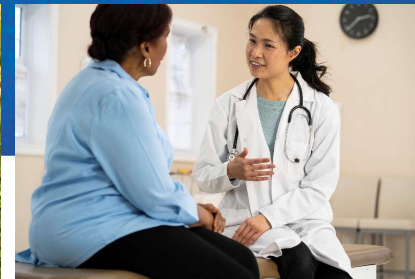




# Connect for Health Colorado

SMART Act Hearing  
January 18th, 2024



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

## About Us

[ConnectforHealthCO.com](http://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

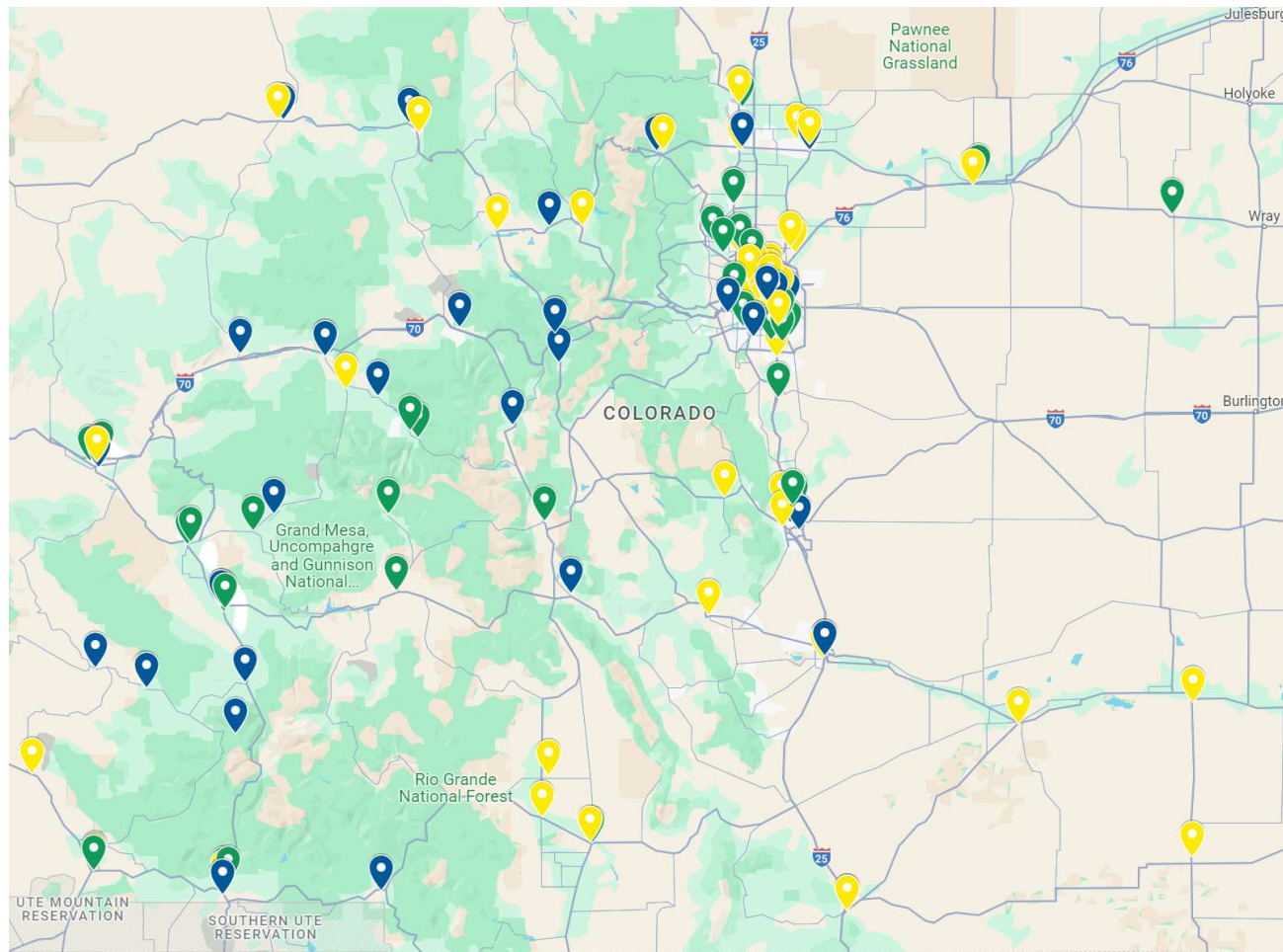
“Premium Tax Credits” help pay for your monthly premium.

