



CONNECT *for* HEALTH
COLORADO®

Enrollment and Policy Implementation Update

April 20th, 2022



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

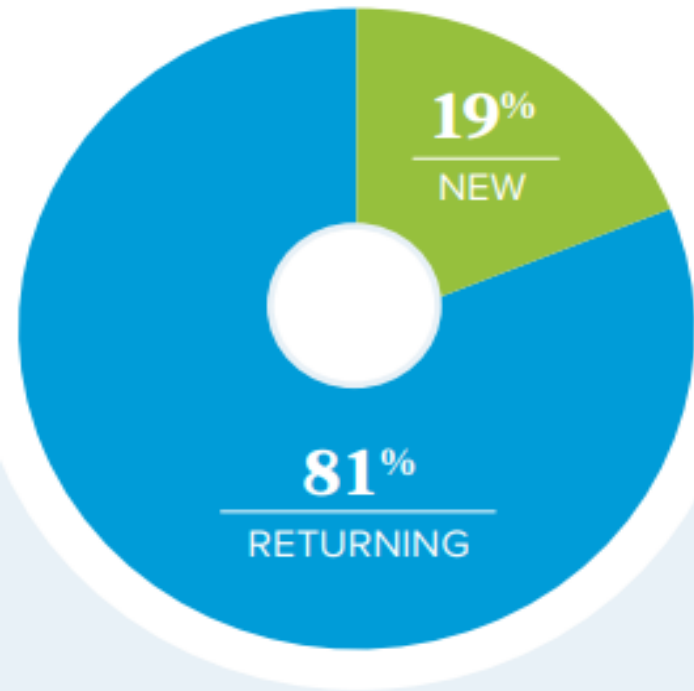
About Us

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

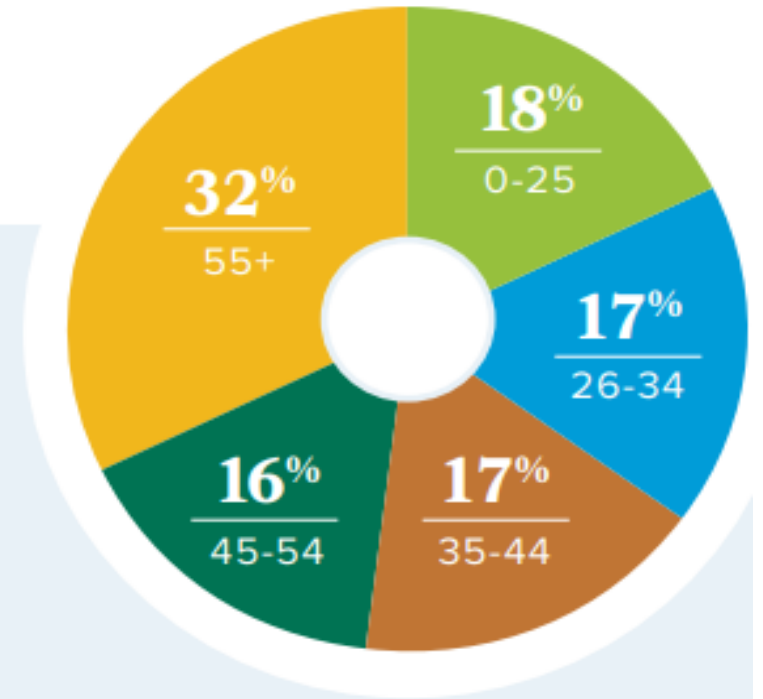
Born from a vision that came years ahead of national healthcare reform, [Connect for Health Colorado](#)[®] remains at the forefront of initiatives to provide affordable and quality health coverage.

Our [Board of Directors](#) meets monthly to discuss and vote on a range of issues related to the operation of our Marketplace.

