

Board Advisory Group

October 25th, 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

- 1. Mission and Charter**
- 2. Roll Call and Approval of Minutes**
- 3. Fireside Chat with CEO Kevin Patterson**
- 4. Open Enrollment Updates**
 - a. Enhanced Cost Sharing Reductions Data
- 5. Product Development Presentation**
 - a. Pendo and improving decision support tools
 - i. What questions do you have about the customer journey?
 - ii. What customer behaviors are you most interested in?
 - iii. During Open Enrollment, please identify areas of improvement for our decision support tools, and be prepared to bring those back at our January meeting.
- 6. Policy Updates**
 - a. Pregnancy SEP customer journey, continued
 - b. HSA filter functionality, cont.
- 7. Legislative Oversight Committee bill, as time allows**
- 8. Public Comment**

Fireside with CEO Kevin Patterson

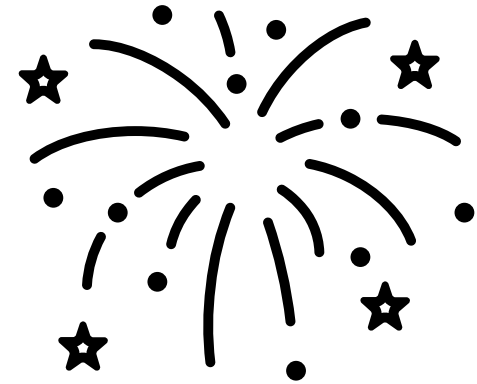




Open Enrollment Updates: SilverEnhanced Savings Increase, Enhanced Cost Sharing Reductions, Premium Data

SilverEnhanced Savings Increased to ~11,000

- DOI recently announced that there will be enough funding to provide ~11,000 enrollees with SilverEnhanced Savings this year!
- How we're spreading the word:
 - Outreach/community partner networks
 - Assister and Broker networks
 - [Media announcements](#) and media interviews



Cost Sharing Reduction Metrics

CSR Metrics

- With the expansion of CSR income limit up to 250%, over **10,000** individuals will now be eligible to receive this benefit.
 - Decrease in their deductibles from an average of \$3,446 to **\$65**, (98% decrease) .
 - Decrease in their Max out of Pocket cost from an average of 7,257 to **\$1,670** (77% decrease).
- 11,500 individuals potentially eligible for the new CSR are not enrolled in a CSR eligible plan.
 - Switching plans could reduce their deductibles from an average of \$4,763 to \$65 (98% decrease), and reduce their Max out of Pocket cost from an average of \$8,960 to \$1,670 (81% decrease),

How We're Spreading the Word: Targeted Emails

ConnectforHealthCO.com

The image shows a promotional email banner for Connect for Health Colorado. At the top, there is a photograph of a smiling male doctor in a white lab coat with a stethoscope. To the right of the photo is the logo for 'CONNECT for HEALTH COLORADO' with a colorful leaf icon. Below the photo, a green bar contains the text 'OPEN ENROLLMENT STARTS' followed by 'November 1' in large white font. The main body of the email has a white background with a blue header that says 'Open Enrollment begins today!'. Below this, a paragraph of text explains that open enrollment has started and provides information on how to get help. A blue button labeled 'Get started' is centered below the text. Further down, a section titled 'In case you missed it:' describes a new state-funded program for cost-sharing reductions. Another paragraph explains how to take advantage of these savings. At the bottom, a blue bar contains a white button labeled 'View 2022 plans & prices'.

CONNECT for HEALTH COLORADO

OPEN ENROLLMENT STARTS
November 1

Open Enrollment begins today!

Open Enrollment has officially started! This is the one time you can change your health insurance coverage for 2022. If you have questions or need help enrolling, make a free in-person or virtual appointment with a [Broker or an Assister](#).

[Get started](#)

In case you missed it:
Connect for Health Colorado is launching a new state-funded program this year to provide [more health care savings](#) to people shopping on the Marketplace in your specific income level if you enroll in a Silver-level plan.

To make sure you get these extra benefits and savings, all you need to do is enroll in a Silver-level plan, or renew your Silver-level plan if you had one last year. Once you pick your Silver-level plan, you will get the higher level of cost-sharing reduction benefits.

