



CONNECT *for* HEALTH  
COLORADO®

# Enrollment and Policy Implementation Update

January 27th, 2022



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

# About Us

**Our mission is to increase access, affordability and choice for individuals, families and small employers purchasing health insurance in Colorado.**

Born from a vision that came years ahead of national healthcare reform, [Connect for Health Colorado](#)<sup>®</sup> remains at the forefront of initiatives to provide affordable and quality health coverage.

Our [Board of Directors](#) meets monthly to discuss and vote on a range of issues related to the operation of our Marketplace.

# Our Value to Customers



## Financial help

The **only** place to receive [tax credits](#) to cover the monthly costs of health insurance.



## Transparency

Compare plans and prices across [private health insurance companies](#).



## Quality coverage

Includes [essential health benefits and coverage](#) for preventive services at no charge.



## Expert, local help

Enrollment assistance available from [community organizations and certified Brokers](#) around the state.

Depending on factors including **family size** and **annual income**, Coloradans may be eligible for financial help in two forms:



## 1. Lower Monthly Premiums

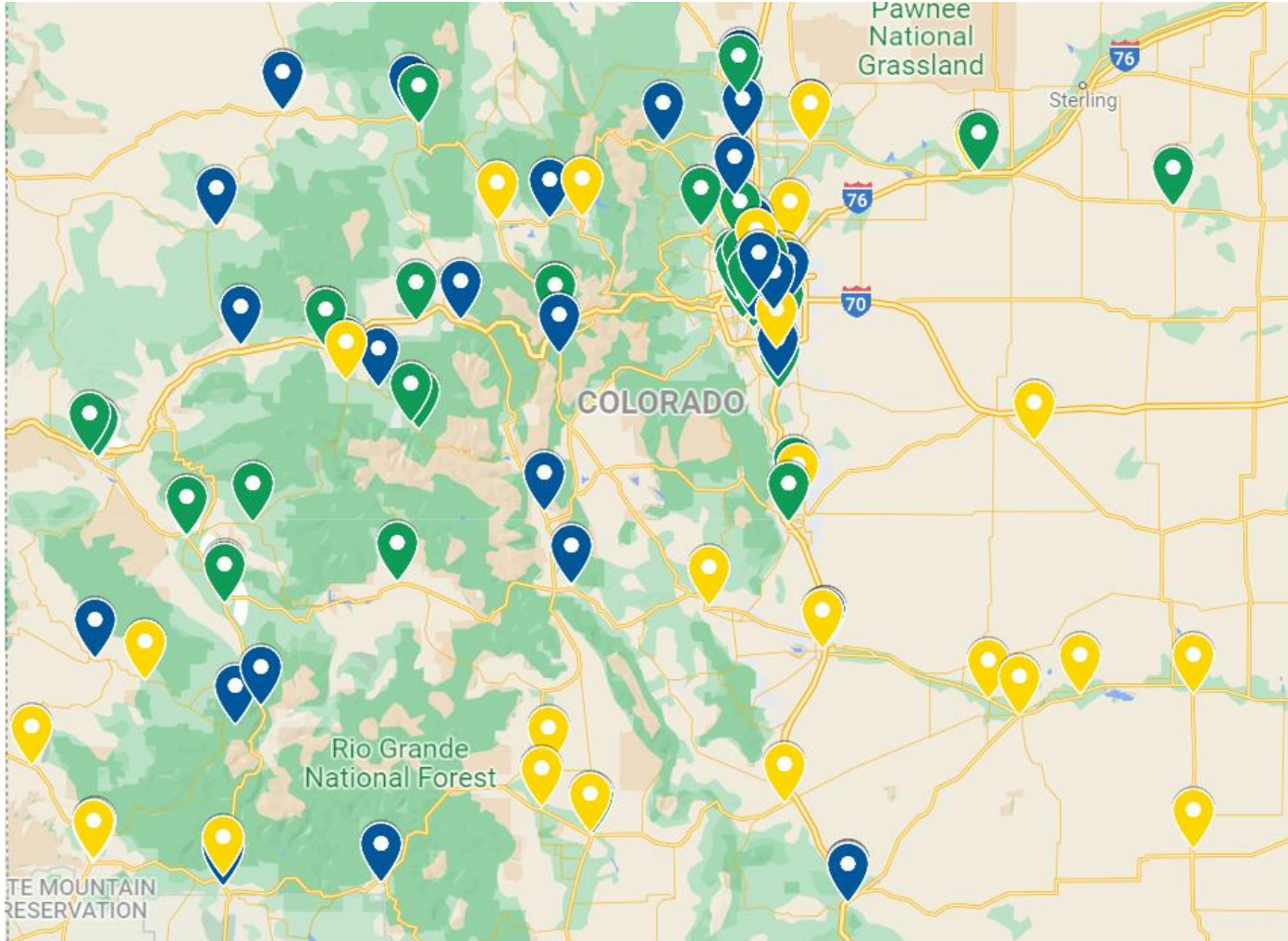
“Premium Tax Credits” help pay for your monthly premium.

