

# Connect for Health Colorado

Legislative Oversight Committee

August 1st, 2024



# Agenda



1. Overview of Connect for Health Colorado
2. Highlights from Open Enrollment
3. Impacts of Inflation Reduction Act Enhanced Subsidies
4. Medicaid to Marketplace Bridge
5. State Policy Implementations
6. Finance and Operations
7. SB-081 Year 1 Reporting
8. Key Takeaways

This presentation includes an appendix.



# Connect for Health Colorado Overview

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





# We are Colorado's *official* health insurance marketplace.

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

We provide affordable coverage options to Coloradans who don't receive health coverage through Medicaid or Medicare or whose employer coverage is unaffordable.

# Our Value to Customers

## Financial help

- The only place where Coloradans can get financial assistance

## Transparency

- The ability to compare plans and prices from a variety of companies

## Quality coverage

- Every plan provides essential health benefits, coverage, and protections

## Free, local help

- Certified, local Brokers and Health Coverage Guides provide expert, culturally appropriate assistance



Depending on factors including family size and annual income, Coloradans can qualify for financial help.

**1. Lower Monthly Premiums**

*Premium Tax Credits* lower monthly premium payments.

**2. Cost-Sharing Reductions**

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

# More financial help available than ever before



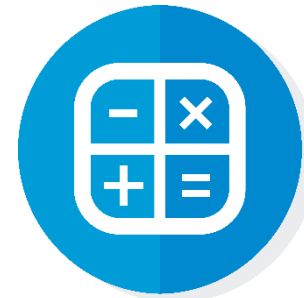
## Enhanced Cost-Sharing Reductions

Made possible by SB20-215, **44,676 Coloradans in Silver plans under a certain income saw major savings on deductibles, copayments, prescriptions, and more.**



## More financial help for families

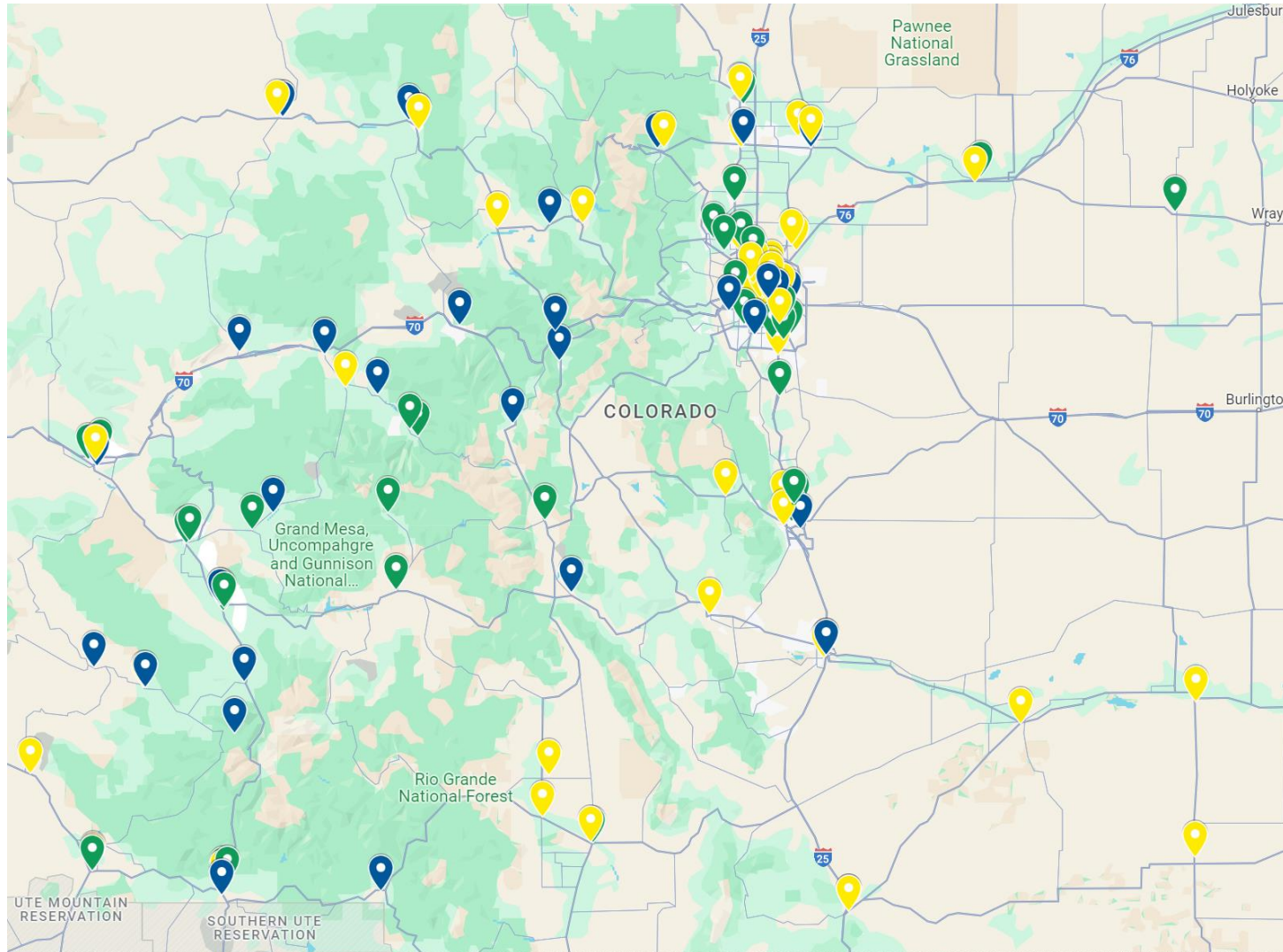
Thanks to a regulatory change, **families with an offer of employer-sponsored insurance can now qualify for financial help** on our Marketplace.



