

# Board Advisory Group

August 30th, 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.*

ConnectforHealthCO.com

- **Jane Barnes (Chair)**, Benefits in Action: Consumer Advocate
- **John Barela**, Eumetric: Technology
- **Melanie Herrman**, CSAHU: Broker
- **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
- **VACANCY**: Consumer Advocate



# Approval of Minutes

# Agenda

**I. Fireside Chat: CEO Kevin Patterson**

**II. Policy Updates**

a. Family Glitch

b. Customers Age 26 Stay On Plan Through Year

c. On Exchange CSR bump

d. Medicaid to Marketplace

e. Friday Health Plans

**III. New Shopping Filters Sneak Peek**

**IV. Customer Survey Results + Discussion**

**V. Pregnancy SEP Notice + Discussion**

**VI. Public Comment**

# Fireside with CEO Kevin Patterson







# Policy Updates

[ConnectforHealthCO.com](https://connectforhealthco.com)



# Policy Change: 26 Year Olds Stay Enrolled Through Plan Year



- Starting in 2024, Colorado Connect and Connect for Health Colorado will require health insurance companies to keep 26-year-old household members on their parent's plan **through the end of the plan year** (December 31) in which they turn 26.
- This is a policy change that aligns Connect for Health Colorado with the Federally Facilitated Marketplace.
- When a customer turns 26 years old, they will stay on their parent's plan until the end of the plan year, unless the customer cancels or changes their plan themselves. If someone is terminated incorrectly, the issuer must correct it.

# On-Exchange Cost Sharing Reduction Increase



Reminder!

- All CSR eligible customers enrolled in Silver plans will receive 94% AV cost-sharing (up to 250% FPL)

# Friday Health Plans Market Exit

- Customers must enroll in a plan by this Thursday to have coverage that starts Sept. 1

- | If you enroll...          | Your new plan coverage starts... |
|---------------------------|----------------------------------|
| Anytime in August 2023    | September 1, 2023                |
| Anytime in September 2023 | October 1, 2023                  |
| Anytime in October 2023   | November 1, 2023                 |

- As of July 2023, there were roughly 24,500 Friday Health Plans enrollments on Connect for Health Colorado and 700 Friday Health Plans enrollments on Colorado Connect
  - As of August 29, ~69% of those Connect for Health Colorado customers have re-enrolled in a new plan
  - ~64% of those Colorado Connect customers have re-enrolled

# Medicaid to Marketplace Bridge Update

| Month   | May          | June         | July         |
|---|--------------|--------------|--------------|
| Individuals on Lists from HCPF                  | 10,970       | 16,386       | 13,381       |
| <b>Total Emails Sent</b>                        | <b>3,477</b> | <b>6,063</b> | <b>4,836</b> |
| Open Rate                                       | 53%          | 51.3%        | 48.5%        |
| Click Rate                                      | 7%           | 6%           | 4%           |
| <b>Total Calls Made</b>                         | <b>1,733</b> | <b>2724</b>  | <b>771</b>   |
| Talked to Someone                               | 12%          | 9%           | 11%          |
| Left Voice Mail                                 | 64%          | 67%          | 60%          |
| Unable to Leave Voice Mails                     | 24%          | 24%          | 29%          |
| <b>Households with No Phone Number or Email</b> | <b>82</b>    | <b>191</b>   | <b>148</b>   |
| <b>Households on "Do Not Contact" list</b>      | <b>16</b>    | <b>3</b>     | <b>5</b>     |
| <b>Individual Enrollments</b>                   | <b>633</b>   | <b>698</b>   |              |

# Family Glitch Fix and Demo

August 2023



# Eligibility Modernization

## HOW IT SUPPORTS OUR GOALS

- We have a long-term goal to enable a **"one-stop shop" for Coloradans**. In order to get there, we know we need to **modernize our eligibility products**.
- Eligibility modernization will create a **more consistent user experience** and **increase development efficiency**.

## WHAT WE'RE SOLVING FOR

- Our current Exchange eligibility system (NES) uses **outdated technology**
- Connect for Health Colorado and Colorado Connect eligibility applications have a **different look and feel**
- In some instances, the Connect for Health Colorado and Colorado Connect eligibility applications use **different approaches to collect the same data**
- Connect for Health Colorado and Colorado Connect eligibility applications are completely separate code, which means **we have to make changes in both places..**

## HOW IT IMPACTS YOUR WORK

- You'll see **changes to the application (look and feel)** as we incorporate findings from user research.
- This is a big technology change, and a lot of the work involves **updating our code** which will not be as visible.

