period.

In December 2020, Connect for Health Colorado® formally launched a public benefit corporation (PBC) to provide additional products, services, and financial help to more people.

CHOICE

2020

PANDEMIC

2006-07 2010 2011 2013 2014 2015 2016 2017 2018 2019 **2020** 2021 2022 2023

Savings,
savings, savings

For the first time ever, individuals and families of most income ranges were eligible for reduced premiums thanks to funding provided in the American Rescue Plan.

Connect for Health Colorado® also launched a new program that provided richer plan benefits to customers with qualified income who enrolled in a Silver-level plan. That funding came from the state's newly-created Health Insurance Affordability Enterprise.

In June 2021, after years of debate surrounding a "state option", Governor Jared Polis signed the <u>Standardized Health Benefit Plan Colorado Option bill</u> into law. The Division of Insurance began the work of collaborating with stakeholders to develop the details of the Colorado Option plan.

More savings for more people than ever before

FINANCIAL HELP

2021

ACCESS

2006-07 | 2010 | 2011 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | **2021** | 2022 | 2023

Expanding enrollment opportunities and affordability

2022 was a year marked by implementation successes.

We completed a long-running technology project that replaced legacy code from the early days of our Marketplace with new, custom Connect for Health Colorado® intellectual property. **We also launched several new programs**:

- Tax Time Enrollment, a new way for people to enroll outside of the Open Enrollment Period.

- The Colorado Option, state-designed plans sold by private insurance companies.

- The OmniSalud program, allowing Coloradans who are undocumented to safely shop and enroll on our public benefit corporation and new platform, Colorado Connect.

- SilverEnhanced Savings, a type of financial help for OmniSalud enrollees.

Nearly 10,000 Coloradans enrolled in a plan with SilverEnhanced Savings

AFFORDABILITY

EXPANSION

2006-07 2010 2011 2013 2014 2015 2016 2017 2018 2019 2020 2021 **2022** 2023

Helping customers find and retain the right coverage for their needs

By the end of the tenth Open Enrollment Period in January, more than 212,000 people signed up for a plan through Connect for Health Colorado® and Colorado Connect—a record number of enrollments.

New legislation regarding Colorado Option plans tasked us with leading a stakeholder and customer research process to allow customers to more easily identify and compare Colorado Option plans on our platform.

RESEARCH

CHOICE

2023

CONNECT *for* HEALTH COLORADO®

2006-07   2010   2011   2013   2014   2015   2016   2017   2018   2019   2020   2021   2022   **2023**