



Colorado's Health Benefit Exchange

November 26, 2013

Individual Marketplace

- Individuals/families have 150 health plan choices from 10 carriers, with or without tax credit
- Prices vary by age, 11 rating areas, size of family, tobacco use
- Medical and dental plans, standalone dental, link to vision
- New CYA Plans for young adults (high deductible, lower premiums – can't use advance tax credits)
- Financial assistance application starts with Medicaid/CHP+ determination before advance premium tax credits and cost-sharing reductions are calculated
- Service Center, Brokers/Agents and Health Coverage Guides available for one-on-one support

Small Business Marketplace

- Employers have 92 health plan choices from six carriers
- Prices vary by age, 11 rating areas, size of family and tobacco use
- Medical and dental plans, standalone dental, link to vision
- Choice model – allows employer to provide dozens of health plans to employees
- No requirement to provide insurance for employers with up to 50 employees
- Service Center, Brokers/Agents and Health Coverage guides available for one-on-one support

Customer Service and Sales Force

- Customer Service Center in Colorado Springs includes 150 front-office representatives and separate back-office team
- Toll-free number operating since July: 1-855-PLANS4YOU
- 1,400 agents/brokers certified to serve individuals, families and small businesses
- 500+ Web-Based Agents
- 1,000 Carrier Dedicated Sales Agents
- 300 - 400 full-time and part-time Health Coverage Guides statewide
- 250-300 Unpaid Certified Application Counselors

Technology

- Flexible architecture of Commercial Off the Shelf (COTS) products
- Designed to minimize long-term costs
- Ability to add software and features
- Virtualized servers with redundancy
- Unique team of vendors/system design
- **Technology and operations separate and not connected with federal marketplace, healthcare.gov**

Security - MARS-E Compliance

- **Minimal Acceptable Risk Standards for Exchanges, a compilation of security and privacy requirements and regulations from various organizations and agencies, including:**
 - **There are 19 risk control families within 3 classes (technical, operational, and management)**
 - **These families, from the CMS taxonomical summary, include:**
 - FTI Safeguards (IRS Publication 1075)
 - Access Control
 - Awareness & Training
 - Configuration Management
 - Identification & Authentication
 - Incident Response
 - System & Communications Protection

Performance

- English and Spanish sites opened at 8 am October 1 (79,000 unique website visitors on first day, over 500,000 visitors to date)
- Website traffic consistently high
- Some early issues with customer accounts
- Intermittent error messages in first week
- Anonymous shopping, Anonymous calculation of financial assistance and provider directory most popular features
- Customer Service Center experiencing high volumes
- Website availability consistent

Technology Updates

- Ongoing enhancements being made since launch to improve customer experience and add features
- Quality star ratings
- Medical provider directory
- Online tax credit/cost sharing reduction application
- Enrollment data interface with carriers
- Financial management system

