

Connect for Health Colorado

Legislative Oversight Committee

December 19th, 2022



About Us

- **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.

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.

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.
- Especially helpful to Coloradans over age 55 and in rural areas.

Open Enrollment for 2023 Coverage

*Nov. 1—
Jan. 15*

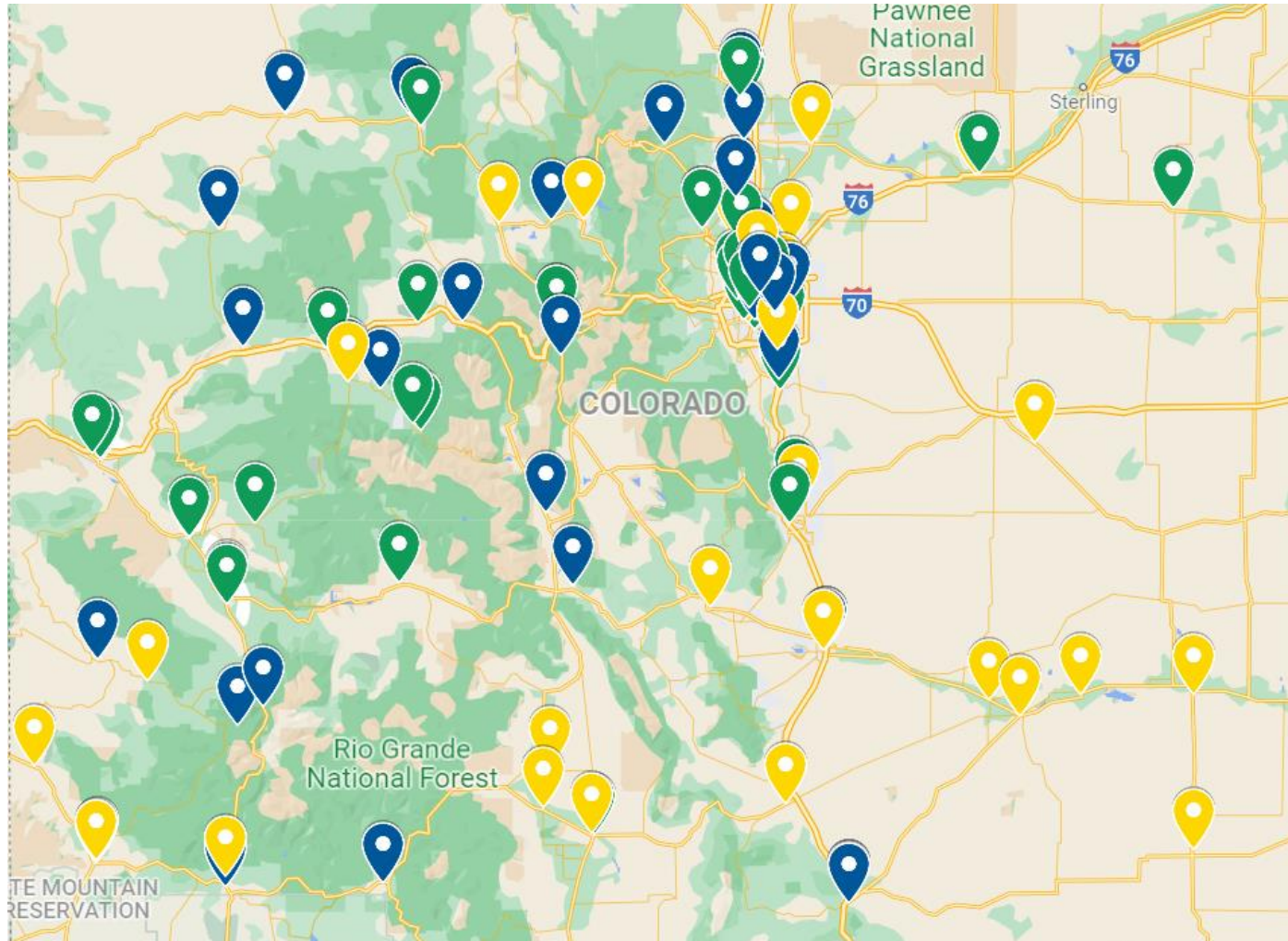
- The Marketplace offers a total of 166 health plans and 11 dental plans for plan year 2023.
- Due to changes in federal law, we've been able to provide Coloradans with even more financial help for health insurance.
 - **2 out of 3 customers can find a plan for \$25/month or less with financial help.**
 - **More than 148,000 people have enrolled so far for 2023 coverage (as of Dec. 8)**

Issuer Changes for 2023

- Six issuers are offering plans for 2023. Residents in 63 counties can shop between at least two issuers.
- Bright Health and Oscar are no longer offering plans in Colorado; around 45,000 Connect for Health Colorado customers must shop for a new plan.
 - Sending communications to members to shop for a new plan.
 - Customers have a Special Enrollment Period until March 1st if they don't enroll during Open Enrollment.

