



2023

# **NEW AND RETURNING CUSTOMER SURVEY**

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## KEY FINDING

## 01

-In 2022, satisfaction with the enrollment process and the Marketplace increased, which was maintained in 2023.

-The Net Promoter Score increased slightly in 2023.

-In 2023, customers were as satisfied with their plan, as confident in their ability to pay for their plan, and as likely to recommend the Marketplace, compared to 2022

-Customers in 2023 found enrollment to be as easy as it was in 2022.

## KEY FINDING

## 02

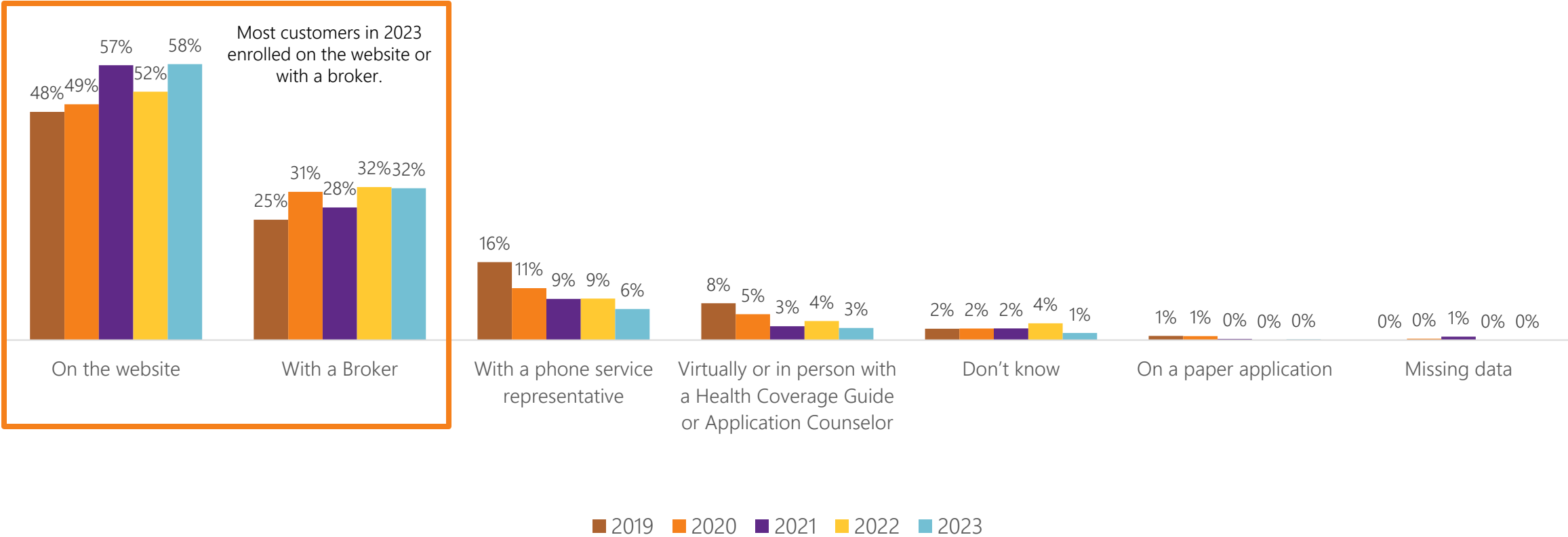
-The main change in 2023 was that more returning customers changed their plan in 2023 (51%) , compared to 2022 (36%).

-Moreover, returning customers in 2023 were far more likely to have changed their plan because it was discontinued rather than because of costs, compared to 2022.

-In previous years, plan discontinuation led to greater dissatisfaction among returning customers; however, this did not appear to be the case in 2023.