You will see those extra savings automatically applied to Silver-level plans when you are shopping. It's as easy as that!

[View 2022 plans & prices](#)

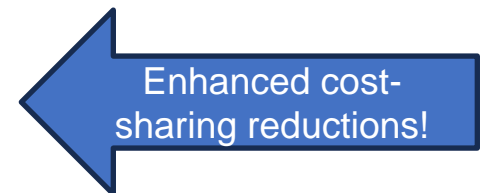
During Last OE...

10 emails sent to this targeted list

50% average open rate

2% average click rate

3,303 total pageviews of the Health Care Discounts page

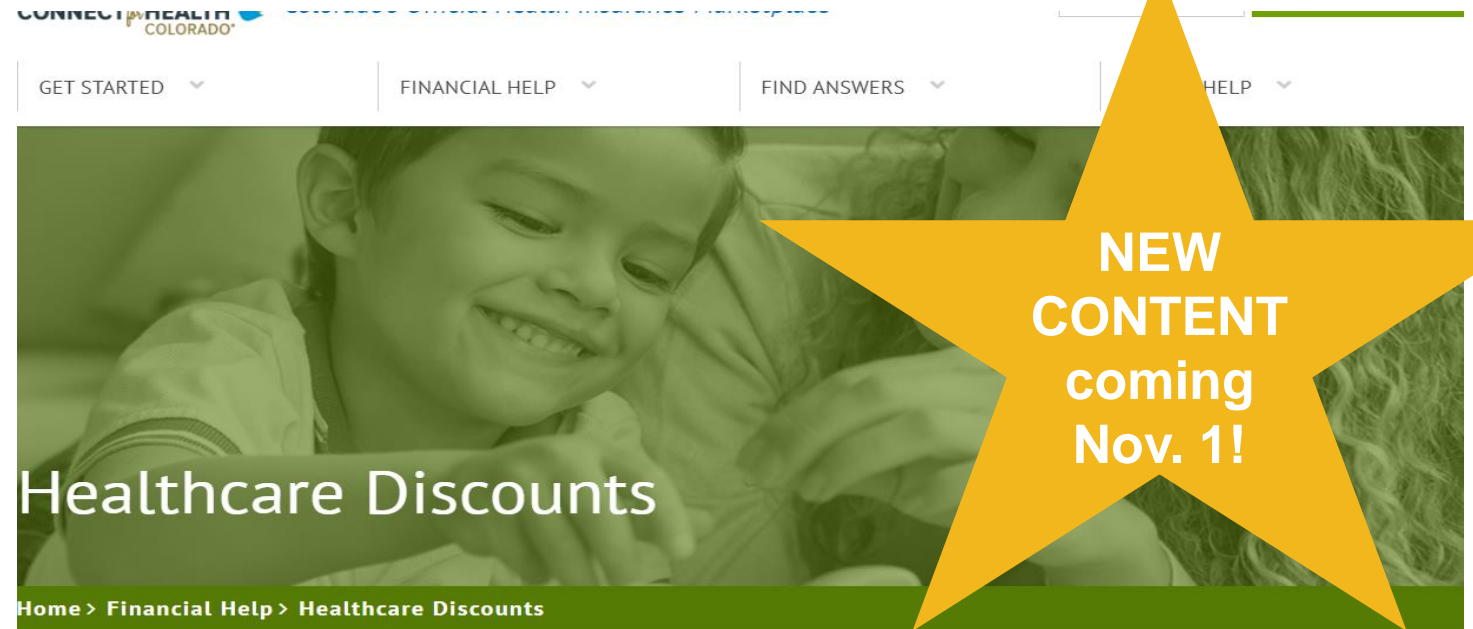


CONNECT for HEALTH COLORADO

How We're Spreading the Word: Cost-Sharing Reductions Page

ConnectforHealthCO.com

<https://connectforhealthco.com/financial-help/healthcare-discounts/>



CONNECT for HEALTH COLORADO

GET STARTED ▾ FINANCIAL HELP ▾ FIND ANSWERS ▾ HELP ▾

Healthcare Discounts

Home > Financial Help > Healthcare Discounts

NEW CONTENT coming Nov. 1!

