



CONNECT *for* HEALTH
COLORADO®

Enrollment and Policy Implementation Update

December 20, 2021



[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](#)[®] 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.

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.

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

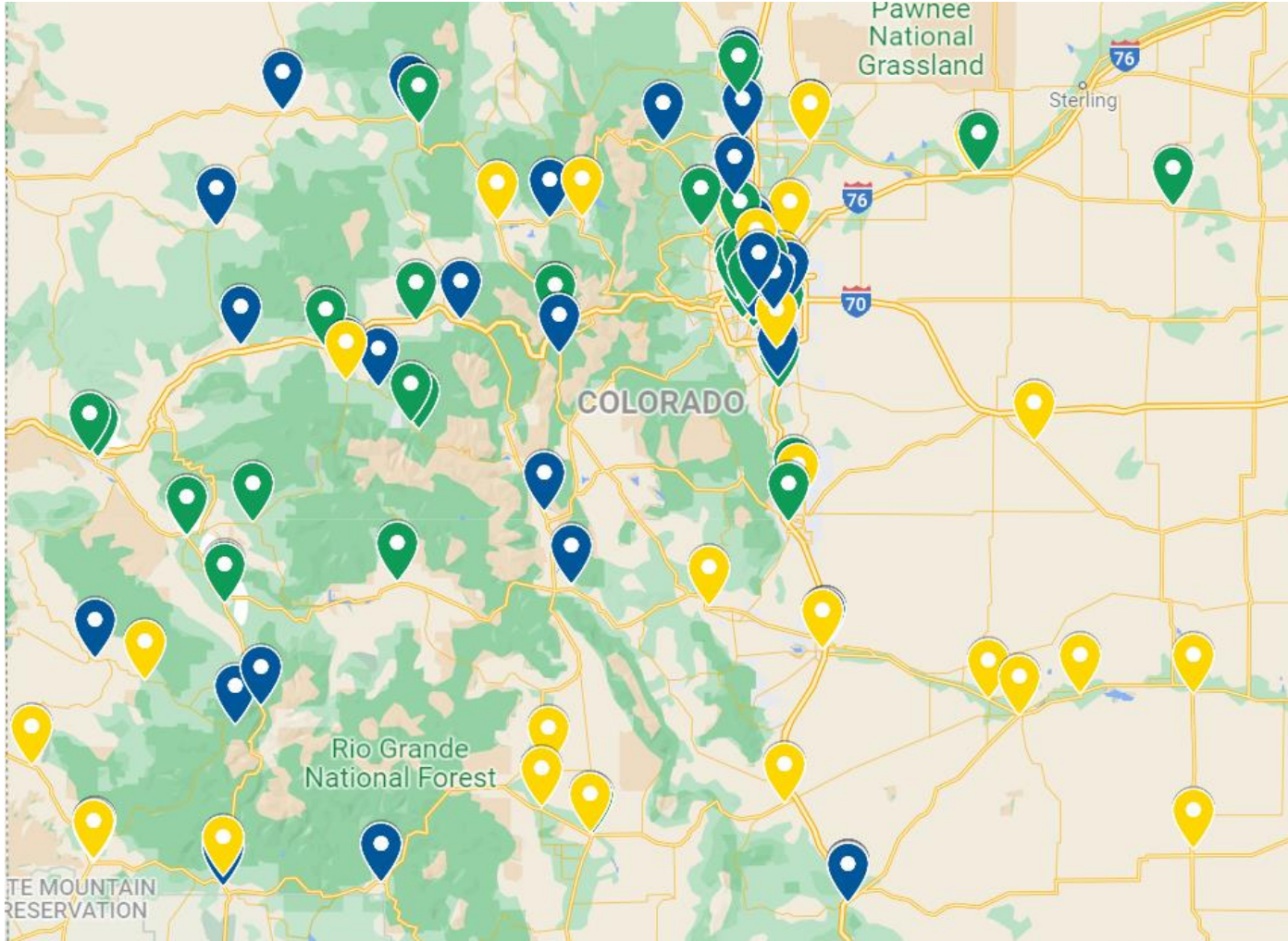
Includes [essential health benefits and coverage](#) for preventive services at no charge.