# How customers enrolled in 2023 was similar to 2022

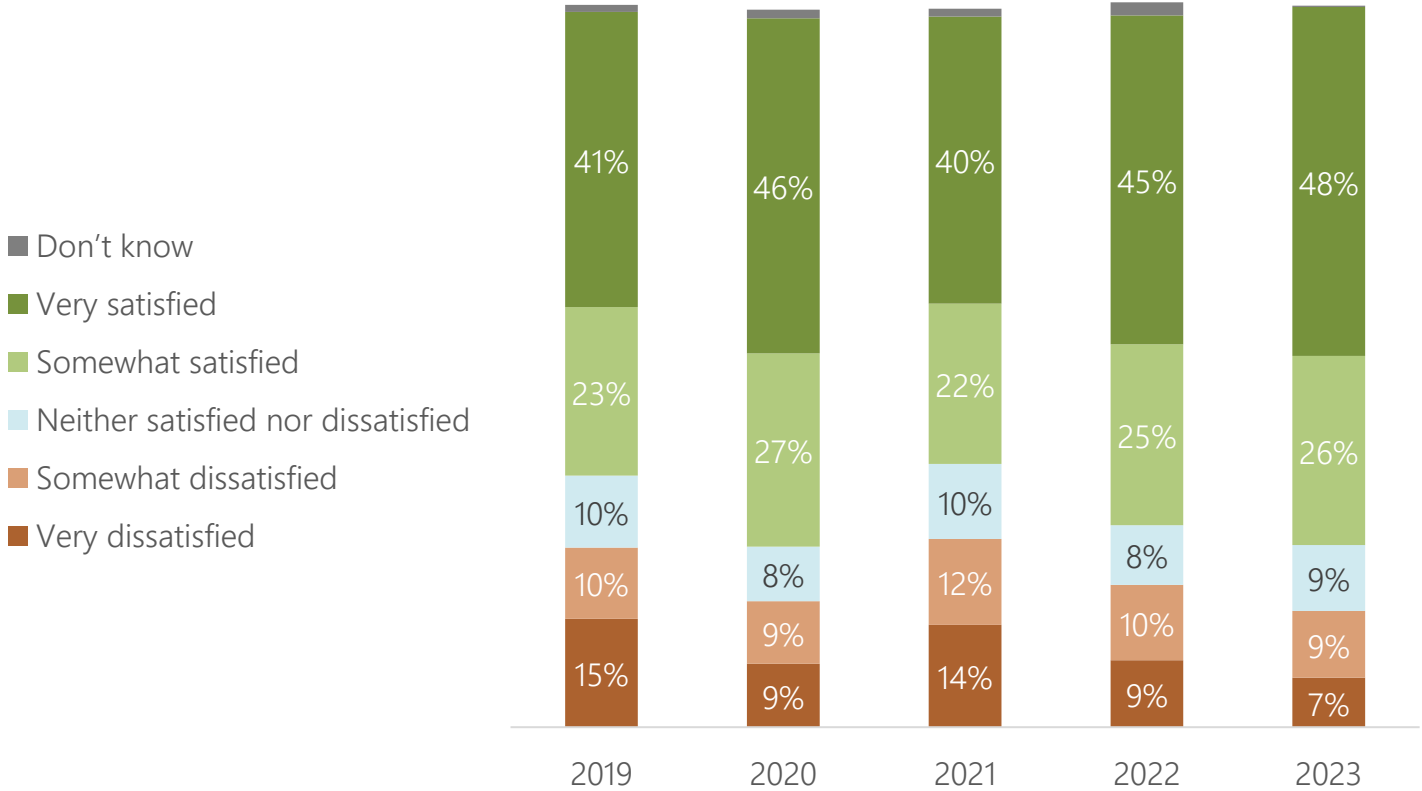
## How Customers Enrolled



[modified in 2021] How did you complete your most recent Connect for Health Colorado application for health insurance coverage?