## 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.

# 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



# Raising Awareness and Getting People Enrolled



We employ a **variety of strategies** to raise awareness of what we do and to get people enrolled in health coverage:

- ✓ Community partner engagement
- ✓ Local sponsorships
- ✓ County and local government engagement
- ✓ Our hundreds of enrollment experts across the state
- ✓ Statewide advertising campaigns in English and Spanish
- ✓ Earned media coverage

# Technology Improvements Enabling Our Work

Eligibility Modernization: a significant and ongoing technology project. Much of the work involves updating our code.

## GOALS:

- Make the user experience in the Connect for Health Colorado application more similar and consistent.
- Make it easier for our teams to adjust the application over time to fit customer needs.



# Highlights from Open Enrollment

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



Thanks to improvements in our technology, changes to federal law, and innovative state laws, **we enrolled nearly 250,000 Coloradans during Open Enrollment** between our Marketplace and Colorado Connect.

## Our Largest Open Enrollment- Ever

149 health plans and 12 dental plans available

Marketplace (Connect for Health Colorado) highlights:

- **18% enrollment increase** compared to last year
- 77% of customers received financial help to lower costs
- \$133: average monthly net premium w/ financial help
- \$448: average monthly premium w/o financial help



*For Plan Year 2024, the Enterprise was able to fund 11,000 financial help spots. All 11,000 spots filled within 48 hours.*

## Celebrating OmniSalud

Since 2021, thanks to the Health Insurance Affordability Enterprise Board (SB20-215), we have been able to offer undocumented people in Colorado (including those with DACA) financial help to buy health insurance plans on our Colorado Connect platform.





**The largest increases in enrollments came from rural counties.**

27% of enrollments are in rural Colorado, compared to 13% of the population.

# Reaching Rural Colorado

County	Percent change year over year
Saguache	37%
Dolores	30%
Lake	28%
Hinsdale	27%
Logan	27%
Otero	27%
Alamosa	25%
Conejos	25%
Grand	24%
Weld	23%



# Impacts of Inflation Reduction Act Subsidies



# Financial Impact of Ending Enhanced Subsidies

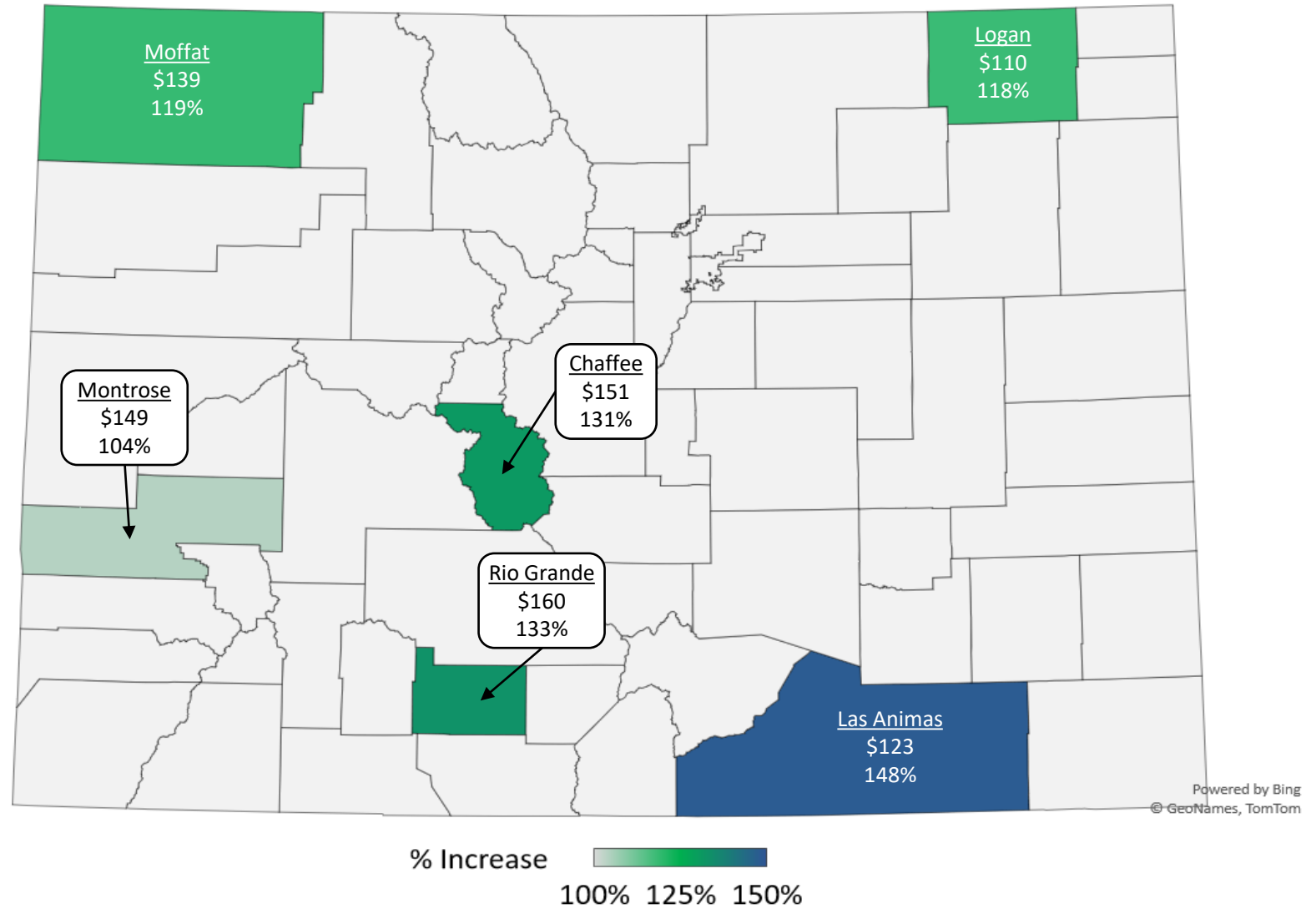
- An estimated **77% of Colorado marketplace enrollees will see reduced or eliminated financial help**
  - **34,000** Coloradans will no longer qualify for subsidies if 400% FPL cap is reinstated, **85%** of which have a household income under **\$100,000**
- Average household premium spending is estimated to increase by **~50%** annually