## 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



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

# Celebrating Open Enrollment Success (November 1<sup>st</sup>, 2023- January 15<sup>th</sup>, 2024)

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







ConnectforHealthCO.com

As of January 4th, **222,067** people have enrolled in a health insurance plan for 2024 coverage on Connect for Health Colorado's marketplace

**This number of sign-ups not only surpasses the same-day comparison to last year (189,010 enrollments), but also last year's end of Open Enrollment total (201,758 enrollments)**



## Celebrating OmniSalud

[ConnectforHealthCO.com](http://ConnectforHealthCO.com)

- Thanks to the Health Insurance Affordability Enterprise Board (SB20-215), Connect for Health Colorado was able to offer ~11,000 Coloradans without documentation and DACA recipients financial assistance for purchasing a health insurance plan
- **All 11,000 spots filled within 48 hours**



# More financial help available than ever before



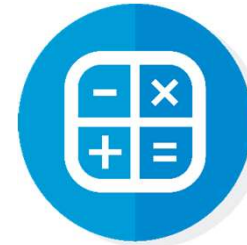
## Inflation Reduction Act

In place through 2025, **more people can qualify for even more premium tax credits.** This year, 3 out of 5 people can find a plan for \$10 or less after financial help.



## More financial help for families

Thanks to a regulatory change, **families who have access to employer-sponsored insurance can now qualify for financial help** on our Marketplace.



## Enhanced Cost-Sharing Reductions

Made possible by SB20-215, **people in Silver plans under a certain income will see major savings on deductibles, copayments, prescriptions, and more.**



ConnectforHealthCO.com

## How Enhanced Cost-Sharing Helps:

A single 40-year-old person in Summit County making \$35,000 enrolls in the benchmark Silver plan...

*Costs prior to the enhanced cost-sharing program...*

Maximum out-of-pocket maximum: \$7,114

Deductible: \$3,305

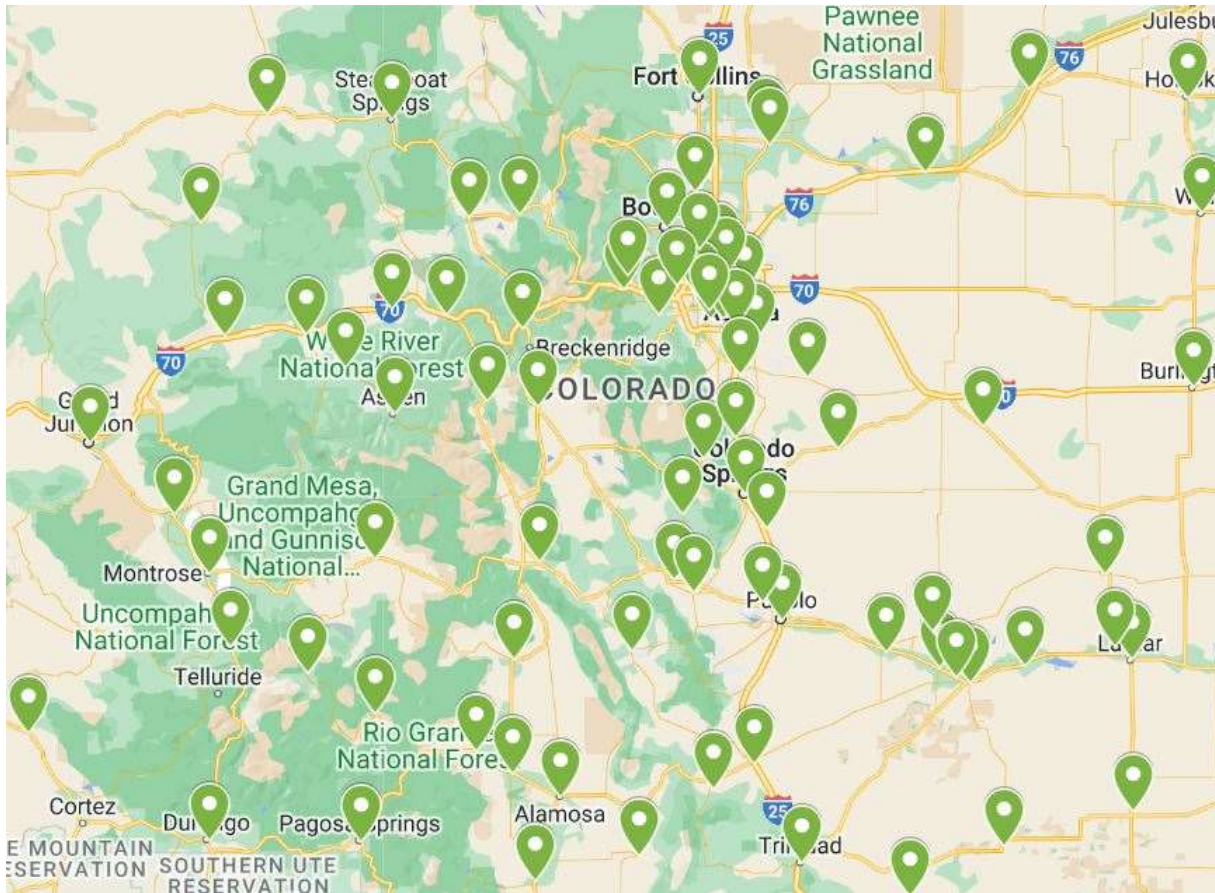
***Costs thanks to this program being in place....***