# Customers in 2023 were as satisfied with their enrollment as most previous years

### Satisfaction With Enrollment

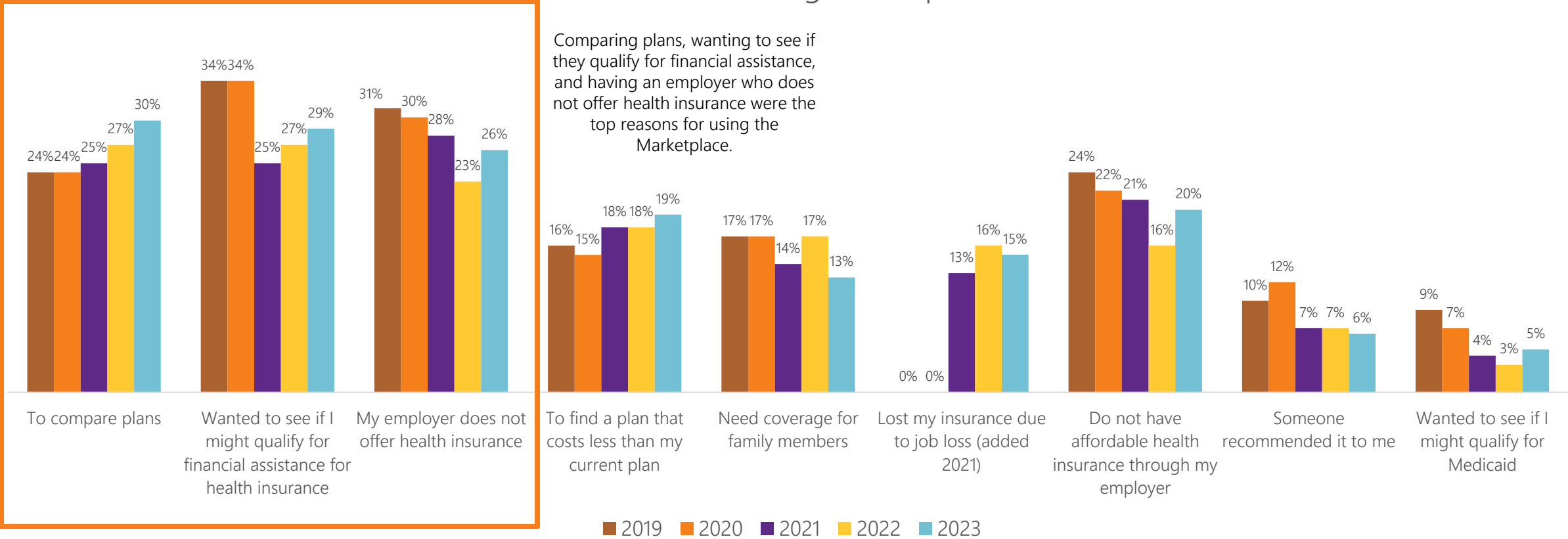


Q3. Overall, how satisfied were you with your most recent enrollment experience at Connect for Health Colorado?

# Customers in 2023 had similar reasons for using the Marketplace, compared to 2022

## Reasons for Using Marketplace

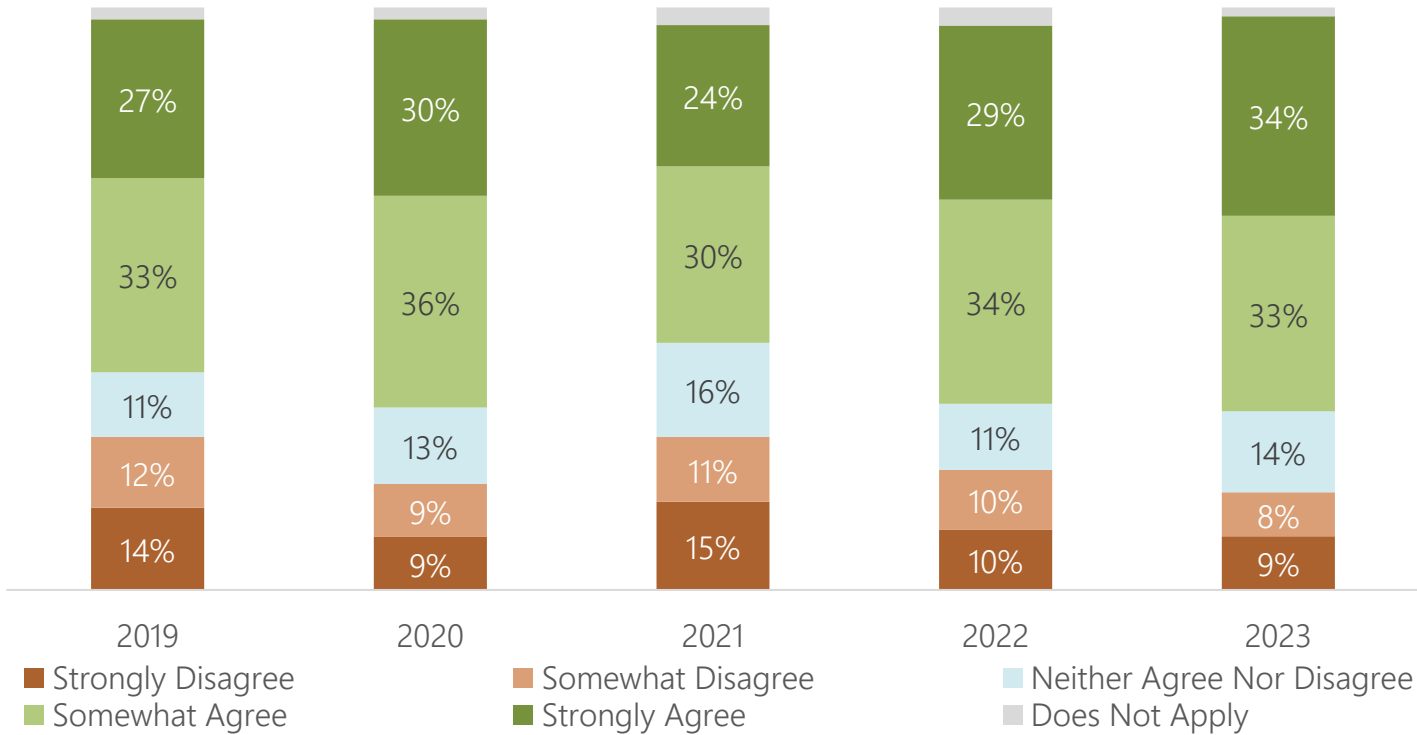
Comparing plans, wanting to see if they qualify for financial assistance, and having an employer who does not offer health insurance were the top reasons for using the Marketplace.