## 2. Lower Health Bills

“Cost-Sharing Reductions” reduce the cost of copays, deductibles, coinsurance, and out-of-pocket-maximums in Silver-level plans.



# Enrollment Assistance



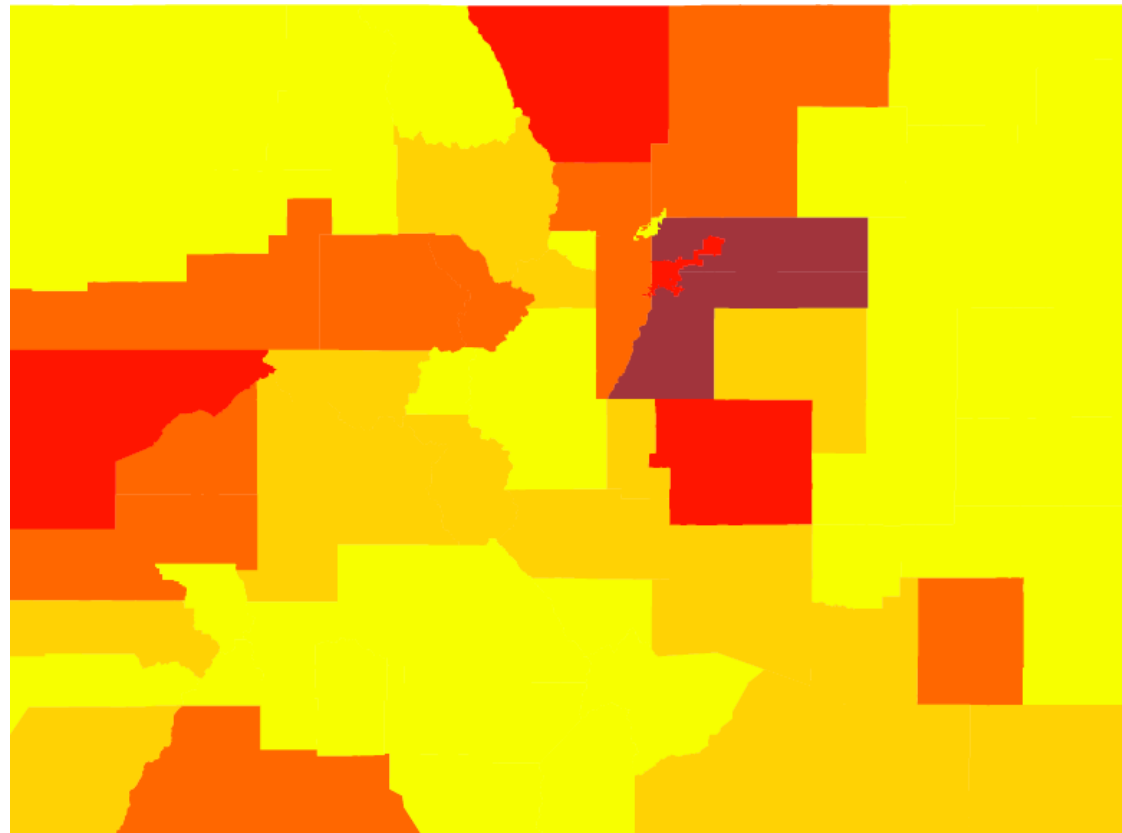
We offer free enrollment assistance across the state, and people are using it to get covered. We have 919 Brokers and Assisters helping people enroll.

**Broker-supported Enrollments: Up 23% YoY**  
**Assister-supported Enrollments: Up 8% YoY**

**Green** = Enrollment Centers  
**Blue** = Health Coverage Guides  
**Yellow** = Certified Application Counselors

# 2021 Eligible but Not Enrolled (EBNE) Report

- EBNE: (Eligible but not enrolled) - Eligible for financial help but not enrolled.



