

Operational Plan for Assistance Network & Enrollment Center Application Cycle

FY2025



Applications Programs and Timelines

C4HCO Partner Programs FY25-26

Programs that help with Enrollment and Health Insurance Literacy

- **Assistance Sites**
 - Federal Requirements
 - Ability to meet customers in-person and **virtually** (physical location in Colorado)
 - Target disparate populations
 - **Open door**
- **CAC Organizations**
 - Federal Requirements
 - Ability to meet customers in-person and **virtually** (physical location in Colorado)
 - **Can be closed door**
- **Enrollment Centers**
 - Brick and Mortar location visible to potential customers (physical location in Colorado)
 - Ability to help customers with walk-in or real-time inquiries within posted business hours
 - **Open door**

Program that helps with Health Insurance Literacy only

- **Referral Partners***
 - Might help with Medicaid or HFC Enrollment
 - Ability to meet customers in-person and virtually (physical location in Colorado)
 - **Can be closed door**

FY25-26 Partner Application Timeline

Timeline Feb 26, 2024: Applications open

March – April 10: Webinars and Q&A for interested organizations and Brokers

April 10, 2024: Application deadline

April 11 - May 15, 2024: C4HCO will review and reply to applicants

July 1, 2024 - June 30, 2026: Contract period (budgets approved annually)

Why do these programs matter?

Q: Why do customers seek Assister services/support?

- **60%** of surveyed Assisters state their customers seek their support and assistance because they **find the application process confusing**. **46%** of Assisters say these customers could apply on their own but **prefer to work with an Assister**.

"We are the recommend trusted resource in our community. We have worked hard to build these relationships over the past 10 years."

"Most customers that try to enroll on their own are unable to navigate the process of comparing plan benefits and networks."

- **48%** of surveyed Assisters report these customers need plan choice education and/or **Health Insurance Literacy education**
- **42%** of surveyed Assisters have customers that **do not have access to a computer/internet**.
- **34%** of surveyed Assisters help their customers with **language support** (i.e. translation services).

Importance of Assister Services:



- **88%** of surveyed Assisters say that their **expertise and knowledge** is very important to their customers.
- **86%** of surveyed Assisters say that their ability to **meet the needs of vulnerable populations** is very important to their customers.
- **83%** of surveyed Assisters say it is very important to their customers to **offer services in multiple languages**
- **72%** of surveyed Assisters say that **availability of virtual assistance** is very important to their customers.

Questions Guiding our Responsive Community Engagement

- Do we recognize that our communities have unique identities?
- Do we build on the strengths of our communities?
- Do we facilitate collaboration throughout our Application Cycle?
- Do we integrate the knowledge of our communities with our work at C4HCO?
- Do we promote co-learning to attend to inequities?
- Are we cyclical and iterative in our processes?
- Do we share our learning to all partners?

Selection Criteria

Assistance Network Programs – Selection Criteria

Funded Assistance Sites

- ✓ Organizational mission that includes **health coverage**
- ✓ Current success with one-on-one assistance of some kind
- ✓ Appropriate organizational policies
- ✓ Physical location accessible to Coloradans
- ✓ Meeting needs of self-defined marginalized populations
- ✓ Work plan and organizational structure with likelihood of success
- ✓ Approved budget
- ✓ Program Management with regular reporting to measure deliverables:
 - Appointments
 - **Marketplace and Colorado Connect Enrollments**
 - Outreach and Marketing
 - Community Networking

Certified Application Counselor

- ✓ Organizational mission that includes **health coverage**
- ✓ Current success with one-on-one assistance of some kind
- ✓ Appropriate organizational policies
- ✓ Physical location accessible to Coloradans
- ✓ Meeting needs of self-defined marginalized populations
- ✓ **Plan to enroll in Marketplace or Colorado Connect**
- ✓ Program Management with periodic reporting of activities:
 - Appointments
 - Enrollments