Q7. [modified in 2021] Why did you shop for health insurance through Connect for Health Colorado? Please check all that apply. [Randomize]

# Customers in 2023 found enrollment to be as easy as customers in 2022

Overall, enrolling in a health insurance plan through Connect for Health Colorado was easy

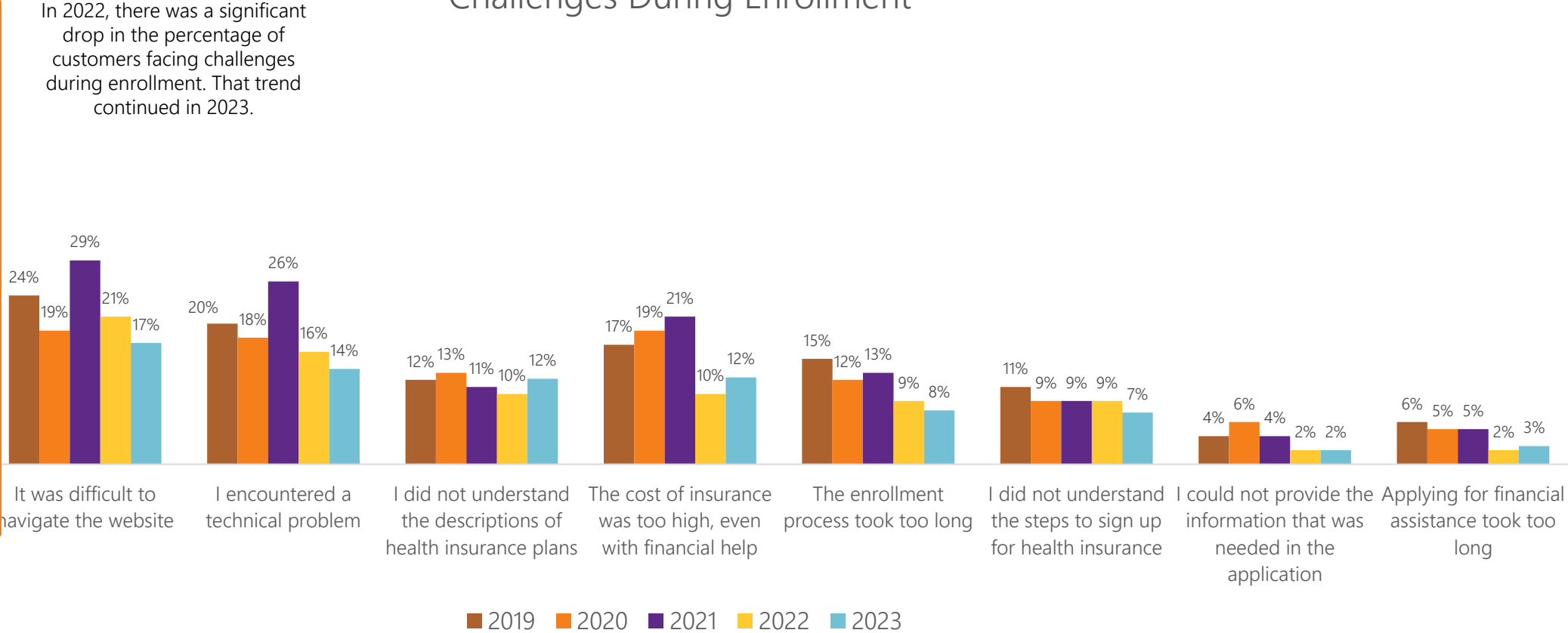
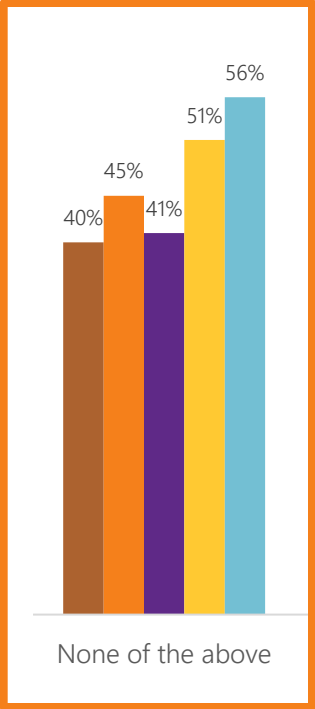


Q12. [modified 2019] Please rate how much you agree or disagree with the following statements about your Connect for Health Colorado enrollment experience. [Randomize]

# Customers in 2023 faced similar enrollment challenges, compared to 2022

## Challenges During Enrollment

In 2022, there was a significant drop in the percentage of customers facing challenges during enrollment. That trend continued in 2023.

