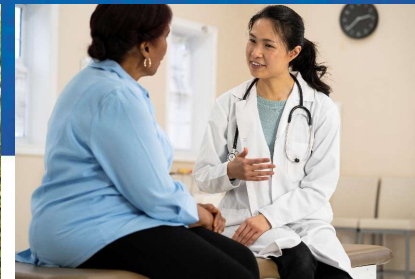


Connect for Health Colorado

Legislative Oversight Committee

September 5th, 2023



About Us

ConnectforHealthCO.com

- **We are Colorado's official health insurance marketplace**, providing affordable coverage options to Coloradans who don't receive health insurance through an employer, Medicaid, or Medicare.
- Our **mission** is to increase access, affordability, and choice for individuals, families, and small businesses purchasing health insurance in Colorado.



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.

Financial Help

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



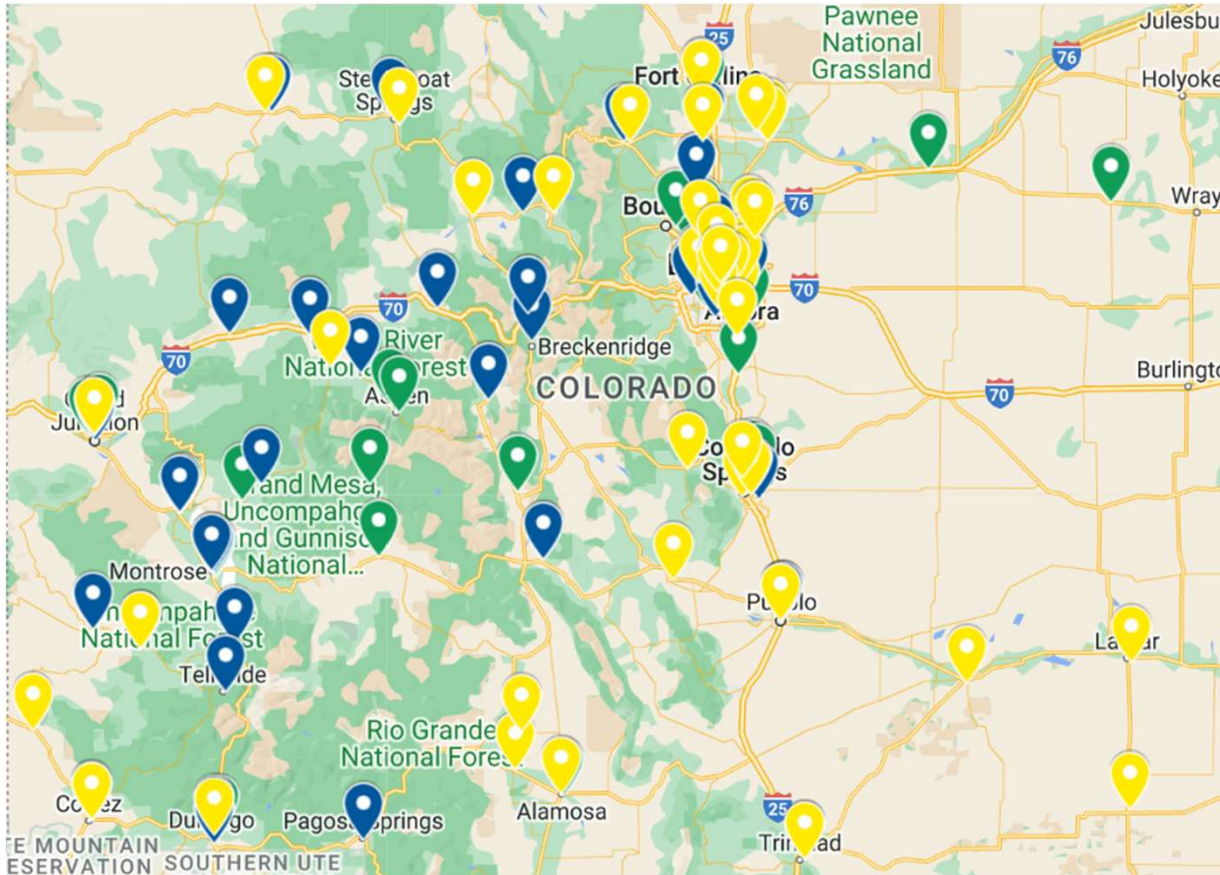
1. Lower Monthly Premiums

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

2. Health Care Discounts

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

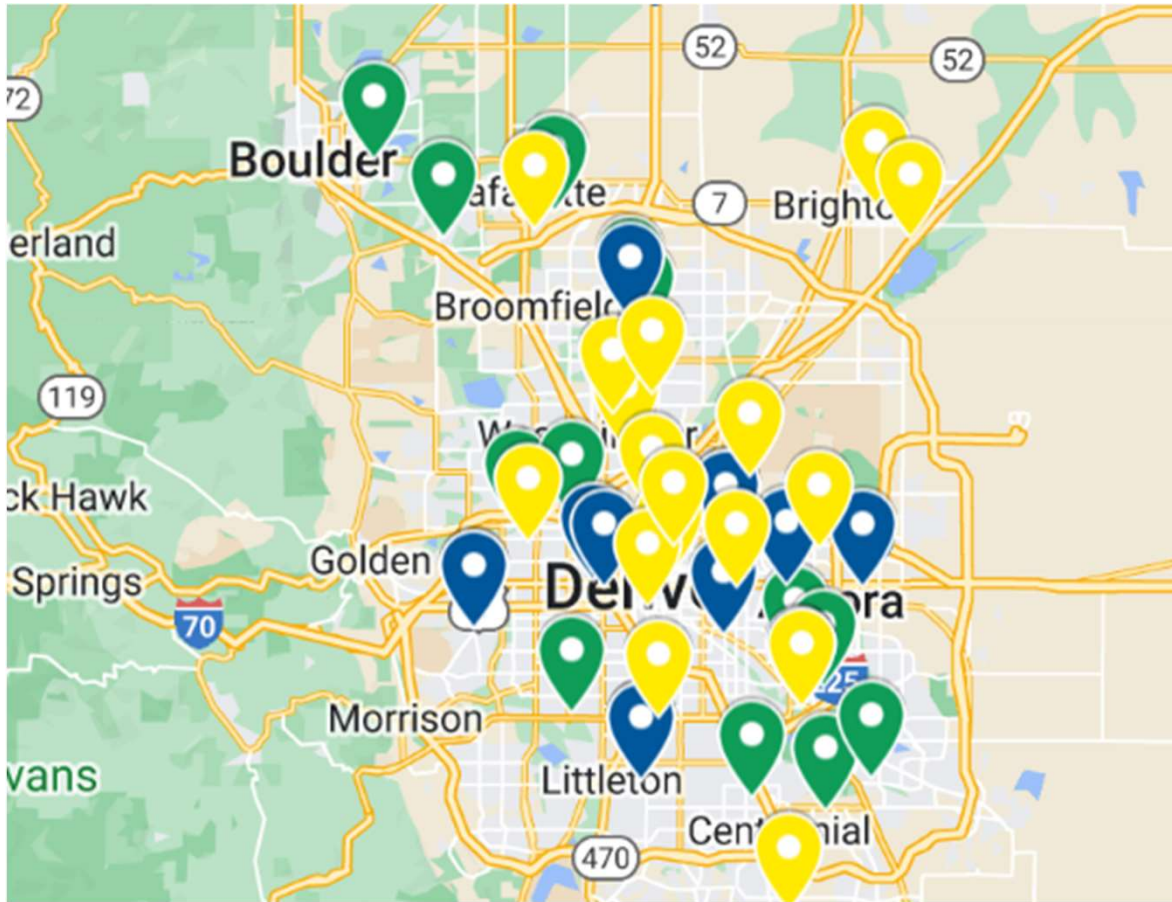
Enrollment Assistance Across the State



We offer free enrollment assistance across the state, and people are using it to get covered.