# Let's cover the basics

## Employer-Sponsored Insurance (ESI)

Individuals usually do not qualify for **premium tax credits** if they are eligible for other minimum essential coverage, including employer-sponsored insurance.

- The **two exceptions** to this rule are if 1) the employer-sponsored plans are “**not affordable**” or 2) are not of “Minimum Value,” as defined by IRS code.

## Family Glitch

An employee and their household were ineligible for financial help (APTC) if the employee had access to “affordable,” self-only health insurance offered by their employer. IRS laws did **NOT** take into account the **cost to cover the household** when determining affordability.

## Family Glitch Fix

Now, “affordability” and financial help eligibility are determined by considering the cost of employer-sponsored insurance for the employee’s entire household instead of just the employee. This means more people will be eligible for financial help (APTC) who have access to their job's insurance.



# How did we fix the "family glitch"?

The Family Glitch Fix is a **compliance project** that requires changes to our eligibility application. Because **Eligibility Modernization** is a Core Area of Focus, we implemented the fix by creating a new, modernized page in the Connect for Health Colorado eligibility application.

The new, modernized Employer-Sponsored Insurance (ESI) page:

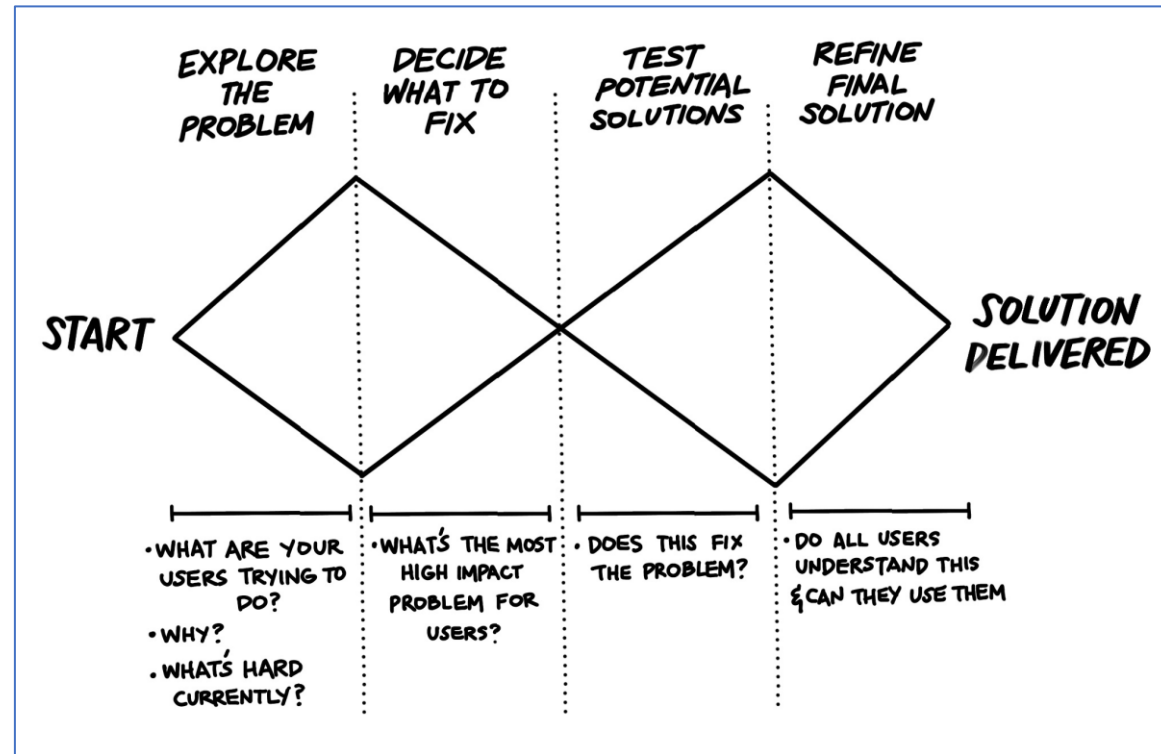
1. **Collects additional information** to determine ESI affordability for **all** family members who are offered coverage
2. Includes **updated technology** and has an **updated look and feel** that is consistent with other Connect for Health Colorado and Colorado Connect applications

# How did we design the modernized ESI page?

In addition to addressing compliance needs, we conducted user testing to find opportunities to improve and validate our new design.

We sent multiple rounds of tests to staff, Brokers and Assisters, and a random sampling of volunteers through our user testing software.