*The financial help you can get to lower your out-of-pocket costs are healthcare discounts called Cost-Sharing Reductions. Connect for Health Colorado is the **only** place you can apply for financial help to lower the cost of private health insurance. Due to the American Rescue Plan, Coloradans are now eligible for more savings than ever before.*

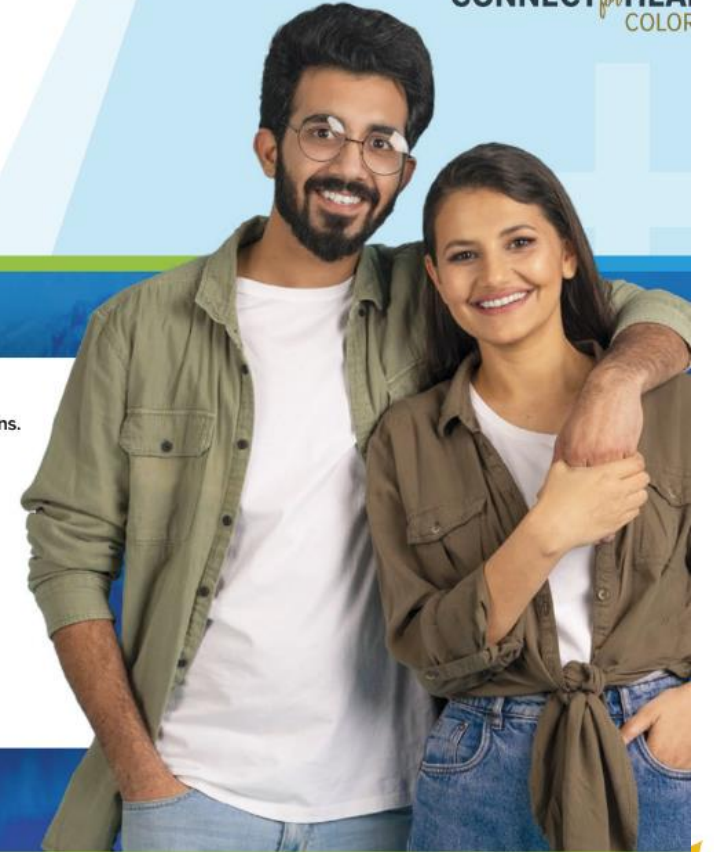
You must purchase a Silver-level plan and qualify in order to get healthcare discounts.

How We're Spreading the Word: Print & Virtual Educational/Outreach Materials

LOWER THE COST OF YOUR HEALTH INSURANCE

Apply for financial help

CONNECT for HEALTH
COLORADO



Connect for Health Colorado® is the only place you can apply for financial help to lower the cost of health insurance. Depending on your income and household size, you can qualify for lower monthly premiums and cost-sharing reductions.



We can help

Here's what you should know:

- ✔ There's no income cap to qualify for financial help, and Coloradans of most income ranges are eligible for reduced premiums.
- ✔ Coloradans with income below a certain amount can qualify for plans with \$0 premiums.
- ✔ More families who have access to employer health insurance can now qualify for financial help through our marketplace.
- ✔ Coloradans with income below a certain amount can qualify for even more cost-sharing reductions than in previous years.

Enhanced cost-sharing reductions!

CONNECT WITH US:

 facebook.com/ConnectforHealthCO

 twitter.com/C4HCO

 instagram.com/C4HCO

 linkedin.com/company/connect-for-health-colorado

ConnectforHealthCO.com

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COLORADO

Plan Premiums 2024

Plan Premiums 2024

- **56%** of financially assisted C4 customers will see either no change or a decrease to their 2024 premiums if they renew their current plan.
 - Increases to **95%** if they were to shop within their current metal tier.
- **65%** of customers can potentially find a plan under \$50 with the help of financial assistance.

Questions?



Pendo and Decision Support

Kelly Davies, Chief Product Officer

Goal: Improve decision support tools and functions within the shopping portal.

- User Research
- Stakeholder Feedback
- Data Analytics

What we need your support with: As we enter our Open Enrollment season please take note of opportunities to improve our decision support tools/features. **Bring that feedback back to our January meeting.**

1

Basic Info & Savings Estimate

2

Estimate Healthcare Needs

3

Select Preferences

4

Compare Plans

Who needs health insurance?