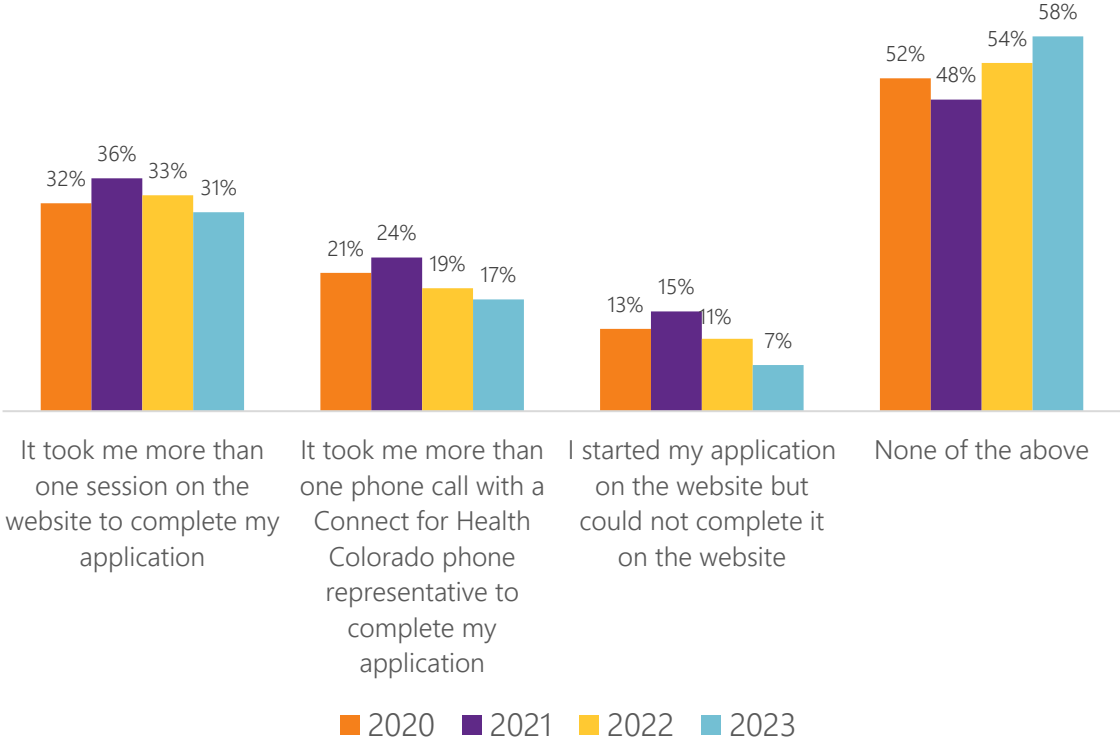


Q10. [modified 2019] Did you experience any of the following challenges when enrolling in a health insurance plan through Connect for Health Colorado? Please check all that apply. [Randomize]