# Net Premium Increases Without Enhanced Subsidies

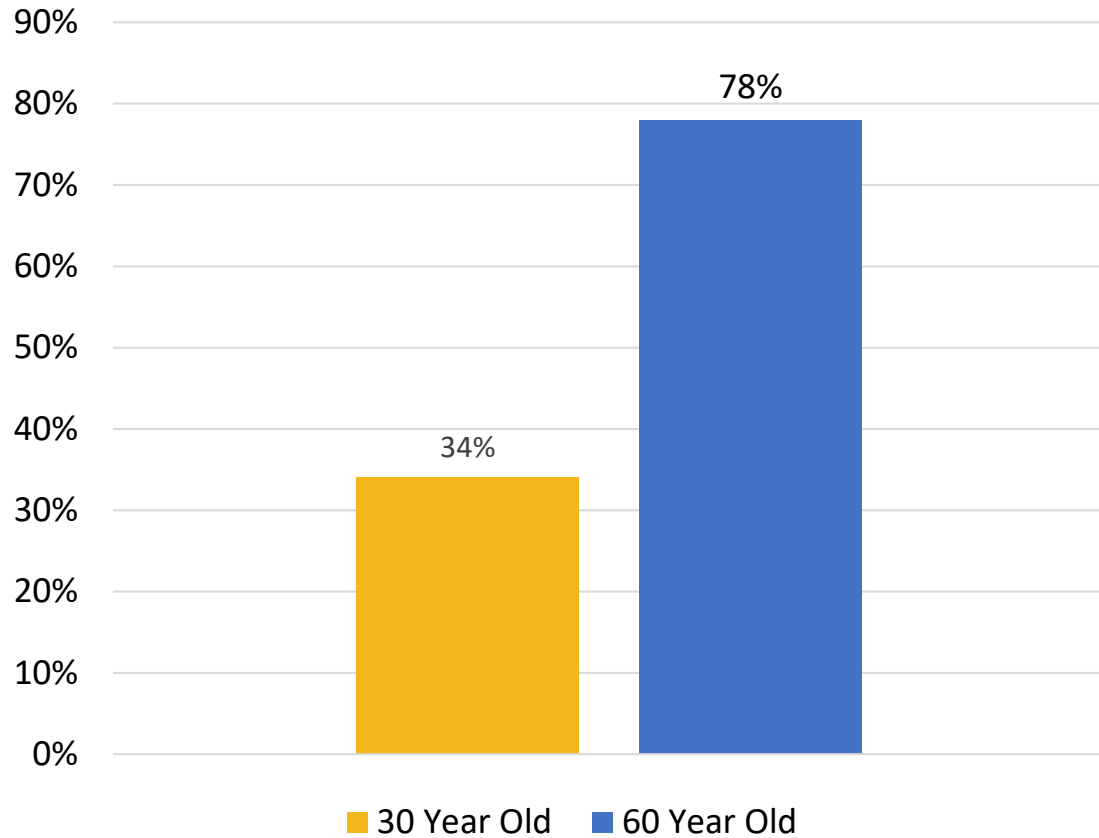
Federal Poverty Level Group	Avg Net Premium (Current)	Avg Net Premium (No Enhanced Subsidies)	\$ Difference	% Difference
<133%	\$ 20	\$ 30	\$ 10	50%
133% to 150%	\$ 28	\$ 72	\$ 44	157%
151% to 200%	\$ 41	\$ 105	\$ 64	156%
201% to 250%	\$ 65	\$ 151	\$ 86	132%
251% to 300%	\$ 79	\$ 165	\$ 86	109%
301% to 400%	\$ 147	\$ 220	\$ 73	50%
400%+	\$ 341	\$ 571	\$ 230	67%