Division of Insurance FAQ is available [here](#).

Enrollment Assistance



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

Assisting Coloradans with Varying Immigration Statuses

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Our enrollment experts help Coloradans with a variety of immigration statuses who are eligible to purchase through Connect for Health Colorado, including:

- Lawful Permanent Residents ("green card" holders)
- Asylees
- Refugees
- H1, H2-A, and H-2B visas
- Other statuses that have a 5-year waiting period before an individual can qualify for Medicaid, despite being eligible based on income

Expanding Coverage to More Coloradans

- **July 2020:** SB20-215 was signed into law, creating the Health Insurance Affordability Enterprise.
 - Places a fee on insurance companies that goes into a fund governed by a public Board.
 - The funds must reduce the cost of health coverage for people who are eligible for Connect for Health Colorado AND those who are ineligible for health coverage on Affordable Care Act marketplaces.
- **Dec. 2020:** Connect for Health Colorado formally launches our public benefit corporation, Colorado Connect.

Stakeholder Engagement and Community Outreach

- To better understand the unique needs of Coloradans who are undocumented and their families, we conducted user research to inform the design of our application
- We prepared brokers and assisters to assist this population with specific training, including health equity
- We continue to work closely with groups such as Colorado Immigration Rights Coalition, Center for Health Progress, Colorado Consumer Health Initiative, and issuers to solicit feedback and spread awareness



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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 OmniSalud customers <150% FPL (approximately \$20,385 annual income for an individual)

Privacy and Security of Customer Data

*OmniSalud
DOES NOT
count toward
public charge*

- Information provided is used **only to determine someone's eligibility for coverage** and **cannot be used for immigration enforcement.**
- Colorado Connect will keep information provided by applicants and customers private as required by law.
- Applying for coverage has **NO IMPACT** on future/pending citizenship applications.

10,000 Enrollees in SilverEnhanced Savings



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- The Health Insurance Affordability Enterprise provided enough funding to provide 10,000 enrollees with financial help via SilverEnhanced Savings.
- **We met the 10,000 cap with SilverEnhanced Savings applied on December 6th!**

Policy Implementations

Tax Time Enrollment (HB20-1236) Update

Customers who “checked the box” by April 15 are still taking advantage of their Special Enrollment Period:

2022	Connect for Health Colorado	Health First Colorado/CHP+ (includes individuals already enrolled)
January - September	1,687 enrollments	59,201 enrollments

Health Insurance Affordability Enterprise

Thanks to funding from the Health Insurance Affordability Enterprise, more Coloradans are eligible for health care discounts (cost-sharing reductions) when they enroll in a Silver plan through Connect for Health Colorado.

- In plan years 2022 and 2023, customers with incomes between 150-200% FPL receive cost-sharing reductions at the 94% level, rather than the 87% level.
- 28,000 Coloradans benefitted in 2022.

Fixing the "Family Glitch"

- The Treasury Department outlined and released the regulatory fix that will allow family members without affordable employer-sponsored insurance to receive financial help.
- The rule is finalized and in effect for 2023 coverage.
- Connect for Health Colorado has developed a process to outreach to family glitch customers and help them enroll.

Additional information: <https://www.kff.org/health-reform/issue-brief/navigating-the-family-glitch-fix-hurdles-for-consumers-with-employer-sponsored-coverage/>

SB22-081 – Background & Overview

- SB22-081 directs Connect for Health Colorado’s Board to **design a Marketing, Outreach & Education Campaign.**
- It provides Connect for Health Colorado **\$4 million per year, starting in 2022 and ending in 2028**, to fund the campaign.
- Connect for Health Colorado must create and implement a public awareness and education campaign to **educate consumers in Colorado regarding the options for obtaining health care coverage.**
- Connect for Health Colorado must design a campaign that meets the legislative intent with an identified process for tracking and reporting to the committee.

SB22-081 - High Level Overview Funding Proposals

Year 1 Funding Proposals	Revised Funding Estimate	Estimated Performance Increase
Assister-Led Education & Marketing	\$300k	12% increase in Outreach activities
Broker-Led Education & Marketing	\$55k	70% increase in impressions.
Open-Enrollment Spanish-language/Bilingual Advertising Buy	\$100k	33% increase in impressions
Increase Association and Membership Budget	\$10k	5% increase in established stakeholder relationships
Increase Sponsorship Budget	\$30k	10% increase in established stakeholder relationships
Additional Outreach Capacity	\$55k	3-5 targeted enrollment communications 1-2 targeted enrollment events 10-15 newly established stakeholder relationships
Outbound Call Pilot for PHE	\$100k	10% increase in enrollments vs. control group
Collaboration with HCPF expanding communications during renewals Post-Federal Public Health Emergency	\$200k	6M Impressions via PSA letter campaign -> 80,000 Impressions 3,000-10,000 total enrollments for end of PHE
Projected Totals:	\$850,000	