# Slightly less than half of customers in 2023 reported application challenges, which was similar to prior years

Challenges with Application

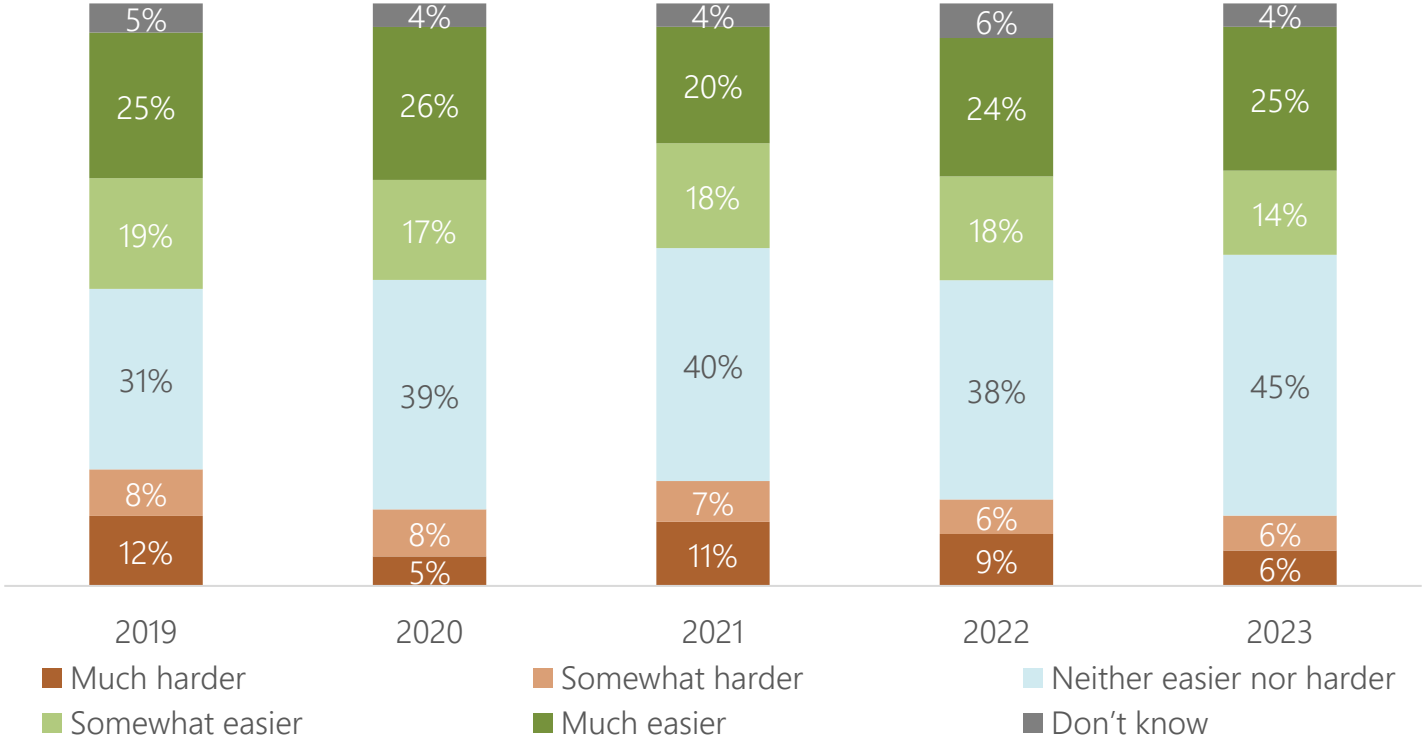


Again, there was a significant drop in 2022 in the percentage of customers facing challenges with the application. That trend continued in 2023.

Q11 [new in 2020] Were any of the following true of your experience of enrolling in a health insurance plan through Connect for Health Colorado? Please check all that apply. [Randomize]

# Returning customers in 2023 found their renewal to be as easy as returning customers in 2022

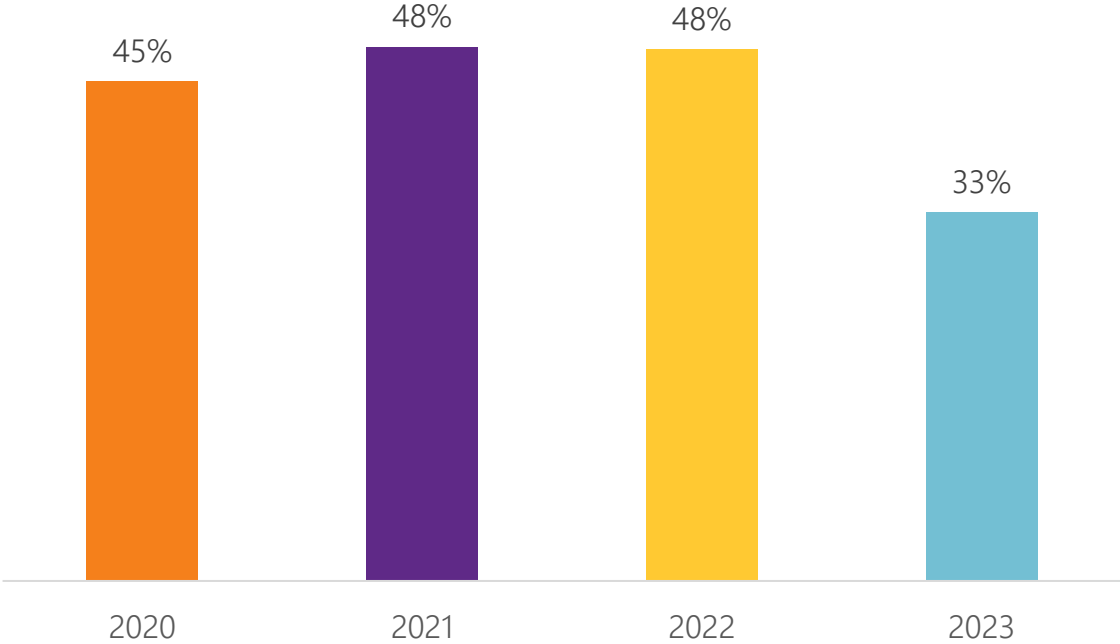
### Returning Customers' Comparison of Renewal to Previous Enrollment



Q5. [for returning customers] [modified 2019] How did your health insurance renewal experience compare to your previous enrollment process?