# Net Premium Increases by County Without Enhanced Subsidies (random sample of rural counties)

## Rural County Examples: Net Premium Increases without Enhanced Subsidies

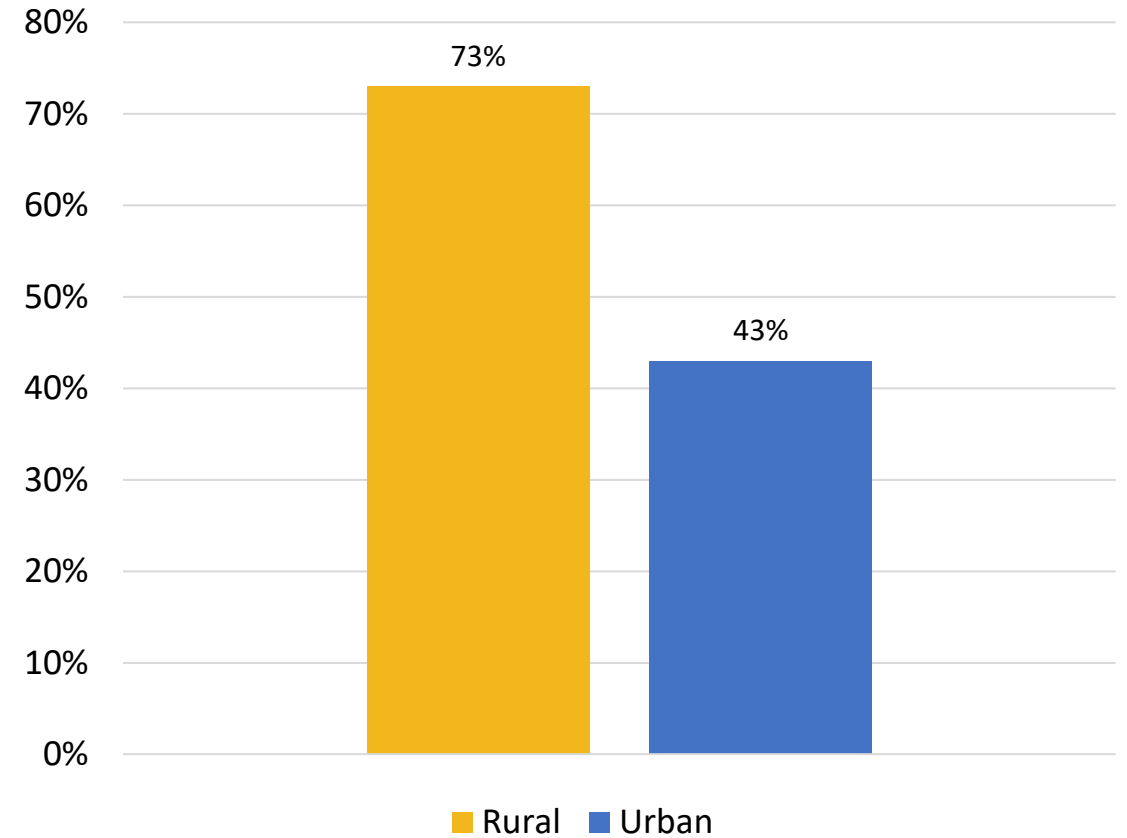


## Net Premium Increase by Age



Customers over 60 years old could see their net premiums increase by 78% compared to customers under 30 at 35%

## Net Premium Increase by Location



Customers in rural areas could see their net premiums increase by 73% compared to urban customers at 43%



# Medicaid to Marketplace Bridge

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



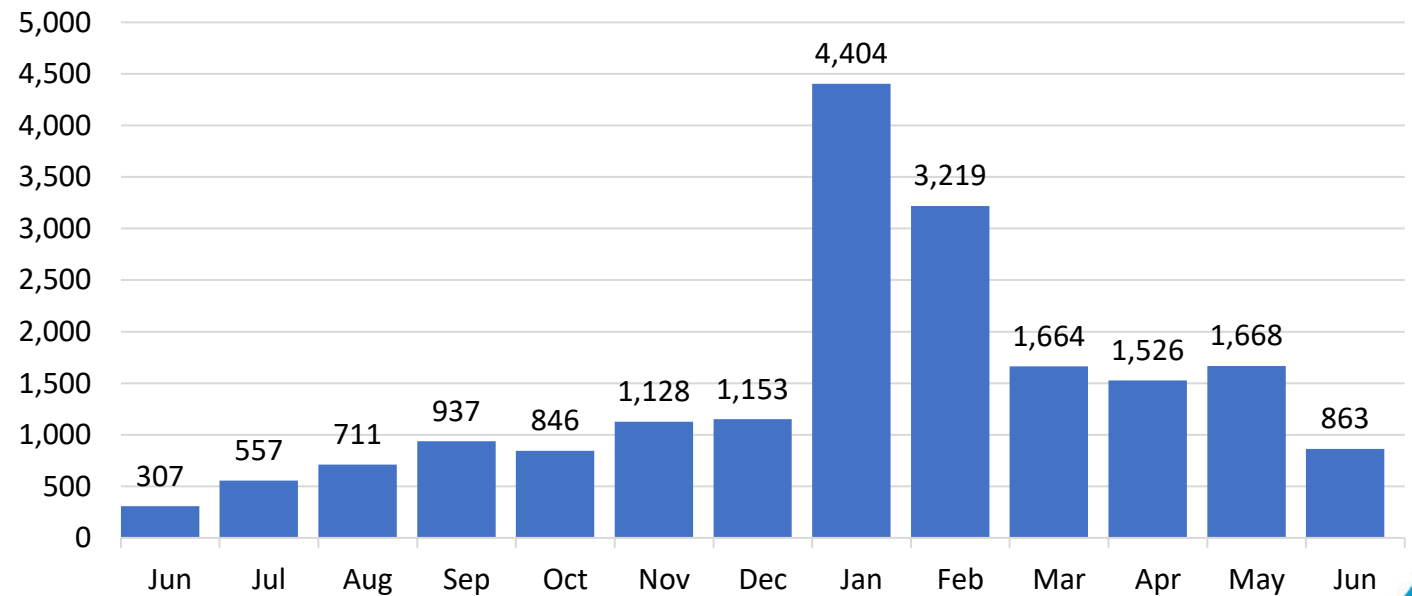
# Medicaid to Marketplace Enrollments

Total Enrollments: 18,983 unique individuals

Of account transfers from HCPF:

- Percent that have since been redetermined Medicaid eligible: **26.24%**
- Percent of non-Medicaid eligible that have enrolled in Connect for Health Colorado (conversion rate): **12.39%**

Unique Enrollments by Coverage Start Date



# Outreach Highlights (May 2023-April 2024)

Joint mailers sent: 70,778



Dear NAME,

You recently completed the renewal process for Health First Colorado (Colorado's Medicaid program) or Child Health Plan Plus (CHP+) and did not qualify to continue that coverage. If you are appealing that coverage decision, your coverage will continue throughout the appeal process. If you aren't filing an appeal, we want to help you understand your other health coverage options.