Who needs medical insurance? You? You and your family? Add members of your household such as your spouse or children under the age of 26 who need health insurance.

First name

Sex

Date of birth

Tobacco user 

[+ Add another person](#)

High Level Customer Journey Preamble: Quick Cost and Plan Finder

- Anonymous tool- information is not stored or shared
- Allows users to compare plans and prices before account creation or shopping
- Asks questions about household, income, health care needs, etc.
- NOT a formal eligibility determination- only estimations

Let us guide you

Tell us about your household [Help me understand this page](#)

Which of the following situation apply to you or anyone in your household applying for health insurance?
(select all that apply)

- Is anyone in your household applying for coverage 65 or older? [?](#)
- Is anyone in your household enrolled in Health First Colorado (Colorado's Medicaid Program), Child Health Plan *Plus* (CHP+), or Medicare? [?](#)
- Is anyone in your household applying for coverage under 26 and formerly in foster care?
- Does anyone in your household applying for coverage live in a medical facility or nursing home? [?](#)
- Does anyone in your household applying for coverage have a physical disability or mental health condition that limits their ability to work, attend school, or take care of their daily activities (like dressing and bathing)? [?](#)

[Help](#)

- Existing customer log in, account creation, or option to log into PEAK
- Let Us Guide You page asks questions to help determine if someone is likely to be Medicaid or CHP+ eligible → recommend PEAK account

High Level Customer Journey Part One: Account Creation and Let Us Guide You Pages

Tell us about yourself

Help me understand this page

First name

Middle name or initial optional

Last name

Suffix optional

Date of birth

[Help](#)

- Complete identity verification
- Asks for name, address, tribal affiliations, incarceration, SSN, etc.
- Asks citizenship questions
- Ability to add/remove other members of the household, and much complete the Tell Us About Yourself questions for each household member
- After all household members are added, customer clicks “Apply for Financial Help”
- Another chance to be screened for Medicaid and CHP+

High Level Customer Journey Part Two: Tell Us About Yourself

Here's what your household qualifies for

Ann Chovy

Ann did not apply for health coverage.

Cesar Salad

3 Benefits

Premium Tax Credit
Cost-Sharing Reductions
Qualified Health Plan

Total Savings

\$433.96/mo

[View Application Summary >](#)

Overview



[Premium Tax Credit >](#)

A tax credit designed to help pay for your monthly premium.



[Cost-Sharing Reductions >](#)

Subsidies designed to lower the amount you pay when you receive care.



High Level Customer Journey Part Three: Eligibility Determination

- Enter income and tax status for each household member
- Declare other coverage (Medicaid, Medicare, Tricare, ESI, etc.)
- Sign Financial Assistance application and agree to screening
- Another chance to be redirected towards Medicaid and CHP+ if appropriate
- Receive eligibility, customer clicks “View Results and Shop”

Medical Plans for Group 1 - May and Kale

Narrow your results

83 of 83 Medical Plans

Sort by Monthly Premium- Low to High

Compare Plans 0

Monthly Premium

Individual Deductible

Family Deductible

0 18250

Insurance Company

Metal Tier

Reset Filters

ELEVATE COLORADO OPTION
Denver Health Medical Plan Inc..

Elevate Colorado Option Bronze

Individual Deductible	\$7,000	Primary Care Copay (after deductible)	\$50
Family Deductible	\$14,000	Specialist Coinsurance (after deductible)	50%
Individual Out-of-Pocket Max	\$9,100	Urgent Care Coinsurance (after deductible)	50%
Family Out-of-Pocket Max	\$18,200		

Bronze *Not Rated

Vision Rx

Monthly Premium \$717.08 After \$710.83 tax credit \$6.25/mo

High Level Customer Journey Part Four: Enrollment Groups and Shopping

- Tobacco question
- Customer creates enrollment groups for household members (allows different members of the household to enroll in different plans)
 - Shops for each group
 - Can view plan details and documents
 - Can compare up to 3 plans side-by-side
 - Repeat for dental
 - Displays selected plans and net premium

First Month's Payment

You can enter your payment information for each of your insurance companies by clicking the Make Payment button(s) below.