# Strategic Plan 2021-2024

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.



- 19 Enrollment Center locations in rural and frontier areas, 4 new this year.
- Virtual enrollment options reduce travel times and make appointments more accessible.
- Added a Community Engagement and Outreach position to develop relationships in Southern Colorado.
- Only one Colorado county (Jackson) will have a single issuer in 2022.

Progress: Improve  
access to coverage  
in areas of rural  
Colorado



- Connect for Health Colorado re-opened for enrollment February through August to help uninsured residents get covered amid the ongoing pandemic.
- The American Rescue Plan provided additional financial help for customers in plan years 2021 and 2022.
- The law expanded financial help eligibility to households with income over 400% of the federal poverty level (FPL) for the first time.
- People who received unemployment benefits for at least one week in 2021 could qualify for \$0/month plan options.

## 2021 Annual Report Highlights: Special Enrollment Period

226,680  
Coloradans  
enrolled in  
2021

# Average Marketplace Net Premiums Under the American Rescue Plan

Potential Net Premium differences of Connect for Health Colorado enrollees under new affordability percentages in American Rescue Plan

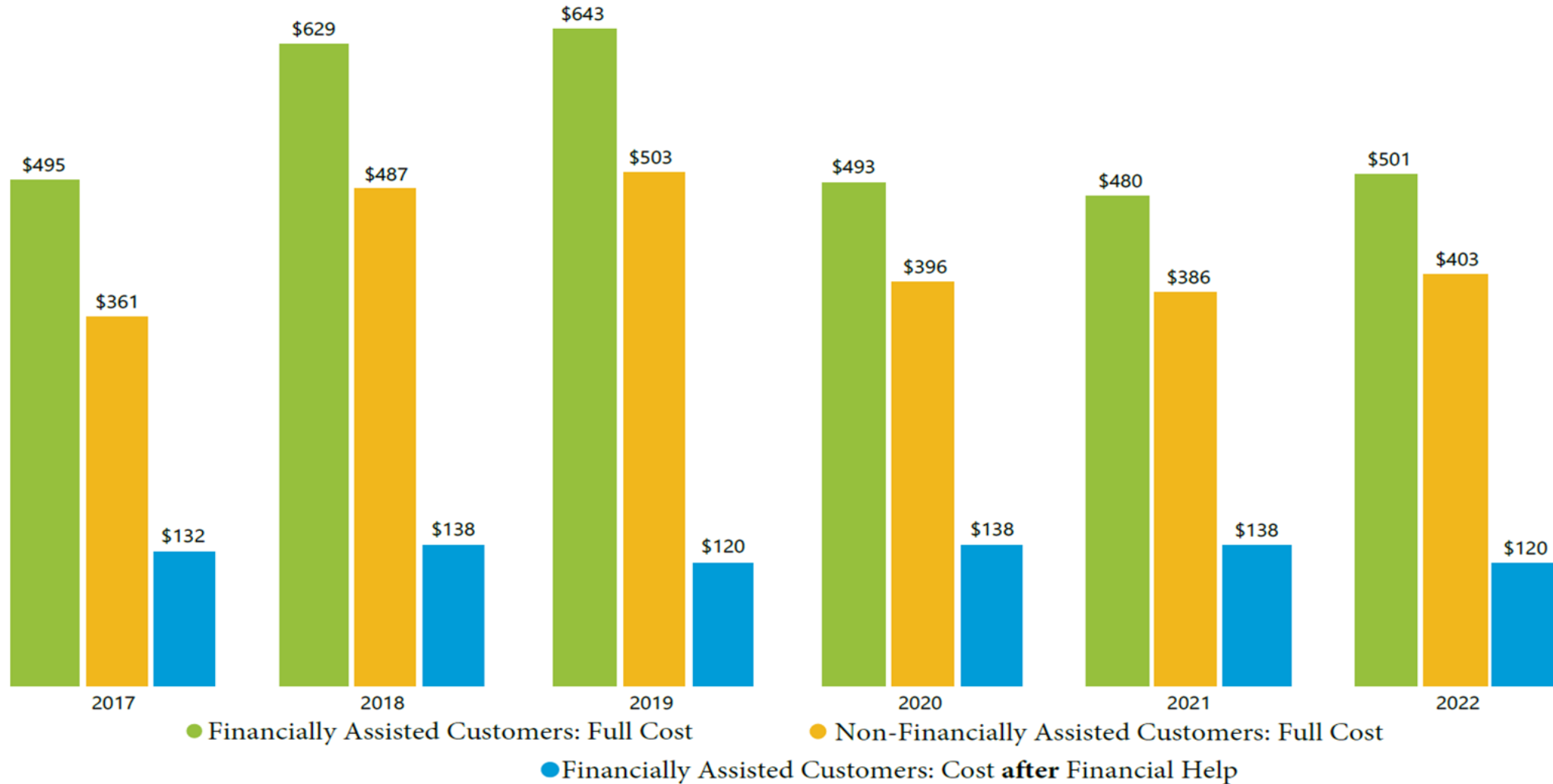
FPL GROUP	AVG NET PREMIUM OLD	AVG NET PREMIUM NEW	\$ Difference	% Difference
400%+	\$ 460.91	\$ 304.43	\$ (156.48)	-34%
301% to 400%	\$ 195.26	\$ 131.76	\$ (63.50)	-33%
251% to 300%	\$ 147.47	\$ 68.88	\$ (78.59)	-53%
201% to 250%	\$ 124.00	\$ 50.42	\$ (73.58)	-59%
151% to 200%	\$ 86.03	\$ 29.17	\$ (56.86)	-66%
133% to 150%	\$ 59.48	\$ 19.98	\$ (39.50)	-66%
<133%	\$ 18.02	\$ 14.98	\$ (3.04)	-17%