Maximum out-of-pocket maximum: **\$914**

Deductible: **\$65**



# Engaging with Communities Across Colorado



**600+** community partnerships throughout the state

Some ways we partner with community organizations:

- Distributing educational materials
- Giving presentations
- Attending local events
- Providing sponsorships



# Outreach Goals via Events and Sponsorships



Proactively reach potential customers

- Enhance our brand recognition with different populations that make up our customer base
- Get trusted, local enrollment experts in front of customers by meeting them where they are



# Events



In the year 2023...



66% of events were in urban areas



34% of events were in rural areas-  
a 20% increase compared to 2022



22% of events were held for small  
businesses and entrepreneurs

# Sponsorship Highlights



- 70% of sponsorship were **community events**
- We **tripled** our sponsorships in 2023 with the help of Senate Bill 22-081 funds
- We sponsored and attended **60 events to support the Medicaid unwind effort**

# Medicaid Unwind Efforts

[ConnectforHealthCO.com](http://ConnectforHealthCO.com)





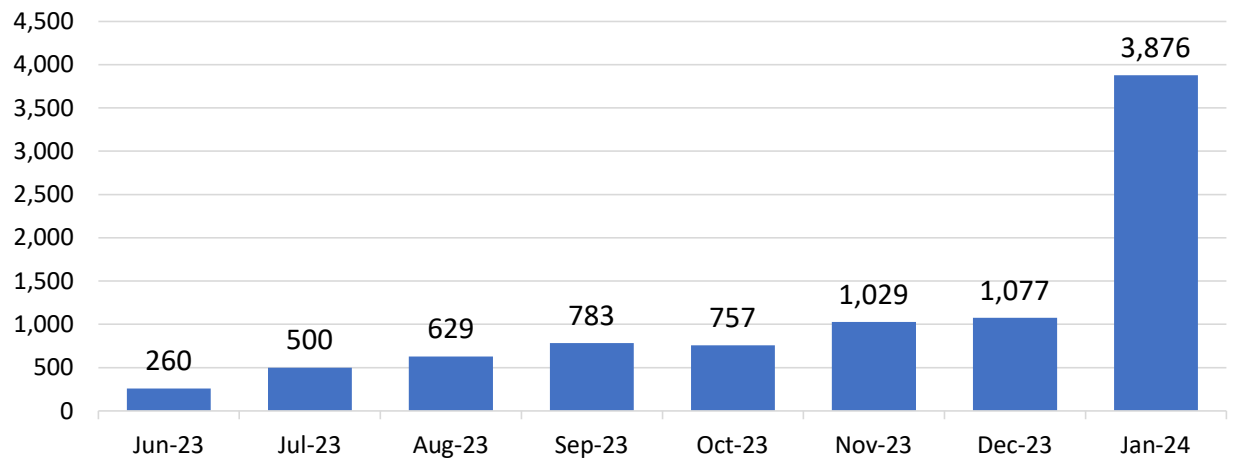
# Medicaid to Marketplace Enrollments

ConnectforHealthCO.com

Total Enrollments: 9,240 unique individuals

Percentage of people who have lost Medicaid that have enrolled in a Qualified Health Plan (conversion rate): **7.34%** (from 6.08% last month)

Unique C4HCO Enrollments by Coverage Start Date  
(Renewals excluded)