Other options can include health coverage through your employer or you may be added as a dependent to another family member's health insurance, such as a spouse, or parent if you are 25 or younger. You may qualify for coverage through Medicare if you are 65 or older or have certain disabilities or end-stage renal disease. If you actively serve or have previously served in the military, naval or air service, you may qualify for Tricare (active) or Veterans (former). More information about types of insurance is available at [doi.colorado.gov](https://doi.colorado.gov), then click on "Health Insurance" and find "Types of Health Insurance".



[hfcgo.com/options](https://hfcgo.com/options)

**You may qualify for reduced-cost health insurance coverage on the state's official health insurance marketplace, Connect for Health Colorado.**

Depending on your income and household size, you may qualify to have very low or no monthly premiums and additional savings on out-of-pocket costs like co-pays, deductibles and prescriptions. Visit [planfinder.connectforhealthco.com/home](https://planfinder.connectforhealthco.com/home) to see if you may qualify for financial help.

You can enroll as early as 60 days prior to the end of your current coverage. You also have the opportunity to enroll after your coverage ends. Visit [connectforhealthco.com](https://connectforhealthco.com) to learn more.

If you need help understanding your coverage options and enrolling in a plan, you can get free help from an expert in your community either in-person or virtually. Visit [connectforhealthco.com/we-can-help/](https://connectforhealthco.com/we-can-help/) to find a certified community-based assister, enrollment center, or broker to help you.

**Have additional questions about Connect for Health Colorado?**  
Learn more or contact us:

- Online: [ConnectforHealthCO.com](https://ConnectforHealthCO.com)
- By phone: 855-752-6749; State Relay: 711

ConnectforHealthCO.com

Total emails sent: 104,635



Enroll today to avoid a gap in your coverage

You likely recently received a notice from Health First Colorado informing you that you no longer qualify for Medicaid. However, you might be eligible for a [low-cost health insurance plan](#) through Connect for Health Colorado.

Connect for Health Colorado is the state's official health insurance marketplace and the only place you can apply for financial help to lower the cost. We're partnering with the State of Colorado to help you transition to a private health insurance plan.

In order to have coverage for 2024, you need to enroll in a new health plan. Compare plans now- [see what you are eligible for!](#)



**Need help enrolling?**

We can review all your coverage options and walk you step-by-step through the application. You can make a [free appointment](#) with a Broker or Assister to go over your options, or you can find an [Enrollment Center](#) where you can simply walk in and enroll.

Get Started

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

855-752-6749



Eye-catching branding

Short and simple content

Guiding to expert help





# State Policy Implementations



# HB22-1289: Health Benefits for Colorado Children and Pregnant Persons

- **January 2024:** Implemented *pregnancy* as a reason for a special enrollment period
- **January 2025:** Children (0-18) and pregnant people, regardless of their immigration status, who meet Medicaid criteria can qualify and enroll in Medicaid
  - Updating application logic
  - Raising awareness about new health coverage options this year as we conduct outreach this summer and fall in immigrant communities

# Preparing for OmniSalud Open Enrollment

- The Health Insurance Affordability Enterprise Board voted to prioritize *continuity of coverage*, which means current enrollees who are receiving financial help will get first access to claim financial help this year.
  - We expect to know how many financial help spots are available in the OmniSalud program for 2025 in August.
- We'll also help guide people who are undocumented and newly eligible for Medicaid or Marketplace coverage for 2025 to the right program.