Expert, local help

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

Enrollment Assistance



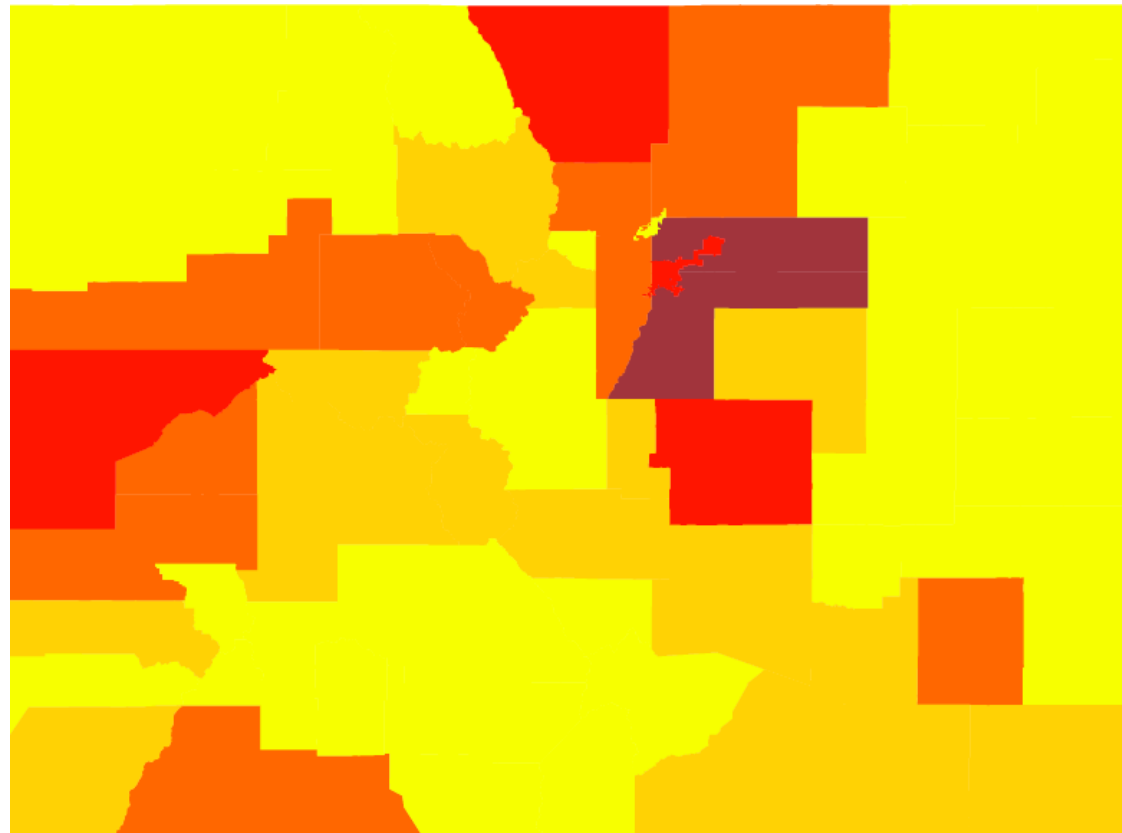
We offer free enrollment assistance across the state, and people are using it to get covered. We have 919 Brokers and Assisters helping people enroll this year.

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 tax credits but not enrolled.



EBNE Count
<100
100 - 249
250 - 999
1,000 - 3,999
4,000 - 8,000

January

We announced an extra enrollment period starting February 8.

March

We extended the enrollment period to August 15.

April

- Coloradans seeking health insurance can access more **savings** as a result of the American Rescue Plan. **For the first time, ever, individuals and families of most income ranges can qualify for reduced premiums.**

August

- A historic **216,350** Coloradans enrolled in 2021 health coverage.

Extended Enrollment Period (Feb. 8- Aug. 15)

We enrolled more people this year than in any previous year of our operation.

Implementation of Federal Policies

American Rescue Plan Act of 2021

The American Rescue Plan was signed into law March 11th, 2021.

Provided additional financial help for Coloradans purchasing health coverage through Connect for Health Colorado in plan years 2021 and 2022.

Expands financial help eligibility to households with income over 400% of the federal poverty level (FPL).

Individuals can save an average of 52% on their premiums.

Families receiving Unemployment Insurance for at least one week in 2021 were eligible for \$0 net premium options.

Customers able to receive premium repayment forgiveness from the IRS for the 2020 tax year.



Background: American Rescue Plan (ARP) of 2021

**Connect for
Health Colorado
began offering
ARP additional
savings in April
2021**

Average Marketplace Net Premiums Under the ARP

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%

- A historic **216,350** Coloradans enrolled in health coverage when we closed the enrollment period on August 15, 2021.
- **51%** of medical submissions were made with the help of a Broker or Assister.
- **999 Brokers and Assisters** were certified and available to help customers make plan decisions during these special enrollment periods.
- Brokers and Assisters help customers get the financial help for which they are eligible. **83% of customers who enrolled with a Broker or Assister received Advance Premium Tax Credits** during this time, relative to 68% for customers without enrollment assistance.
- Over **33,000 calls** were answered by our Customer Service Center during the Open Enrollment period.