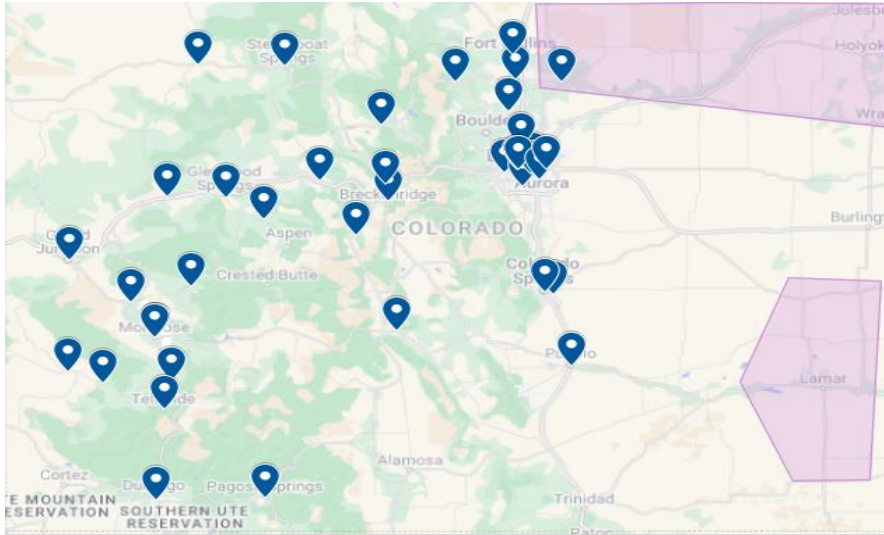
Referral Partner

- ✓ Organizational mission that includes **Social Determinants of Health**
- ✓ Appropriate organizational policies
- ✓ Physical location accessible to Coloradans
- ✓ Meeting needs of self-defined marginalized populations
- ✓ **Plan to refer** Marketplace or Colorado Connect customers for enrollment
- ✓ Program supervision with periodic reporting of referrals

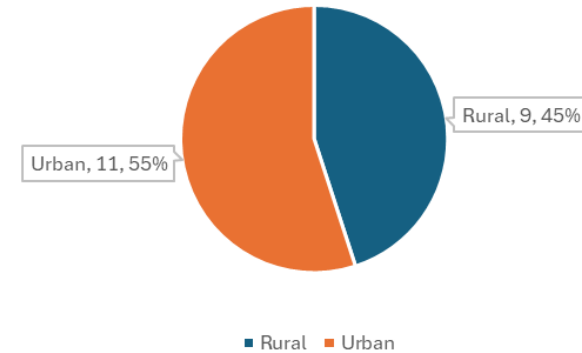
Appendix

Current Program Locations

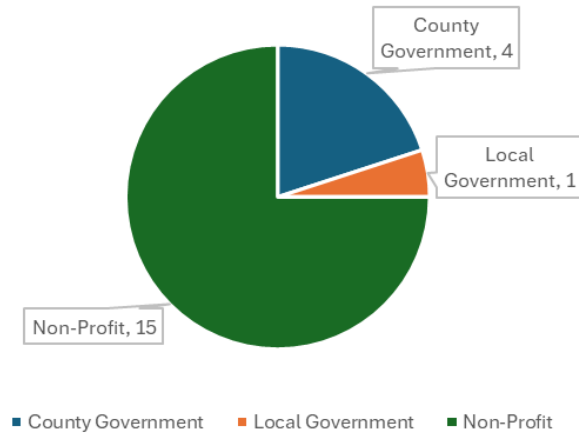
FY24 Assistance Network - 20 Funded Organizations*



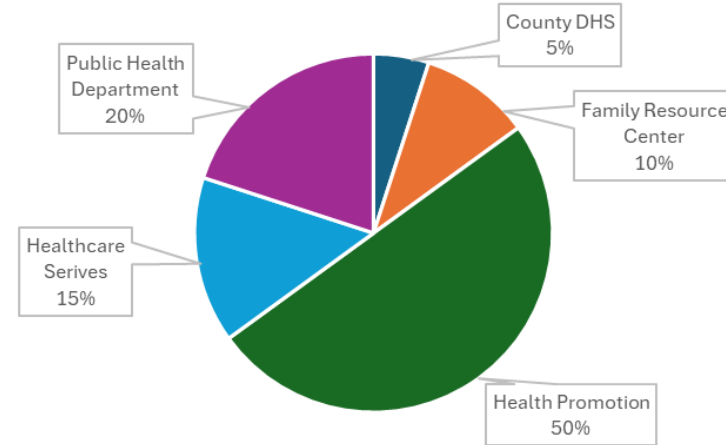
FY24 Geographic Distribution of AN Funded Organizations