# Connect for Health Colorado Financials

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

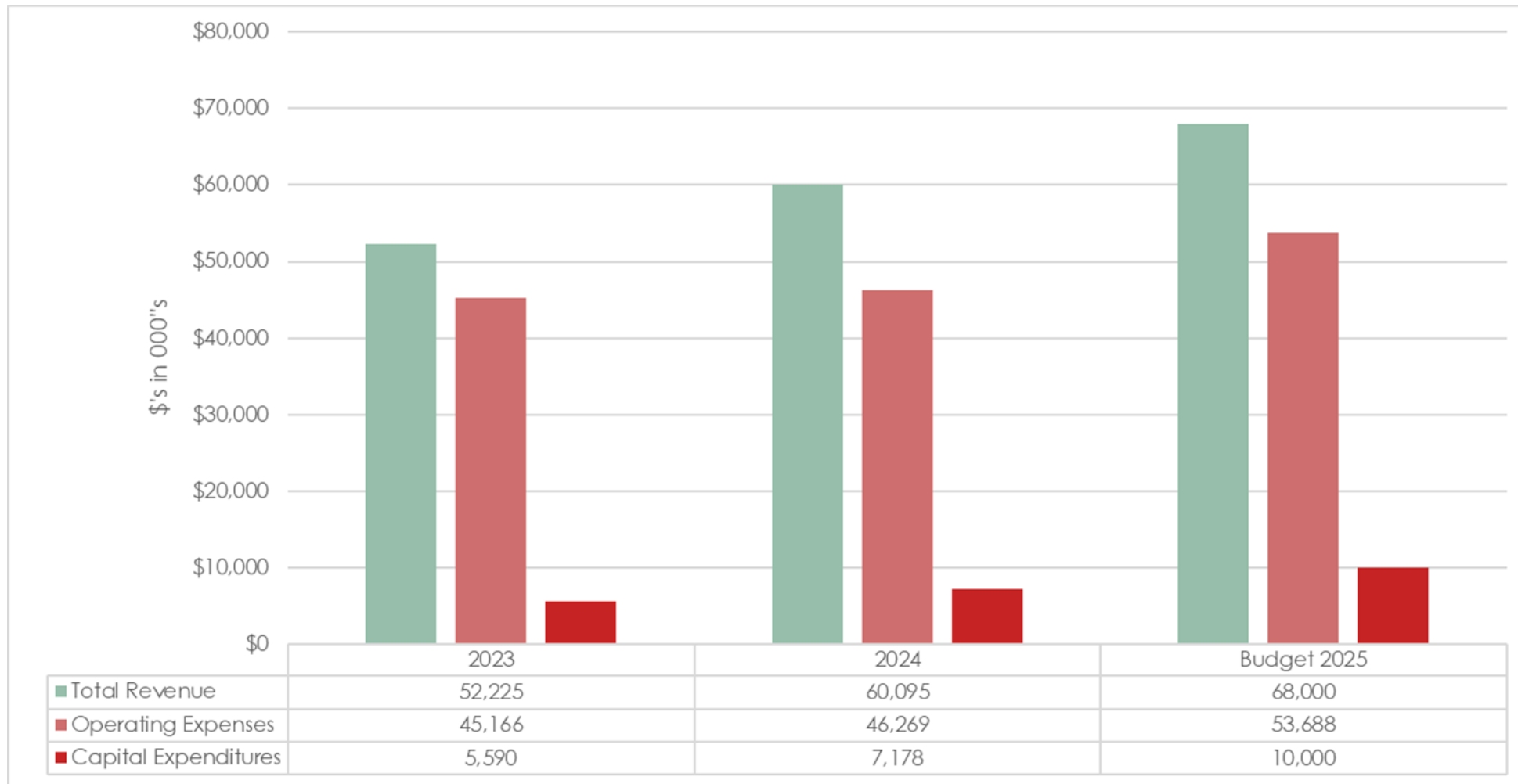


# 2024 Financial Highlights\*

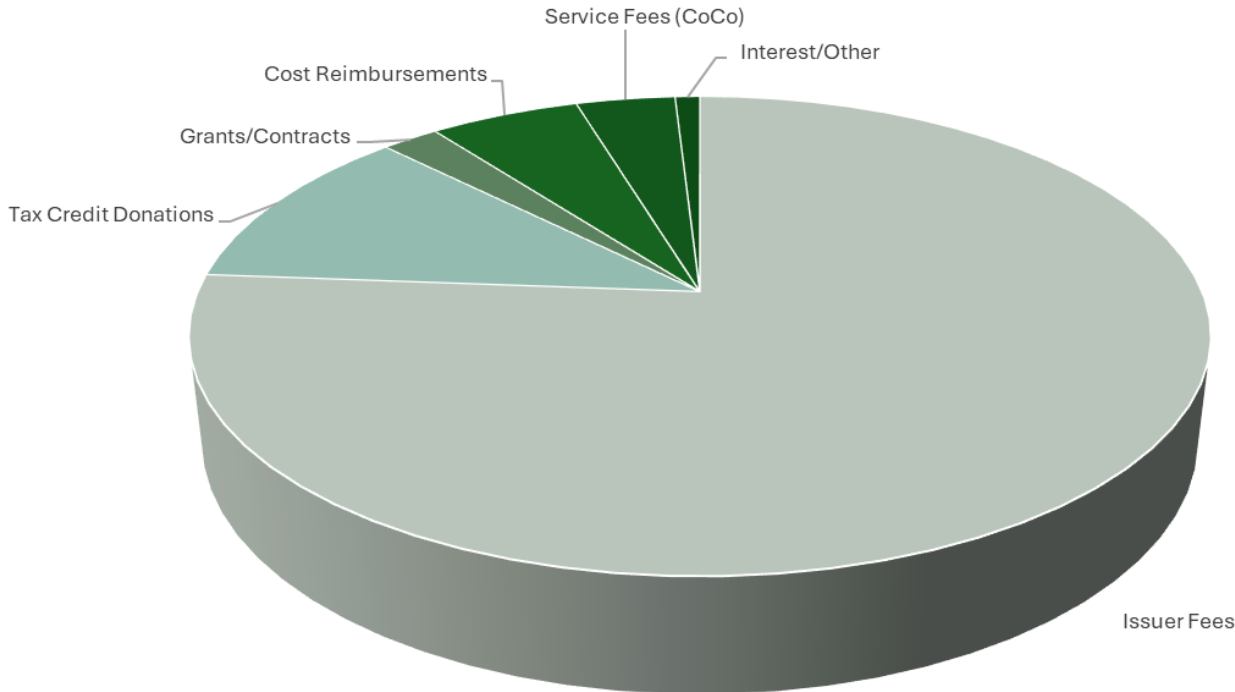
- Revenues increased by 15% from 2023 – revenue from issuer fees increased by 23% as the result of higher enrollments.
  - Operating expenses increased by 2.4% over same period.
- Investments in technology exceeded \$7 million in 2024.
  - This is a 28% increase over the prior year.
- We completed our effort to bring customer service operations in-house and continued in-sourcing key technology areas.
  - We expected this to contribute to **long-term flexibility and cost savings**.
- Financial surplus generated in 2024 contributed to growth in cash of \$2 million to \$17.5 million on June 30, 2024.