Enrollment Outcomes and Highlights

Special
Enrollment
Period
through
August 15th



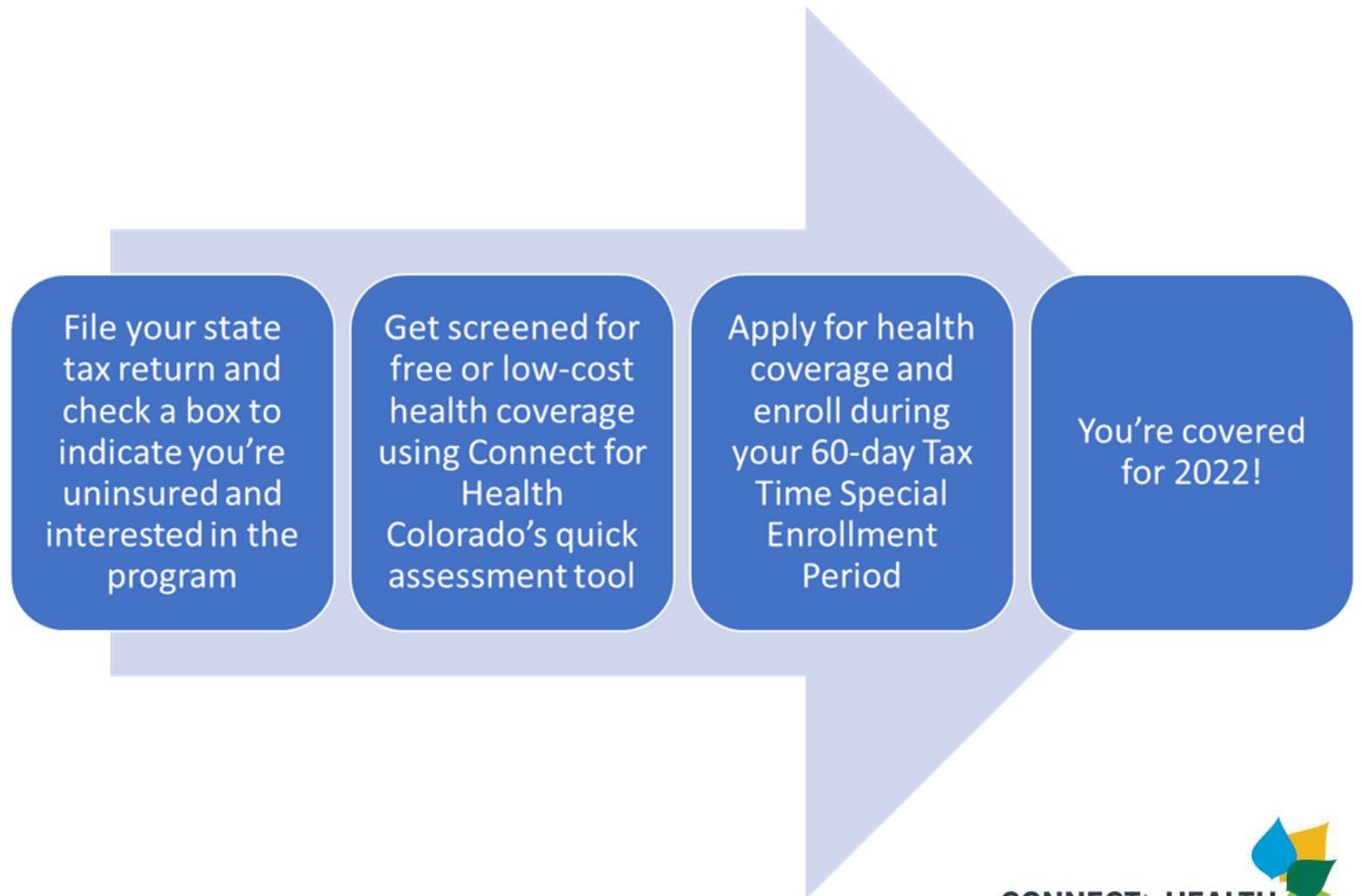
Learn more in our [2021 Open Enrollment Report](#).

ConnectforHealthCO.com

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.