We used the feedback from testing to identify opportunities and validate the improvements we made.



If you would like to participate in user testing, please contact [NHarrison@c4hco.com](mailto:NHarrison@c4hco.com) to get added to the distribution list!

# Let's see it!

## Existing Health Insurance: Joey Jones

### Employer-sponsored Health Insurance [?](#)

Which job is offering health insurance? [?](#)

Tree's R Us

Does this health insurance meet the Minimum Value Standard? [?](#)

Yes

No

I don't know

How much would you pay for the lowest-cost health plan premium at Tree's R Us just for yourself? [?](#)

\$150.00

Does Tree's R Us offer family health plans? [?](#)

Yes

No

How much would you pay for the lowest-cost health plan premium at Tree's R Us to cover your family? [?](#)

\$500.00

Are you currently enrolled in the health insurance offered by Tree's R Us? [?](#)

Yes

No

For each member, select which option best describes their status with Tree's R Us health insurance:

Janey Smith

Enrolled

Offered a plan but not enrolled

No option to enroll

Mary Jones

Enrolled

Offered a plan but not enrolled

No option to enroll

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## What's Next

- Short-term: Notify current customers they may be eligible for APTC due to the family glitch fix, research employers/employees that may benefit from fix
- Longer-term: Conduct targeted outreach to employers/employees that may benefit from fix, incorporate into our larger outreach strategy

Questions?



# New Shopping Filters Preview

## Kelly Davies, Chief Product Officer



# New and Returning Customer Survey + Discussion

Daniel O'Neil, Senior Marketplace  
Development Analyst

# Customer Survey + Guiding Principles Discussion

- Did anything surprise you?
- What do you think may merit further investigation?
- You all chose the following guiding principles (in this order): accuracy of information, expand ability to explore plans, maximize financial assistance, and increase health literacy
- Given the results of the Customer Survey...
  - Would you advocate for a new guiding principle?
  - Would you advocate for a different ranking?





# Pregnancy Special Enrollment Period Notice + Discussion

Rachel Peters, Manager of Policy Implementation  
and Research

[ConnectforHealthCO.com](https://connectforhealthco.com)