*\*Financial results are preliminary due to the fiscal year recently closing. Fiscal years run July – June.*

# Financial Summary Fiscal Years 2023-2025

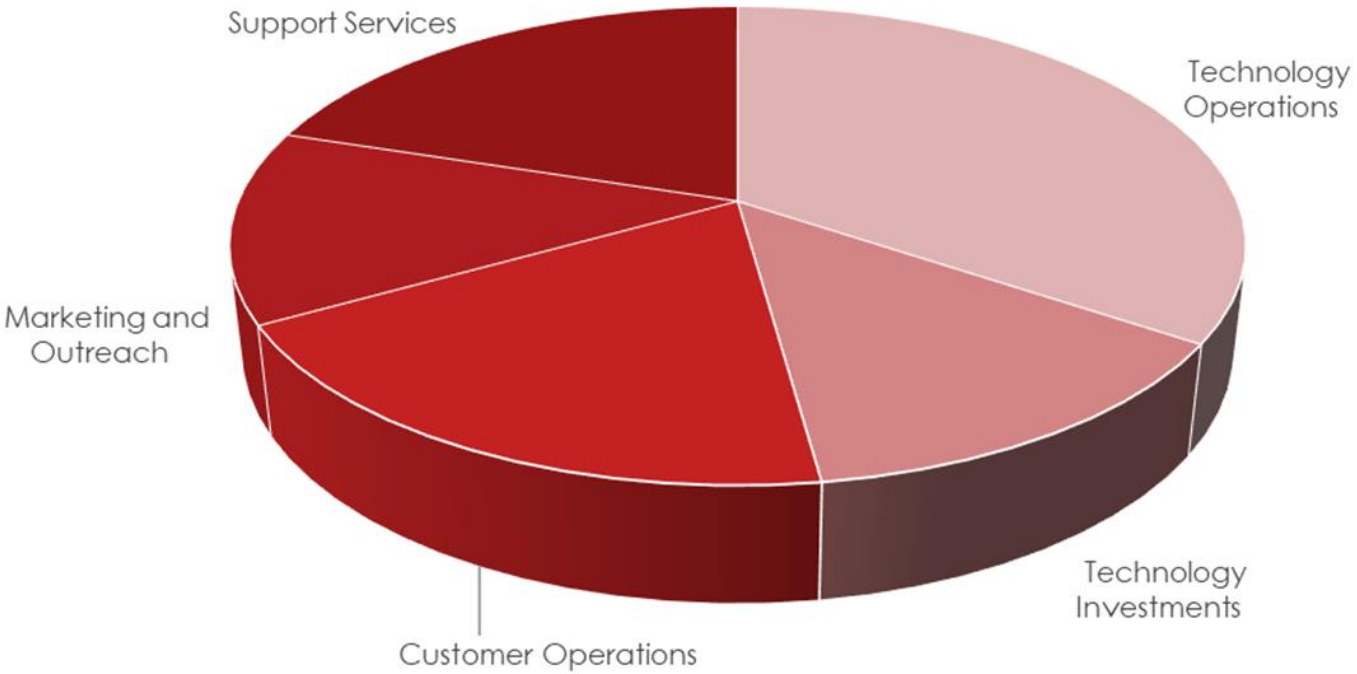


# Revenues Fiscal Year 2024 (July 2023-June 2024)



2024 Revenues (\$000's)	
Issuer Fees	45,786
Tax Credit Donations	6,785
Grants/Contracts	1,300
Cost Reimbursements	3,407
Service Fees (CoCo)	2,254
Interest/Other	562
<b>Total Revenues</b>	<b>60,095</b>

# Expenditures Fiscal Year 2024 (July 2023-June 2024)



2024 Expenditures (\$000's)	
Technology Operations	18,373
Technology Investments	7,178
Customer Operations	10,182
Marketing and Outreach	6,969
Support Services	10,744
<b>Total Expenditures</b>	<b>53,447</b>



# SB22-081 Reporting





ConnectforHealthCO.com

## SB22-081 directs Connect for Health Colorado's Board of Directors to **design a marketing, education, and outreach campaign.**

Funding years: 2022-2028  
Annual funding: up to \$4 million

### Requirements:

- Implement and create a public awareness and education campaign to **educate consumers in Colorado of their health coverage options**
- Campaign meets legislative intent
- Campaign has a process for tracking and reporting

In FY23, Connect for Health Colorado received  
a total of **\$1,889,743** pursuant to SB21-081

# Key Outcomes with SB22-081 Spending

Types of Activities	Key Outcomes
<b>Expanding bilingual marketing/advertising and social media presence</b>	<ul style="list-style-type: none"><li>• 31.8 million impressions and 160,362 site users, 99.2% of which were new</li></ul>
<b>Reaching more individuals and small businesses at community events</b>	<ul style="list-style-type: none"><li>• Increased participation in community events by 177%</li><li>• Increased the number of community events that provide an educational opportunity by 300%</li><li>• Increased number of sponsorships and memberships that reach small business owners and entrepreneurs by 100%</li></ul>
<b>Assisting families transition from Medicaid to Marketplace</b>	<ul style="list-style-type: none"><li>• Spoke to approximately 1150 Coloradans directly about their Medicaid loss and health insurance options at community events</li><li>• 45,122 outbound calls made</li><li>• 104,635 emails sent</li><li>• 70,778 co-branded letters mailed (co-branded with HCPF)</li></ul>

# FY23 Spending Overview

FY23 Spending Proposal Category	Amount (\$)	Outcomes
<b>Assister-Led Education and Marketing</b>	\$760K (\$759,770)	Increase in Outreach activities led by Assistance Sites Increase in Enrollment Assistance appointments Increase in health literacy education
<b>Bilingual Open-Enrollment Ad Buys</b>	\$100k (\$99,999.98)	Increase website traffic from Spanish-speaking Coloradans
<b>Open Enrollment Marketing Personas and Ad Work</b>	\$75k	Increase marketing and social media videos with personas based on strong performance prior Open Enrollment
<b>Increase Membership, and Sponsorship budget</b>	\$94k (\$93,996.50)	Establish and increase stakeholder relationships, increase brand awareness, create more referral connections
<b>Medicaid Unwind Events</b>	\$21k	Targeted events to lower to middle income families to educate about Medicaid to Marketplace bridge
<b>Collaborative HCPF communications for Coloradans no longer eligible for Medicaid</b>	\$344k (\$344,196.58)	Includes outbound calls, co-branded letter campaign, and public service announcements to encourage Coloradans losing Medicaid to enroll in the Marketplace
<b>Carry Over Funding</b>	\$275k	Carrying some funding forward into FY23-24 to better align funding opportunities with Assistance Site funding cycles



# Key Takeaways



We want to hear from you. Please reach out to [ceo@c4hco.com](mailto:ceo@c4hco.com) with constituent issues or data requests.