Our Customer Base



New vs. Returning Customers



Enrollments by Age

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:



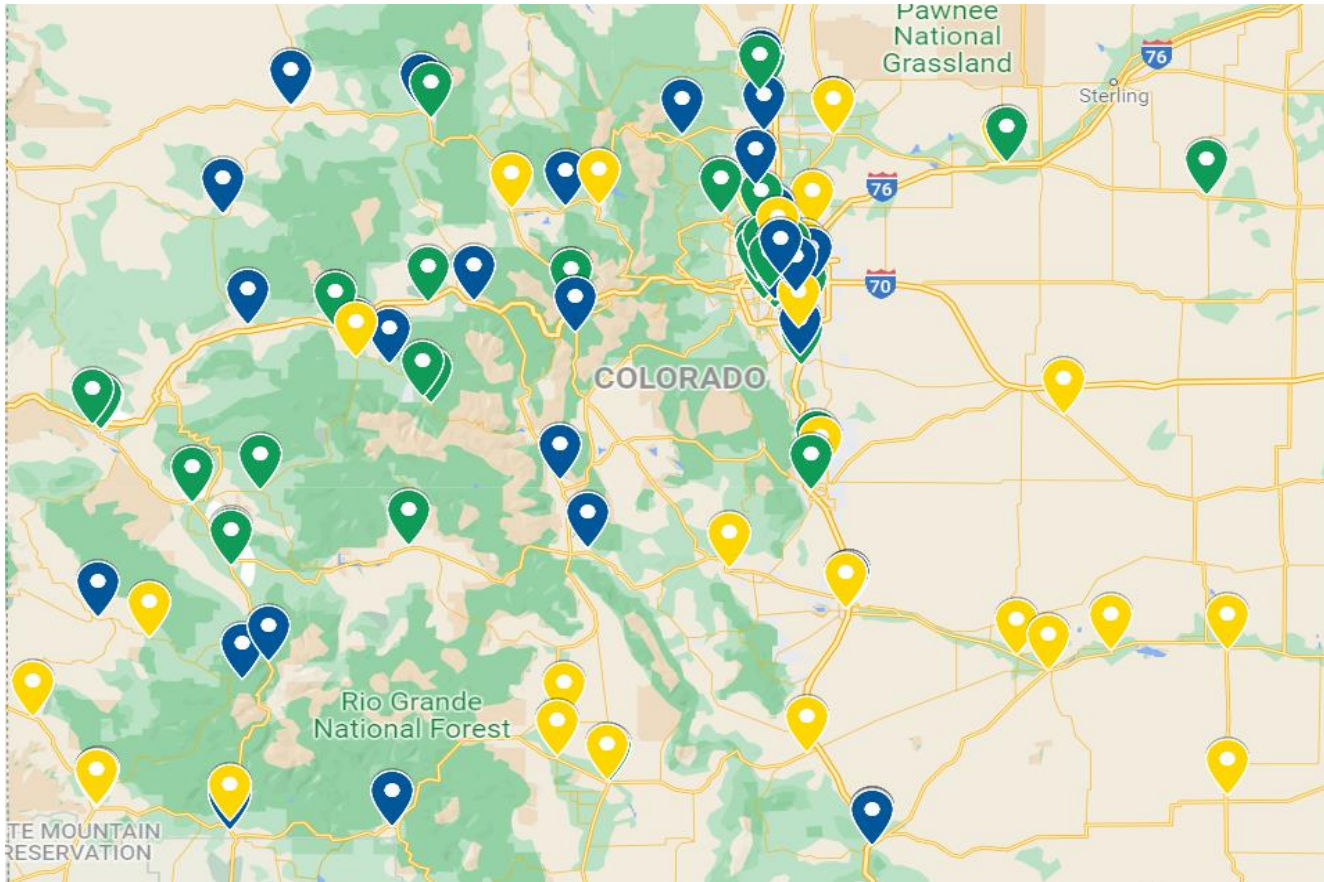
1. Lower Monthly Premiums

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

2. Lower Health Bills

“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. We have 919 Brokers and Assisters helping people enroll.

- **Broker-supported Enrollments: Up 23% YoY**
- **Assister-supported Enrollments: Up 8% YoY**
- **55% of enrollments completed through a certified Broker or Assister**