FY24 AN Funded Organization Types

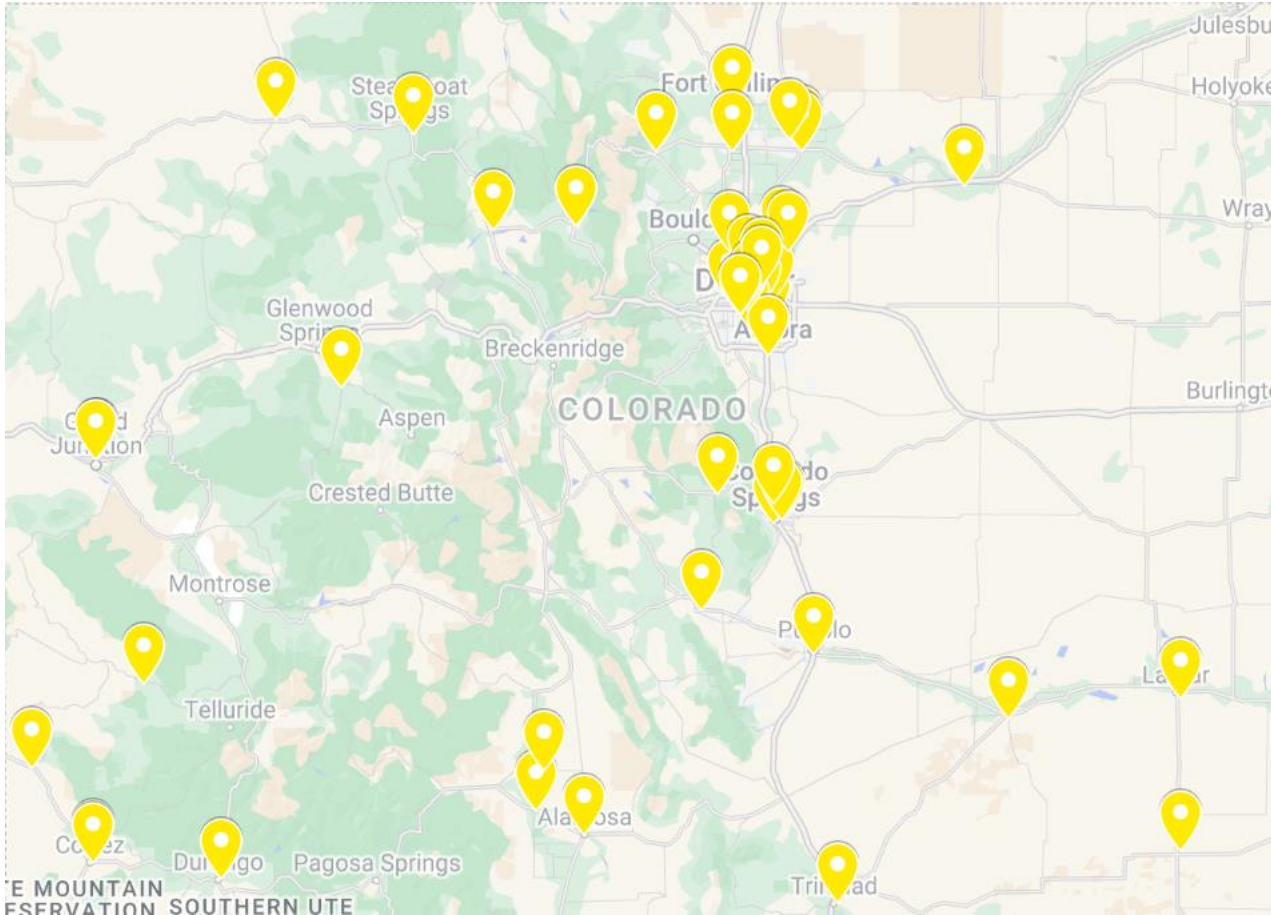


FY24 AN Funded Organizations Mission

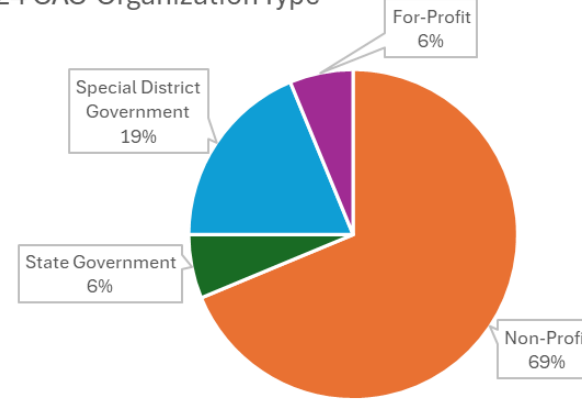


* 2 organizations funded through SB81 only

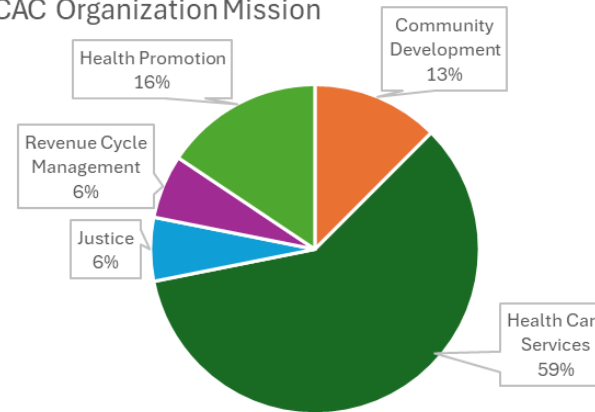
FY24 – 32 CAC Organizations



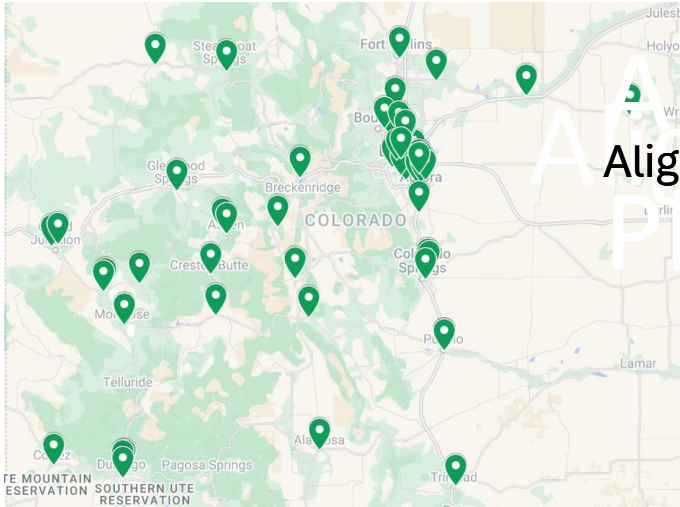
FY24 CAC Organization Type



FY24 CAC Organization Mission

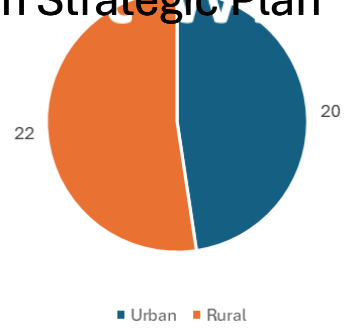


FY24 – 42 Enrollment Centers

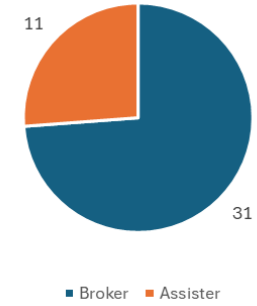


Alignment with Strategic Plan

Enrollment Center by Geography



Enrollment Center by Partner Type



Current Program Locations

Assistance Network Strategic Goals



Improving access to coverage in rural areas

By working with community organizations located in rural areas as well as encouraging the use of knowledgeable statewide resources for coverage we improve access to coverage in rural areas.

We also ask for outreach and marketing plans from all organizations to spread awareness to nearby rural areas.



Maximizing the number of customers enrolling

By funding Assisters who directly help customers with barriers to enrollment, we maximize the number of customers enrolling in coverage with financial assistance.

We also require targeted outreach to populations who are likely to be eligible but not enrolled.