## Key Takeaways

- Thanks to improvements in our technology, changes to federal law, and innovative state laws, we enrolled a historic ~250,000 Coloradans during Open Enrollment.
- State laws like SB22-081 are helping us expand our organization's reach and get more people to coverage.
- Expiration of Inflation Reduction Act enhanced subsidies at the end of 2025 will reduce or eliminate financial help for ~77% of enrollees.



Questions?  
Contact: Kevin Patterson, CEO  
[ceo@c4hco.com](mailto:ceo@c4hco.com)



# Appendix: Detailed SB22-081 Reporting



# FY23 Spending Details: Expanding Assister Reach

Line Item	Detailed Activities	Process Metrics	Strategic Goals Advanced
<p>Assister-Led Enrollment, Education and Marketing FY23 (October 2022 – June 30, 2023)</p>	<ul style="list-style-type: none"> <li>Contracts with 14 Assistance Network Partners</li> <li>Funding distribution: 38% urban, 52% rural; 79% of awards included targeting OmniSalud populations.</li> </ul>	<ul style="list-style-type: none"> <li>Increased appointments with Health Insurance Literacy education by 92%</li> <li>Increased appointments with Enrollments by 85%</li> <li>Increased people reached by events by 48%</li> <li>Assister-Led Community Partner Connections: 493</li> <li>Assister-Led Marketing Impressions: 479,108</li> </ul>	<ul style="list-style-type: none"> <li>Improve enrollments in rural areas of Colorado</li> <li>Maximize number of consumers who shops and enroll through the marketplace and apply for financial assistance</li> <li>Improve ability of customers to attain and retain coverage based on their circumstances</li> </ul>

# FY23 Spending Details: Expanding Outreach

Line Item	Detailed Activities	Process Metrics	Strategic Goals Advanced
<p>Increase Membership and Sponsorship budget</p>	<ul style="list-style-type: none"> <li>52 sponsorships that include an opportunity for experts to speak with Coloradans about their health insurance options</li> <li>5 new organizational memberships</li> </ul>	<ul style="list-style-type: none"> <li>12 sponsorships reached small business</li> <li>Increased participation in community events by 177% from FY22</li> <li>Increased the number of community events/ sponsorships that provide an educational opportunity by 300% from FY22</li> <li>Increased the number of events/ sponsorships that provide an opportunity for brand awareness by 183% from FY22</li> <li>Increased number of sponsorships and memberships that reach small business owners and entrepreneurs by 100% from FY22</li> </ul>	<ul style="list-style-type: none"> <li>Improve enrollments in rural areas of Colorado</li> <li>Maximize number of consumers who shops and enroll through the marketplace and apply for financial assistance</li> <li>Improve ability of customers to attain and retain coverage based on their circumstances</li> </ul>

# FY23 Spending Details: Medicaid to Marketplace Bridge

Line Item	Detailed Activities	Process Metrics	Strategic Goals Advanced
Medicaid Unwind Events	<ul style="list-style-type: none"> <li>• 14 Medicaid to Marketplace sponsorships</li> <li>• 5 Medicaid to Marketplace events</li> </ul>	<ul style="list-style-type: none"> <li>• Spoke to approximately 1150 Coloradans directly about their Medicaid loss and health insurance options</li> <li>• Full page La Cucaracha newspaper ad with 2,000 hard copy distributions</li> <li>• Distributed materials to 20 community-based organizations</li> </ul>	<ul style="list-style-type: none"> <li>• Maximize number of consumers who shops and enroll through the marketplace and apply for financial assistance</li> <li>• Improve ability of customers to attain and retain coverage based on their circumstances</li> </ul>
Collaborative HCPF communications	<ul style="list-style-type: none"> <li>• Outbound calls</li> <li>• Co-branded letter campaign</li> <li>• Public Service Announcements</li> </ul>	<ul style="list-style-type: none"> <li>• 10,352 Co-branded over income letters mailed (May &amp; June 2023 cohorts)</li> <li>• 21,024 PSA TV and Radio spots (April, May &amp; June 2023)</li> <li>• 4,511 outbound calls (May and June 2023)</li> </ul>	<ul style="list-style-type: none"> <li>• Maximize number of consumers who shops and enroll through the marketplace and apply for financial assistance</li> <li>• Improve ability of customers to attain and retain coverage based on their circumstances</li> </ul>

# FY23 Spending Details: Marketing and Ad Campaigns

Line Item	Detailed Activities	Process Metrics	Strategic Goal(s) Advanced
Marketing video and ad work	<ul style="list-style-type: none"><li>Partnered with Ad Agency to create video personas to integrate into social media, email marketing, and our website in English and Spanish</li></ul>	<ul style="list-style-type: none"><li>Scored 63% for viewability, compared to the average of 52%</li><li>31.8 million impressions and 160,362 site users, 99.2% of which were new</li><li>202,220 website sessions</li><li>Facebook Image/Video Ads led to 2,130,739 impressions and 22,760 clicks, for a click-through rate of 1.07%, above our benchmark of 0.917%.</li></ul>	<ul style="list-style-type: none"><li>Maximize number of consumers who shops and enroll through the marketplace and apply for financial assistance</li><li>Improve ability of customers to attain and retain coverage based on their circumstances</li></ul>