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

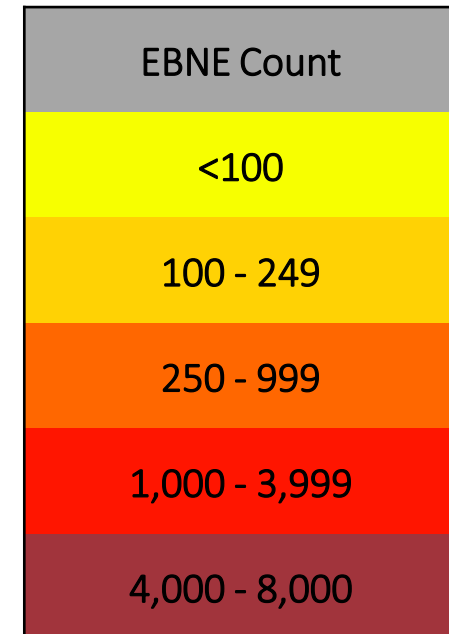
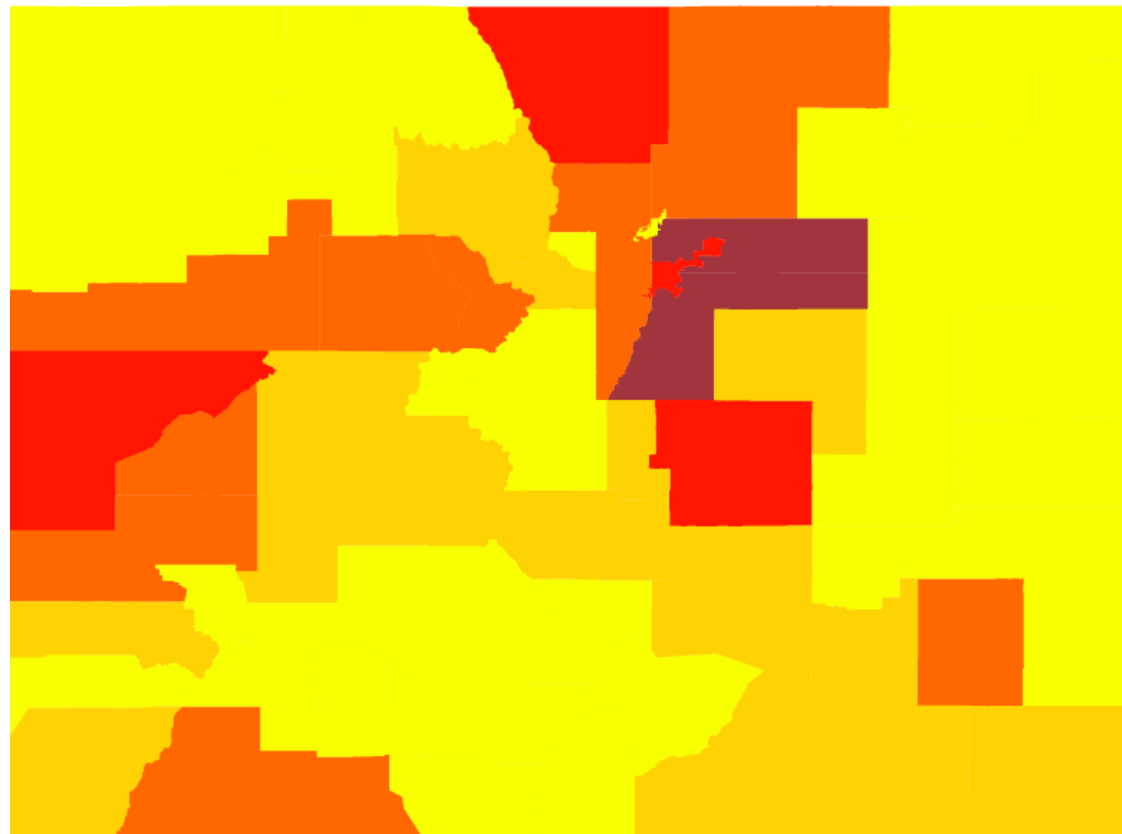
Now accepting Partner Applications until April 25

<https://c4hco.smapply.io/>

ConnectforHealthCO.com

2021 Eligible but Not Enrolled (EBNE) Report

- EBNE: (Eligible but not enrolled) - Eligible for financial help but not enrolled.



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.

- 19 Enrollment Center locations in rural and frontier areas, 4 new this year.
 - Virtual enrollment options reduce travel times and make appointments more accessible.
 - 29% of Enrollment Center business was from rural communities
 - 87% of rural Enrollment Center customers received financial help
- Only one Colorado county (Jackson) has a single issuer in 2022.
- Added a new staff position to focus on Southern Colorado Outreach, leading to 16 new community partnerships.