Attaining and retaining the right coverage

By funding unbiased Assisters to network within their own communities as experts in health insurance literacy we help customers statewide attain and retain the right coverage for their needs.

We ask for work plans to specifically address customers who are losing Minimum Essential Coverage (including Medicaid).

We also require Assisters to help customers resolve issues and provider referrals for matters outside their expertise.

Assistance Network Objectives



Application and Enrollment Support + HIL

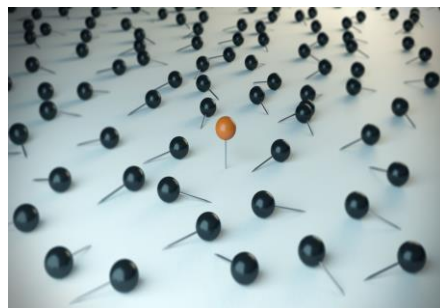
Direct education and assistance to Coloradans who otherwise would have difficulty navigating the enrollment system or distinguishing between health coverage options.

Decrease the barrier of cost for health coverage and health services by providing information about Financial Assistance and options for coverage levels **including distinction of pre and post deductible costs.**

Decrease barriers to Coloradans in accessing health care services through education about using health benefits effectively and selecting providers.

Provide post-enrollment assistance like reporting changes, communicating with issuers and referrals to other agencies.

ConnectforHealthCO.com



Targeted Customer Outreach

Decrease the uninsured rate and Increase the utilization of APTC by finding and directly helping customers with barriers to enrollment.

Use targeted methods and efficient media approaches to reach vulnerable populations likely to be eligible for APTC about health insurance enrollment and using health benefits

Increase the likelihood that Coloradans no longer eligible for Medicaid will seek help.

By decreasing barriers to obtaining and using health insurance, C4HCO seeks overall improvement of health systems in local communities.



Community Education

Build local referral and education networks where Coloradans can seek information and assistance with health insurance enrollment and use to access care.

Increase the visibility of the Marketplace/Colorado Connect and collaborate to make resources like enrollment assistance available through designated co-location and virtual support.

Support community level knowledge about pathways for people no longer eligible for Medicaid.

Support community level knowledge about using coverage effectively, for instance: when to use primary care vs urgent care vs emergency care; the availability of preventive services; chronic disease management programs; **what to do when you cannot access a provider.**

Enrollment Center Strategic Goals



Improving access to coverage in rural areas

By driving rural customers to centralized Enrollment Centers in rural areas as well as encouraging the use of knowledgeable statewide Enrollment Centers we improve access to coverage in rural areas.



Maximizing the number of customers enrolling

By offering shared marketing we increase the local/grass roots marketing that attracts customers a broad campaign misses.

By offering face-to-face, real-time and walk-in assistance to customers we reduce the number of people abandoning the enrollment process.

By promoting Enrollment Centers as a clear way to enroll, we simplify the 'broker/assister' jargon for getting help.



Attaining and retaining the right coverage

By ensuring Enrollment Centers are highly skilled in financial assistance programs we increase the chances they will get the right coverage now and in the future.

We also require Assisters to help customers resolve issues and provide referrals for matters outside their expertise.

Enrollment Center Selection Criteria



Customer Experience

Demonstrated success at providing APTC supported enrollment

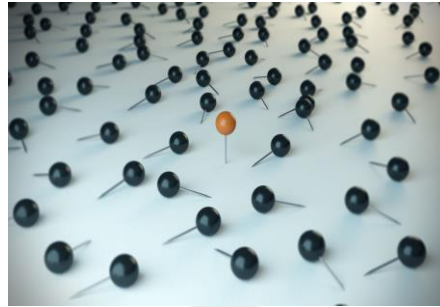
Reach to eligible but not enrolled and APTC markets

Able to provide a cross-function of customer focused support (Medicaid/CHP+ strategy)

Referral network

Adept with problem resolution

ConnectforHealthCO.com



Customer Access

Visibility and access to engage individuals and families 'real-time'

Capacity to effectively serve walk-in business

Plan to engage customers remotely



Business Strategy

Marketing plan for reach to geographic region and target populations

Collaborative relationship with C4HCO and community partners

Effective use of C4HCO processes and resources