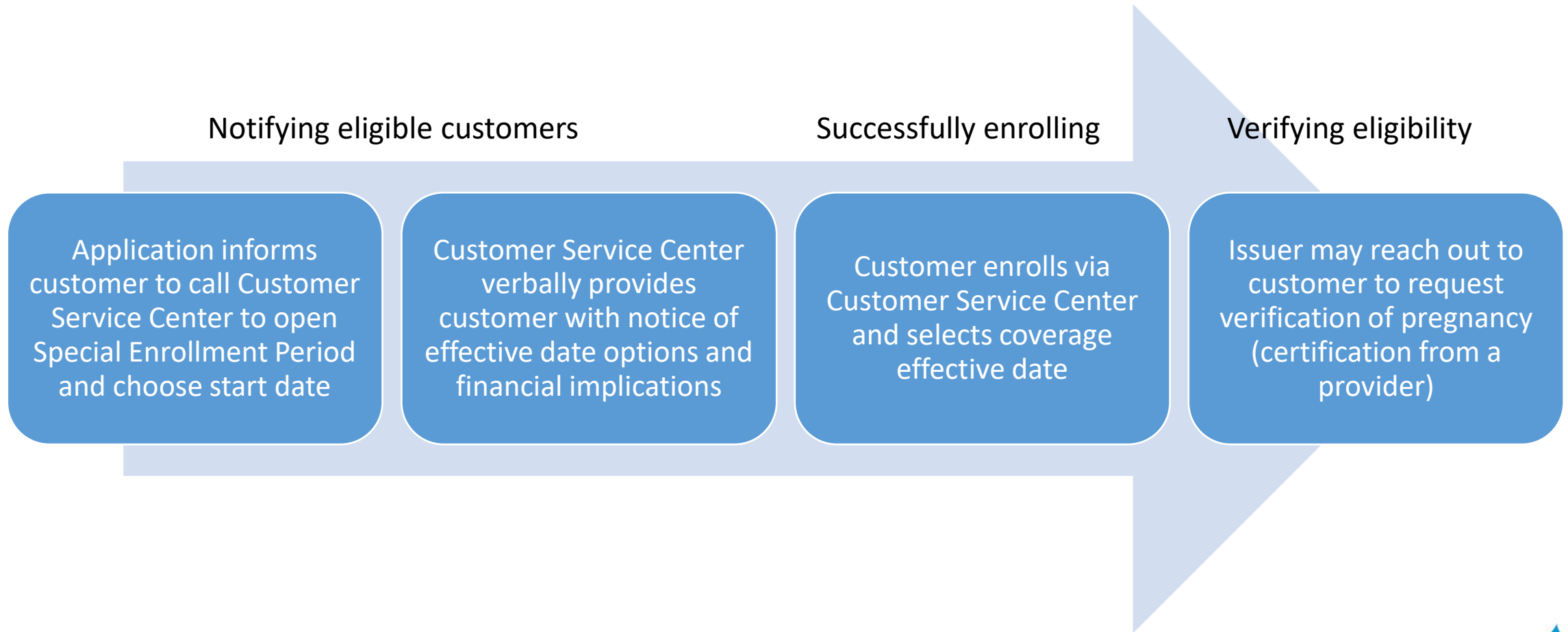


## Pregnancy SEP

# New Special Enrollment Period for Pregnant Coloradans

- Created by HB 22-1289
- Beginning January 1, 2024
- SEP is 60 days following certification of pregnancy; off and on Exchange
- For anyone who:
  - Does not have coverage
  - Receives written certification from a provider that the individual is pregnant
- Coverage effective date is:
  - Retroactive, first of the month in which the individual receives written certification of pregnancy OR
  - First of the month following plan selection if the individual chooses
    - C4HCO is required to provide notice of these options and the financial implications of each choice


# Customer Journey



# Connect for Health Colorado will develop:

- A full communications plan to share with stakeholders, including:
  - Issuers
  - Assister network
  - Broker network
  - Community partners
- Updated training materials

# DRAFT new help text

Apply for Coverage Find a Plan My Account Learn More Get Assistance

joeyjones@ggg.com Sign Out

## Tell us about life changes

Select any life change event you or someone in your household has experienced within the past 60 days. The loss of other health insurance, including Health First Colorado or Child Health Plans Plus, can be reported up to 60 days before you lose coverage. Members of federally recognized tribes and Alaska natives can enroll in coverage through Connect for Health Colorado anytime of the year.

[Help me understand this page](#)

- Birth/Adoption/Foster Care/Court Order
- Marriage
- Divorce
- Death
- Change of primary residence
- Change of income or job
- Enrollment in future or existing health insurance
- Will lose/lost health insurance or my household's annual income meets special requirements ?
- Gained eligible immigration status
- Change on incarceration status
- Gain of American Indian/Alaskan Native tribal status
- Pregnancy
- Tax Time Enrollment Period ?
- None of these apply to my household

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## Pregnancy

To open your special enrollment period and choose the start date for your plan, call our **Customer Service Center at 855-752-6749**. You will not be able to enroll or choose your start date through your online account.

# DRAFT verbal notice

Before we complete your application and enroll you in a plan, I have some information to share with you:

When we submit your application, we'll find out if you're eligible for a form of financial help called the Advance Premium Tax Credit. If you do get this tax credit, it's important that you report any changes to your income and household in your Connect for Health Colorado account as they happen. Doing that will reduce your risk of tax credit repayment when you file your federal income tax return.

Last thing: Usually when people enroll in health insurance this time of year, their coverage starts on the first day of the next month. We can do that for your coverage, or you can choose retroactive coverage. It can help pay for health care you've received, including pregnancy-related health care.

You can choose to have your coverage begin the first day of the month in which a health care provider certified your pregnancy, or it can start on the first day of the month after you enroll. If you choose to have your coverage start in the past, you will be required to pay your portion of the monthly premiums retroactively for those additional months of coverage.

Before you decide when you want your coverage to start, would you like to get help from a certified Insurance Broker? They can help you choose the right plan for your needs and that covers the doctors you see.

**If they want to work with Broker:**

Great. I'll connect you to a certified Broker who can give you advice on plans and help you decide which one is best for you. When you have made your decision, call me back at 855-752-6749, so I can make sure you get the start date you want.

**If they don't want to work with a Broker:**

Thank you. I am happy to help you complete the application and enroll in the plan you want with your requested coverage start date. How would you like to proceed?

# Pregnancy SEP Stakeholding: Draft Notice

- Do you have any questions after reading this notice?
- What is most clear?
- Is anything unclear?
- Is anything missing?

# Public Comment



Thank you!  
Next Meeting: October 25<sup>th</sup> 3pm  
[jhampton@c4hco.com](mailto:jhampton@c4hco.com)