Preparing for the End of the Public Health Emergency

COVID-19 Public Health Emergency (PHE)

- Officially extended through January 11th, 2023
 - It is expected to be extended again on Jan. 11, 2023, most likely for another 90 days through April 11, 2023. If the COVID-19 PHE ends on April 11, we expect to receive 60 days **advance notice by Feb. 10, 2023.**
- Collaborating with HCPF to ensure that people coming off Health First Colorado (Medicaid) and CHP+ can enroll on Connect for Health Colorado

Customer Journey: Transition to Connect for Health Colorado

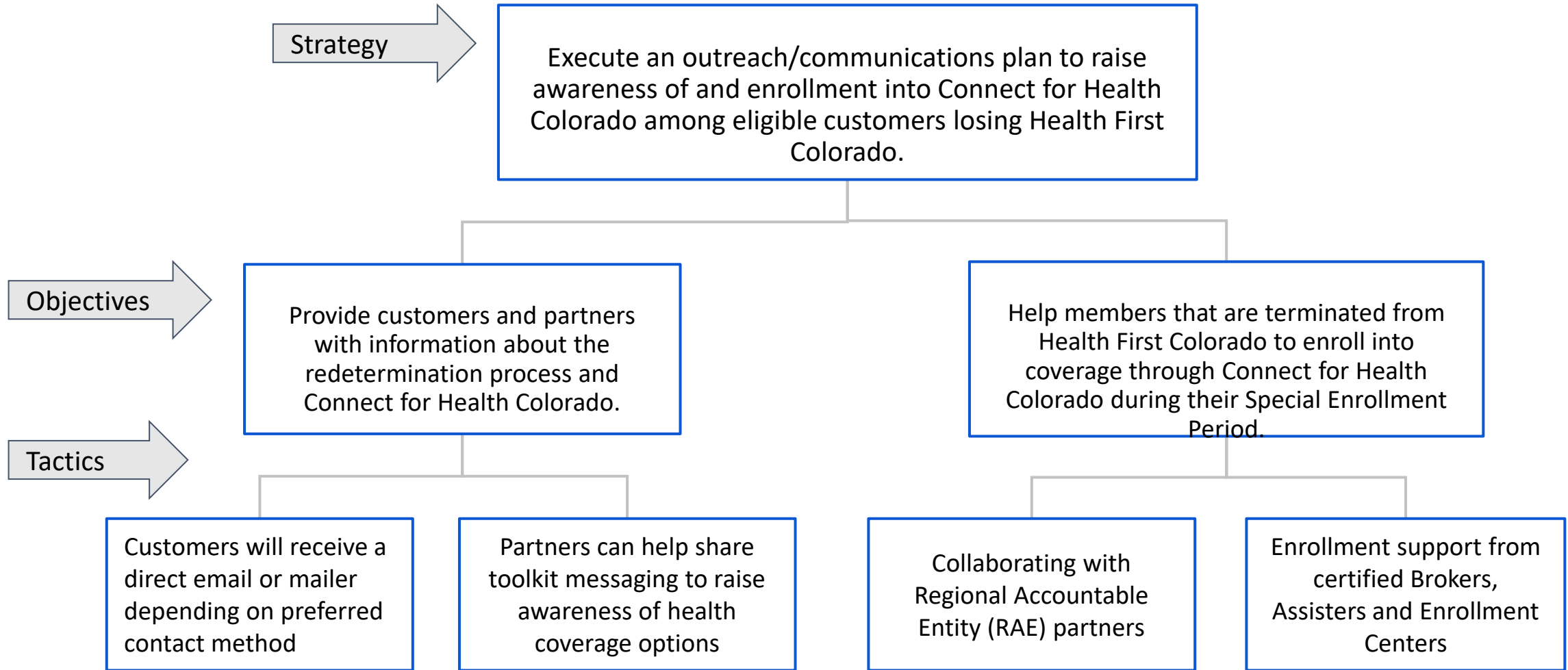
Member receives their letter telling them that **they are no longer eligible for Health First Colorado/CHP+** and encouraging them to apply with **ConnectforHealthCO.com**

During their 60-day Special Enrollment Period, **member applies with Connect for Health Colorado on their own or with a Broker or Assister.**

Member selects a health insurance plan. Their **coverage begins on the first day of the month following plan selection.**

Member is covered for 2023!

Medicaid to Marketplace Bridge



Key Takeaways

- ✓ More financial help and plan choice available to all Coloradans
- ✓ Successful implementation of new coverage program for Coloradans who are undocumented or DACA
- ✓ Sign up between now and January 15th for 2023 coverage
- ✓ We have local enrollment experts for help in many languages
- ✓ Planning for end of Public Health Emergency
- ✓ Help us spread the word!