# Returning customers in 2023 were slightly less likely to auto-renew, compared to previous years

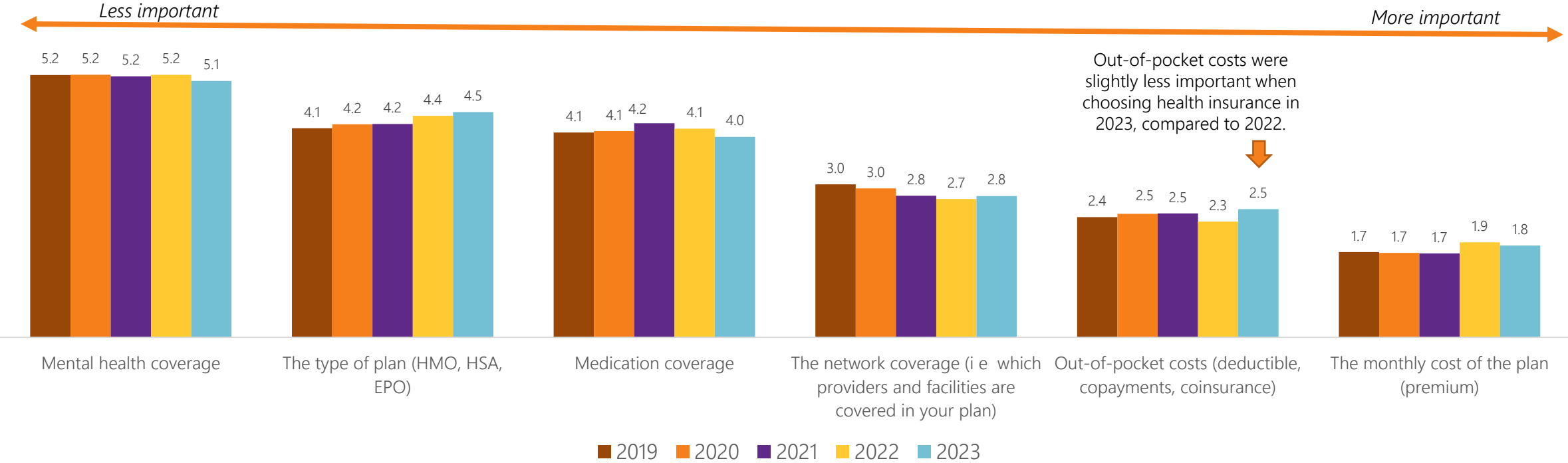
Returning Customers Who Auto-renewed Plan for 2023



Q6. [for returning customers] [new 2020] Did you auto-renew your plan (i.e., you were automatically enrolled in the same plan for 2023)?

# Cost continues to be the most important factor when choosing a health insurance plan in 2023

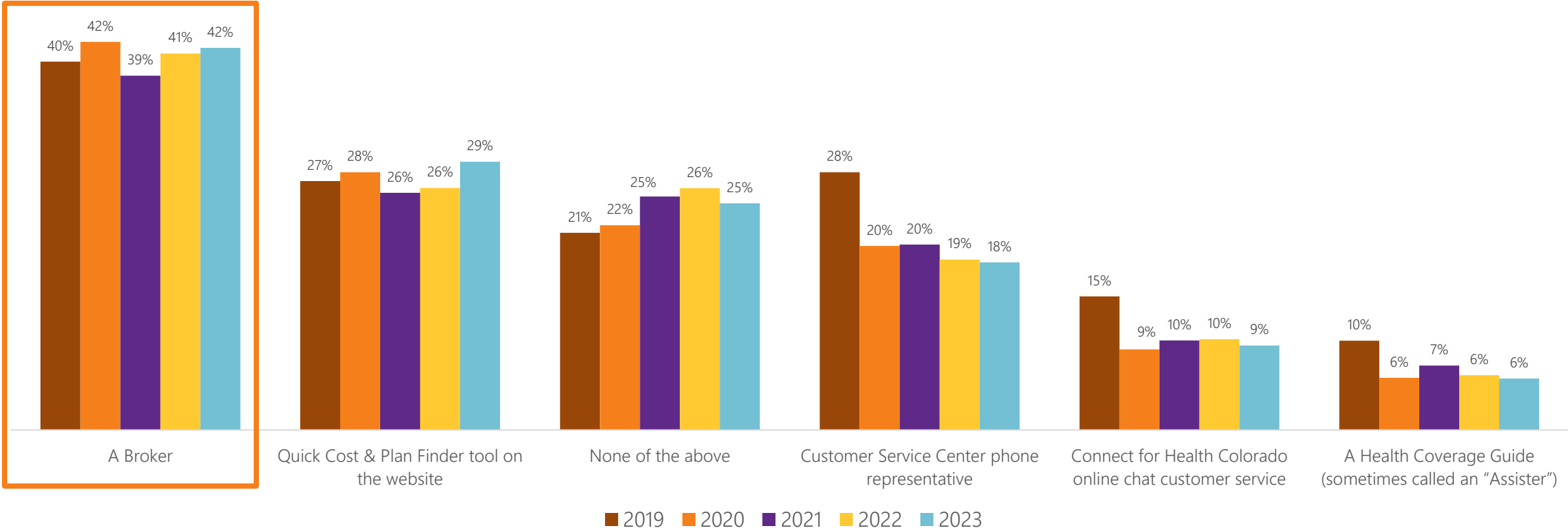
Importance Ranking of Factors When Choosing a Health Insurance Plan  
(1-most important)