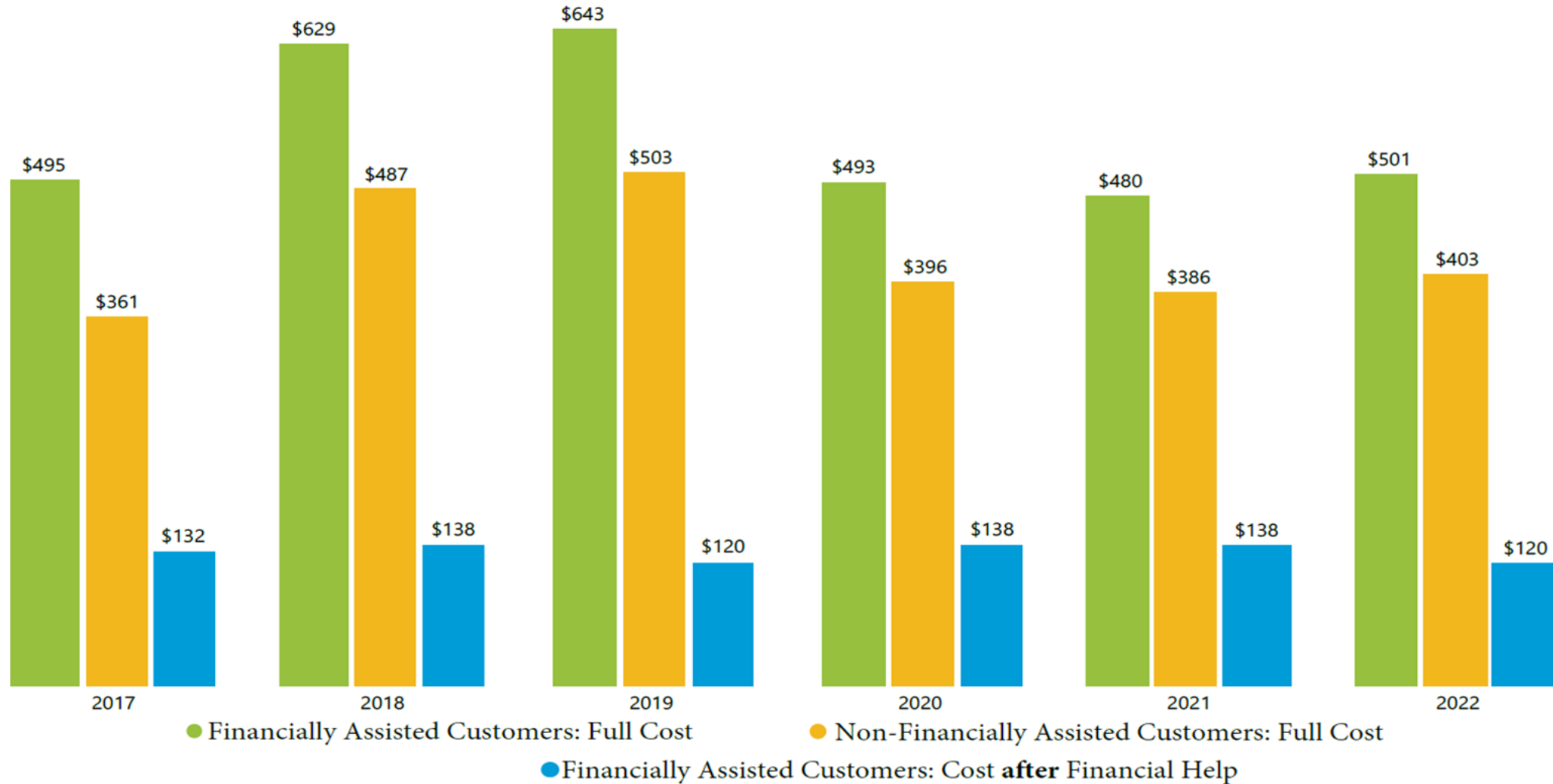
Health Insurance Affordability Enterprise (HIAE) programs

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.

Current Open Enrollment Period for 2022 Health Coverage

This Open Enrollment: Average Monthly Plan Selection Cost



Open Enrollment Period Update

- **4 out of 5** Connect for Health Colorado customers can find a health insurance plan for \$25/month or less after financial help is applied.
- As of December 15, 2021, nearly 180,000 Coloradans have enrolled in a health plan- this was the deadline for Jan 1 coverage.
 - On enrollment, we're 400 short of where we **finished** last OE.
- It's not too late for residents to get covered. The annual Open Enrollment Period continues through **January 15th** for 2022 coverage.

Thank you.
Questions?