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

Enrollment Assistance in the Denver Metro Area



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

Preparing for Open Enrollment: November 1st, 2023- January 15th, 2024

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Helping Friday Health Plans Customers Stay Covered

- Friday Health Plans ended August 31, 2023
- As of July 2023, there were ~24,500 Friday Health Plans enrollments on Connect for Health Colorado and ~700 Friday Health Plans enrollments on Colorado Connect
 - ~80% of Friday Health Plans customers have a Broker
 - **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
- Customers can still enroll in new coverage through October 31

Our Issuer Partners



New partnership



New this year



New this year





Especially helpful to Coloradans over age 55 and in rural areas

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

Enhanced Savings for Customers

American Rescue Plan enhanced subsidies were extended by the Inflation Reduction Act through 2025:

- Coloradans who were previously ineligible for financial help may now qualify
- Coloradans over 400% Federal Poverty Level (FPL) may now qualify
- \$0 plan options for Coloradans under 150% FPL

How Policy Changes Are Helping Our Customers

Policy Change	How It's Helping Customers
Family glitch regulatory fix (effective now)	More families who have access to employer-sponsored insurance may be eligible for financial help in the form of the Advance Premium Tax Credit who were previously unable to qualify.
Even more health care discounts available on Connect for Health Colorado (effective 11/1/23 for plan year 2024)	People shopping on Connect for Health Colorado can qualify for <i>even more</i> cost-sharing reductions than last year or previous years. People with an income below 250% of the federal poverty level (FPL) and who enroll in a Silver-level plan will receive cost-sharing reductions at the 94% level instead of the 73% or 87% level. This additional financial help was made possible by Colorado's Health Insurance Affordability Enterprise.
Pregnancy Special Enrollment Period (effective 1/1/24)	For the first time, ever, pregnancy opens a Special Enrollment Period. People who are pregnant will be able to choose to have their coverage start retroactive to the month in which their pregnancy was certified by a health care provider, or the first of the month after they enroll.

How Policy Changes Are Helping Our Customers

Policy Change	How It's Helping Customers
Keeping 26-year-old household members on their parent's plan through the end of the plan year (effective 1/1/24)	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. This helps more people maintain coverage through the end of the year.
NOT FINALIZED - proposed rule allowing DACA recipients to apply for financial help and enroll in a plan through Connect for Health Colorado	IF this rule is finalized, DACA recipients would be eligible to apply and enroll through Connect for Health Colorado, rather than Colorado Connect. This could open up some SilverEnhanced Savings spots for non-DACA status individuals.



OmniSalud: a program that allows Coloradans without documentation (including DACA) to shop for and compare health insurance plans on Colorado Connect

SilverEnhanced Savings: financial help that is available for 10,000 OmniSalud customers <150% FPL (~21,000 annual income for an individual) on a first-come first-served basis

Preparing for Year 2:

- Application now available in Spanish
- Statewide network of enrollment assistance represents top 15 languages spoken in Colorado
- No renewals or auto-renewals- customers must actively enroll
- Customers should enroll as soon as possible when Open Enrollment begins Nov. 1 to claim SilverEnhanced Savings

Preparing for a Better Enrollment Experience

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- We're **increasing testing and monitoring** to ensure smooth sharing of policy data with issuer partners.
- We're preparing our systems for volume, which means we'll **get things done faster and identify many issues before they happen.**
- We're **gathering and using data to make improvements-** customer research, user testing, and new tools.
- We're bringing our Customer Operations unit and Software Development **staff in-house.**
- We're identifying **new strategies to support customer decision making.**

Key Takeaways

- ✓ Enhanced financial help is still available for Coloradans
- ✓ When Open Enrollment starts, OmniSalud enrollees will need to re-enroll as soon as possible to claim one of the 10,000 financial help spots
- ✓ A statewide network of Brokers and Assisters are here to help
- ✓ We are helping Friday Health Plans customers and Health First Colorado (Medicaid) members losing coverage enroll in new health coverage
- ✓ We're hard at work preparing for Open Enrollment (Nov. 1-Jan. 15)
- ✓ Help us spread the word!