Counties with the Highest Percentage Increase of Medical Enrollments

County	2022 Enrollments	Increase Over 2021
MOFFAT	348	49%
RIO BLANCO	219	30%
COSTILLA	89	25%
ELBERT	995	25%
MESA	4,965	24%
EAGLE	3,263	23%
CROWLEY	59	23%
TELLER	867	20%
DOLORES	87	19%
CLEAR CREEK	473	19%
ALAMOSA	360	18%
GARFIELD	2,808	17%

Progress: Improve access to coverage in Rural Colorado



2022 Open Enrollment Report

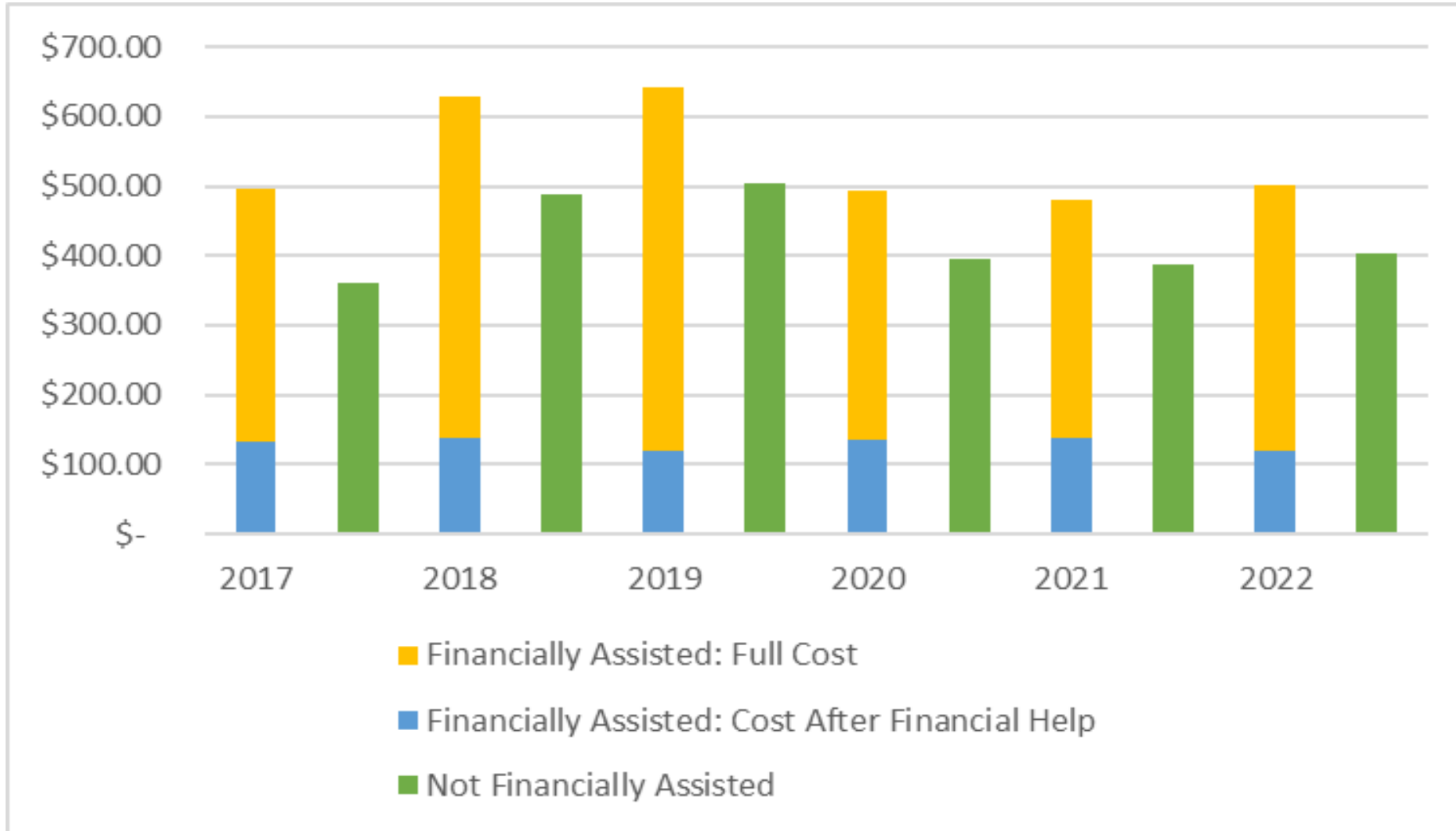
[ConnectforHealthCO.com](https://connectforhealthco.com)