As of January 2, 2024

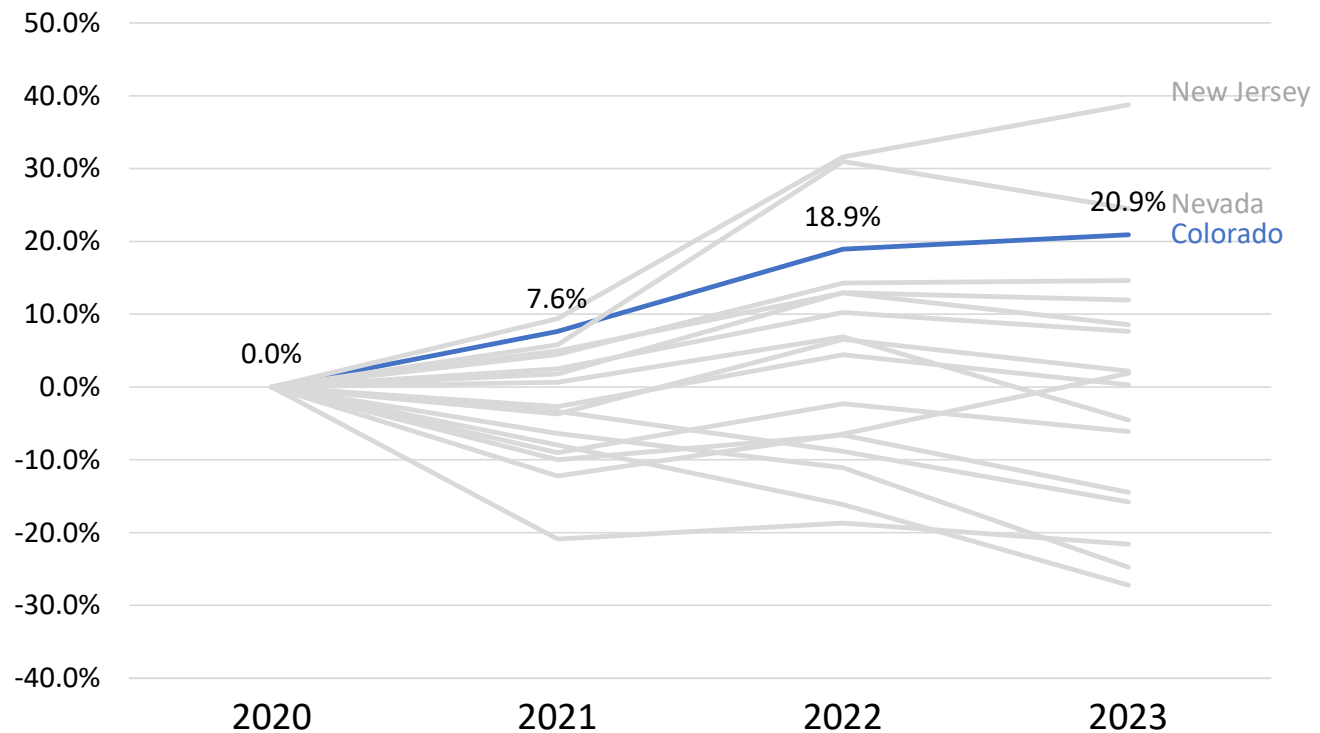




# Marketplace Enrollment throughout the Unwind: State Comparison

ConnectforHealthCO.com

## All State Based Marketplaces: Percent Change in Enrollments from 2020



Source: <https://www.kff.org/health-reform/state-indicator/marketplace-enrollment>



# Key Takeaways

# Key Takeaways

- We have **made health insurance coverage more affordable than ever before**, and it's driving enrollments in a major way—this is our 11th Open Enrollment, and our biggest ever
- We will continue to **help Coloradans no longer eligible for Medicaid** through the end of the unwind period (through July 2024) and beyond
- We will continue to **strengthen our enrollment network and focus on community outreach and engagement.**
  - We deeply value your input on your community. Connect with us about organizations, events, sponsorships, and more.





Questions?

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Manager

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[ConnectforHealthCO.com](http://ConnectforHealthCO.com)





# Appendix: SB22-081 Update

# SB22-081 Background and Overview

- SB22-081 directs Connect for Health Colorado's Board to design a marketing, outreach, and education campaign
- It provides Connect for Health Colorado up to \$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 health care coverage
- The campaign must meet the legislative intent with an identified process for tracking and reporting

# FY22-23 Spending Overview

FY22-23 Spending Proposal	Amount	Intended Outcomes
Assister-Led Education and Marketing	\$725,000	Increase in outreach activities led by Assistance Sites
Broker-Led Education and Marketing	\$55,000	Increase in outreach activities led by certified Brokers
Bilingual Open-Enrollment Advertising Buys	\$100,000	Increase website traffic from Spanish-speaking or bilingual Coloradans
Open Enrollment Marketing Personas and Advertising Campaigns	\$115,000	Expand advertising campaign based on strong performance during the prior Open Enrollment and enhance brand recognition
Additional Outreach Capacity	\$130,000	Increase targeted enrollment communication and community reach with events, associations, memberships, and sponsorships
Joint communications with the Department of Health Care Policy & Financing- outbound calls, co-branded letter campaign, and public service announcements	\$450,000	Maximize the number of Coloradans who enroll in other coverage after losing Health First Colorado (Medicaid)
Retained Funding	\$275,000	Carrying some funding forward into FY23-24 to better align funding opportunities with Assistance Site funding cycles