- 2022 individual market premiums increase an average of just 1.1% statewide.
- New state-funded program to provide customers of a certain income in Silver plans with richer plan benefits.
- By the end of the Open Enrollment Period, **198,412 residents** signed up for a health plan for 2022 coverage.
  - More than 18,000 sign ups, a 10% increase, over last year's Open Enrollment Period total.
  - 3 out of 4 customers who signed up for a plan during Open Enrollment qualified for financial help.



## 2021 Annual Report Highlights: Open Enrollment for Plan Year 2022

# 2022 Open Enrollment: Average Monthly Plan Selection Cost





# 2021 Annual Report Highlights: Marketing and Outreach

- Connect for Health's targeted marketing efforts resulted in 39 million ad impressions
- 170,000 additional website visits
- 46-67% open rates on email campaigns
- 22 presentations given
- 51 community events attended



# Implementation of State Policies



# Health Care Coverage Easy (Tax Time) Enrollment Program

- The [Health Care Coverage Easy Enrollment Program](#) (HB20-1236) will connect uninsured Coloradans to free or low-cost health coverage using their Colorado state tax return.
  - Rebranding as "Tax Time Enrollment" for clarity for our customers
- Program begins January 2022.
- [Our webpage is available here.](#)

File your state tax return and check a box to indicate you're uninsured and interested in the program

Get screened for free or low-cost health coverage using Connect for Health Colorado's quick assessment tool

Apply for health coverage and enroll during your 60-day Tax Time Special Enrollment Period

You're covered for 2022!

# Health Insurance Affordability Enterprise (HIAE) programs

Funding and direction from the [Health Insurance Affordability Enterprise](#) (Senate Bill 20-215) and its [Board of Directors](#) shapes **our ability to provide coverage and financial help to thousands more Coloradans.**

- Starting this Open Enrollment Period, for plan year 2022, Connect for Health Colorado is using funds to provide [customers with a certain income and who enroll in a silver plan with richer plan benefits](#). This program made possible by HIAE will help customers afford to use their plan and access health care services.
- Thanks to the Health Insurance Affordability Enterprise, we'll be able to offer plans to people who are unable to obtain coverage or savings under current Affordable Care Act rules. Starting next Open Enrollment Period for 2023 coverage, many people who cannot afford to cover their family through their employer's health plan, and people who are undocumented, will be **eligible for plans and savings on [Colorado Connect](#)**, Connect for Health Colorado's public benefit corporation.





## Disaster Relief Special Enrollment Period

Partnering with the Division of Insurance to implement a Special Enrollment Period for Coloradans affected by wildfires and COVID-19 through March 16<sup>th</sup>.



# Thank you! Questions?

Contact Jessalyn Hampton, Public Affairs Manager, at [jhampton@c4hco.com](mailto:jhampton@c4hco.com) for data, presentations, town halls, and constituent issues.