Q14. [modified 2019] Please rank how important the following were when selecting your health insurance plan, where 1=the most important factor when selecting health insurance, 2=the second most important factor, etc.

# Similar to most recent years, customers in 2023 were most likely to use a broker during enrollment

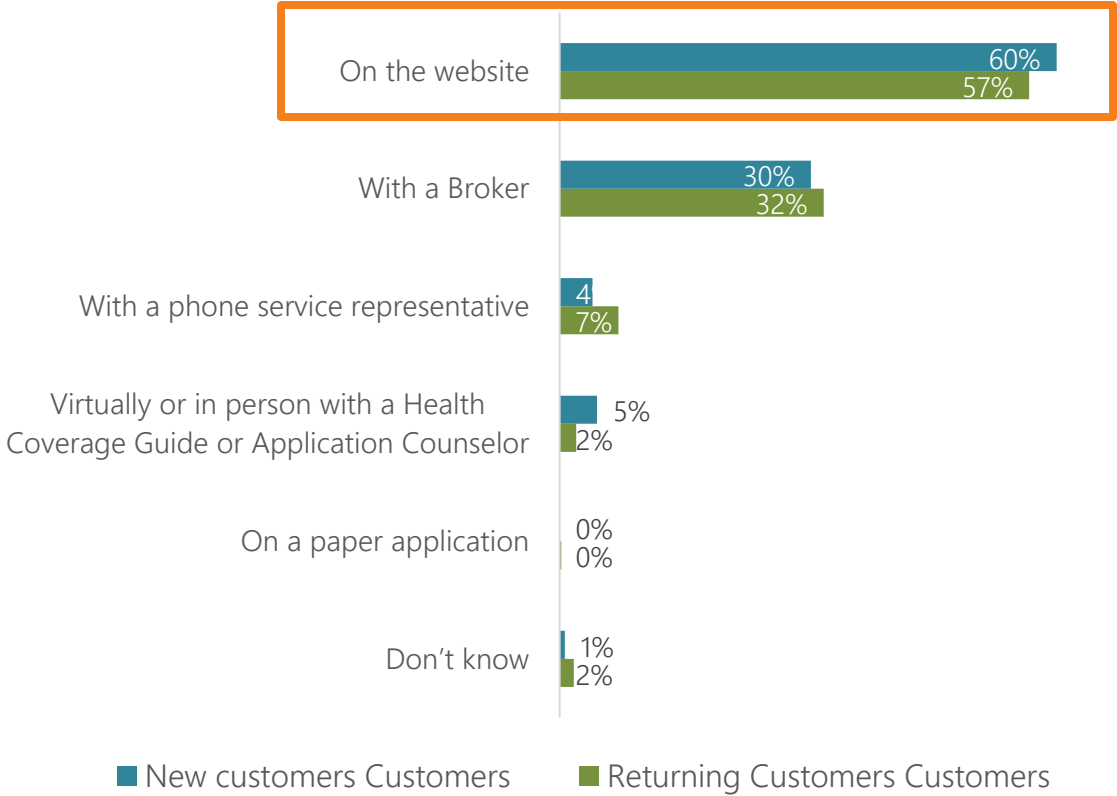
Tools and Assistance Used During Enrollment



Q13. [modified 2019] Did you use any of the following resources to help you pick your health insurance plan? Please check all that apply.

# Most customers enrolled via the website or with a broker

## How Customers Enrolled



- > Customers in the Denver metro area were slightly more likely to have enrolled via the website, whereas those outside of the metro area were slightly more likely to have enrolled with a broker.
- > Customers who had greater health literacy were more likely to enroll via the website, whereas those with less health literacy were more likely to enroll with a broker.

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