Insurance Company	Monthly Premium	Group(s)	
	\$23.26	Lili	Make Payment
	\$9.85	Lili	Make Payment

- Will display various payment options depending on issuer
- Customer signs Financial Assistance agreement if applicable
- Customer signs Enrollment Agreement
- Customer is encouraged to check with issuer about receipt of payment in 7-10 business days
- Customer is covered!

High Level Customer Journey Part Five: Enrollment and Payment

Pendo and Customer Behaviors

- What questions do you have about the customer journey?
- What customer behaviors are you most interested in?

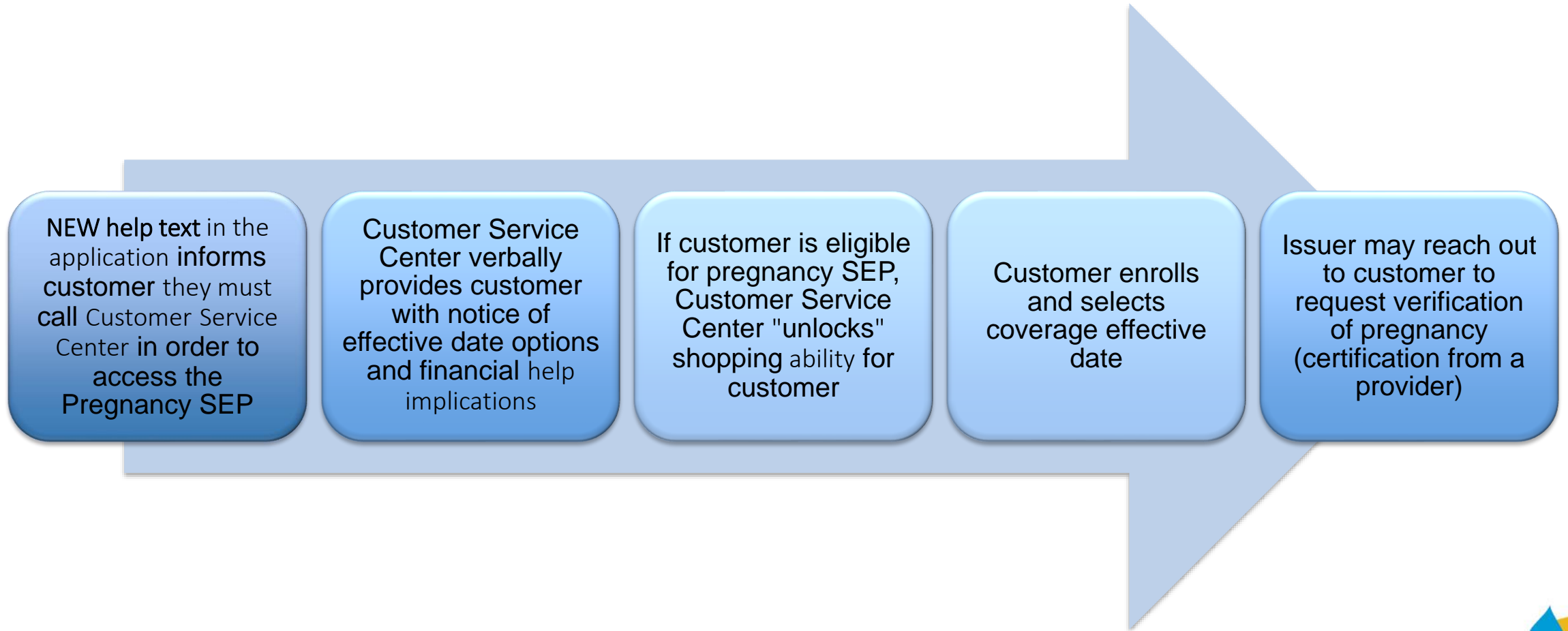


Pregnancy Special Enrollment Period Customer Journey

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



Pregnancy SEP Customer Journey



Health Benefit Exchange Legislative Oversight Committee Bill

- Technical clean up bill: “Modernize Health Benefit Exchange Governance”
- Removes January 15th due date for Connect for Health Colorado’s required report to the Legislature + Governor
- Clarifies timing and frequency of Legislative Oversight Committee meetings

Public Comment

Thank you!
Next Meeting: January 31st 3pm
jhampton@c4hco.com