- 198,412 Coloradans enrolled in a health plan during Open Enrollment
 - 52,101 rural enrollments, average net premium with financial help: \$129/month
 - 146,311 urban enrollments, average net premium with financial help: \$123/month
- 75% of customers received financial help
- Average premium for customers not receiving financial help: \$387/month
- \$28 decrease in monthly net premium from last year
- 56,718 Coloradans enrolled in a dental plan during Open Enrollment

2022 Open Enrollment Report: By the Numbers

2022 Open Enrollment: Average Monthly Plan Selection Cost



2022 Average Monthly Plan Selection Cost

Financially Assisted Before Financial Help: **\$501**

Financially Assisted After Financial Help: **\$120**

Non-Financially Assisted: **\$403**



Customer Service Improvements: Open Enrollment

- 2022 Customer Service Center wait time: 15 seconds
 - Down from 3 minutes in 2021
- 70,755 calls answered by the Customer Service Center
 - Average 1,335 calls per day
- 8,600 calls handled by our in-house Customer Operation Unit to help families access Exchange plans, Medicaid, and CHP+

Getting the Word Out: Open Enrollment

- Mix of social media, email marketing, paid advertising, and earned media.
- Campaigns performed above Benchmarks

CONNECT for HEALTH COLORADO

OPEN ENROLLMENT STARTS
November 1

Open Enrollment begins today!

You recently applied for health insurance with our partner, Health First Colorado (Colorado's Medicaid Program). While you did not qualify for Medicaid, your application shows that you are approved for [lower monthly premiums](#) for plans through Connect for Health Colorado.

Open Enrollment has officially started! This is the one time you can change your health insurance coverage for 2022. If you have questions or need help enrolling, make a free in-person or virtual appointment with a [Broker or an Assister](#).

[Get Started](#)

Wondering who we are?
Connect for Health Colorado is our state's health insurance marketplace, where you can shop for health insurance and also [apply for financial help](#) to bring down your monthly costs.

[View 2022 plans & prices](#)

[ConnectforHealthCO.com](#)
855-752-6749

f t i in y

← Colorful, eye-catching and friendly branding

← Simple language and short emails

← Links and buttons to learn more about financial help and to find local enrollment assistance

Implementation of State Policies and End of the Public Health Emergency

Health Care Coverage Easy (Tax Time) Enrollment Program

- The [Health Care Coverage Easy Enrollment Program](#) (HB20-1236) connects uninsured Coloradans to free or low-cost health coverage using their Colorado state tax return.
 - Rebranded as "Tax Time Enrollment" for clarity
- 2022 Tax Time Special Enrollment Period concluded April 15th.
- Results coming soon- stay tuned!
- [Access our webpage here.](#)

File your state tax return and check a box to indicate you're uninsured and interested in the program

Get screened for free or low-cost health coverage using Connect for Health Colorado's quick assessment tool

Apply for health coverage and enroll during your 60-day Tax Time Special Enrollment Period

You're covered for 2022!

Health Insurance Affordability Enterprise (HIAE)

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.**

- During the last Open Enrollment for Plan Year 2022, Connect for Health Colorado provided 25,000+ [customers with a certain income and who enroll in a silver plan with richer plan benefits](#). This program made possible by HIAE helps customers better afford to use their plan and access health care services.
- During next Open Enrollment for Plan Year 2023, we'll be able to offer plans to people who are unable to obtain coverage or savings under current Affordable Care Act rules. 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.

End of the Public Health Emergency

At the end of the federal Public Health Emergency, HCPF will begin Medicaid and CHP+ redeterminations over the course of 14 months. We expect between 3,000-10,000 enrollees in Marketplace coverage.

Member receives their letter telling them that **they are no longer eligible for Health First Colorado or 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 and/or dental plan, and their coverage begins on the first day of the month following plan selection

Member is covered for 2022!

Thank you.
Questions?