Financial Assistance Process

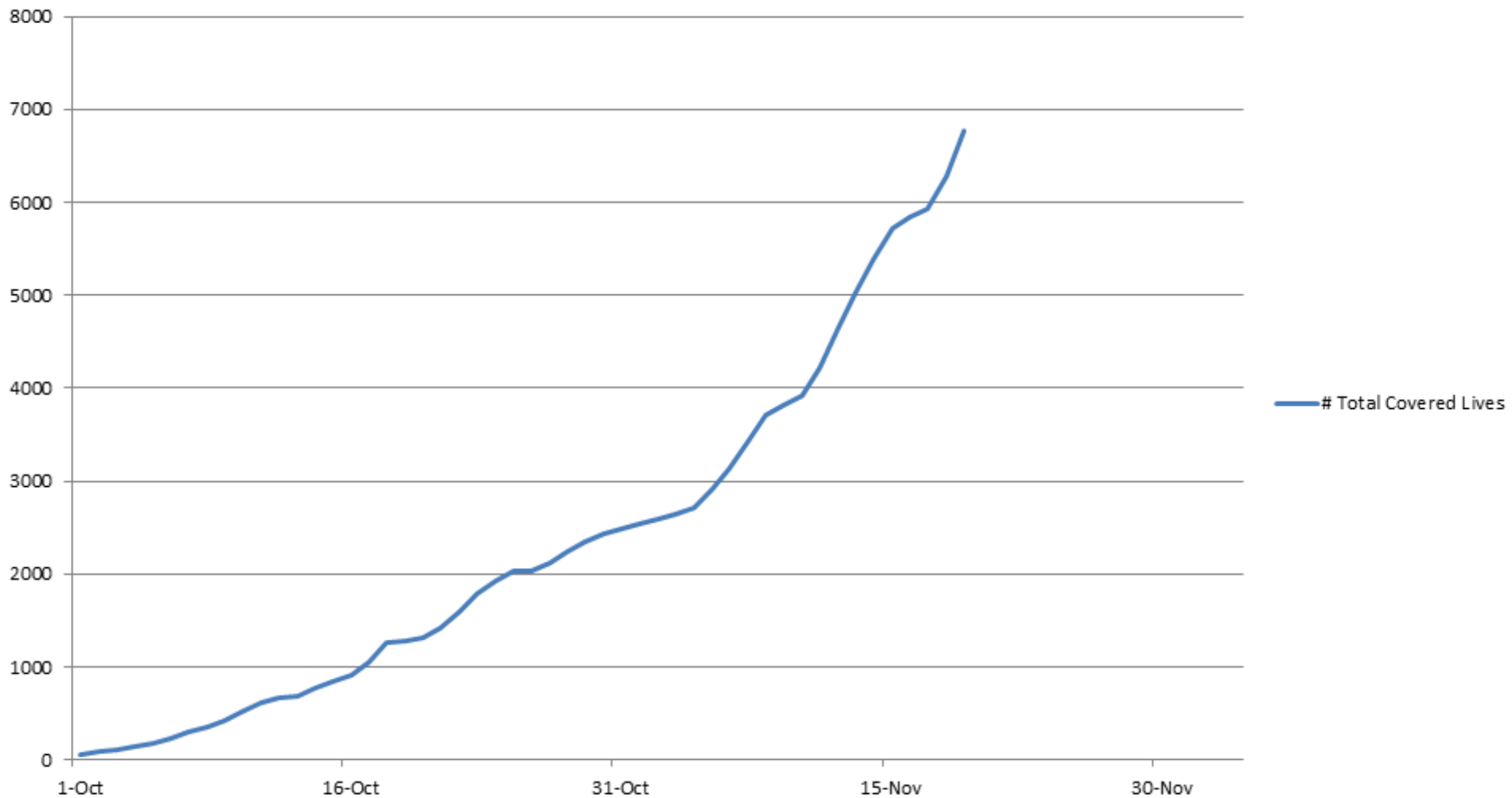
- Connect for Health Colorado (C4HCO) is not a State agency
- Board voted for minimum interoperability with State systems
- C4HCO cannot provide customers with an advance premium tax credit (APTC) if they are eligible for Medicaid
- State (HCPF) must make Medicaid eligibility determination
- C4HCO and HCPF working to create a faster, more streamlined process for customers to get the tax credit

Metrics (Oct 1 to Nov 16)

- 500,000 unique website visitors
- 71,497 customer accounts created
- 6,000 people enrolled in private health insurance
- 47,309 Medicaid enrollments (Jan. 1, 2014 start)
- 57,821 calls and chats serviced by C4HCO (avg. wait 5 minutes 23 seconds)
- 99.7% of web pages serviced within 5 seconds
- System availability: 99.8%
- 44% of calls answered within 20 seconds
- Average chat and call length was 16 minutes 54 seconds

Enrollment

Connect for Health Colorado Enrollment Trajectory



Education, Outreach and Communications

- Statewide \$4M enrollment campaign launched Oct 1
 - TV, Radio, Print, Billboards, Search Engine Marketing, Online, Text, Pandora, Facebook
 - Here, Here and Here campaign with Colorado locations, businesses and individuals
 - Target audiences are general adult audience, uninsured, small businesses, young adults, Hispanics
- Other organizations doing separate campaigns (**not connected to Got Insurance ads**)
- Grassroots outreach with street teams, sponsorships with sports teams at pro and college levels, high traffic areas like Mile High Flea Market
- Partnerships with 9Health Fair, King Soopers, and more than 100 organizations

Print messaging



Join the Thousands Who Have Already Signed Up

**BUY TODAY
BE COVERED
IN JANUARY**

Across the state, thousands have already enrolled for 2014 coverage at Colorado's own health insurance marketplace. Here, you'll find exclusive cost savings on health insurance plans from trusted brands. Log on today and buy your plan.

1-855-PLANS-4-YOU • ConnectforHealthCO.com
(1-855-752-6749)

CONNECT for HEALTH
COLORADO

CONNECT for HEALTH
COLORADO

Young adult messaging

IF YOU PUSH YOURSELF PROTECT YOURSELF

HERE

This isn't crazy. What's crazy is doing this without health insurance. Luckily, many Coloradans who thought they couldn't afford health insurance are now discovering that they can. Here, nearly half a million Coloradans will qualify for exclusive cost savings. Find your plan today.

1-855-PLANS-4-YOU • ConnectforHealthCO.com
(1-855-752-6749)

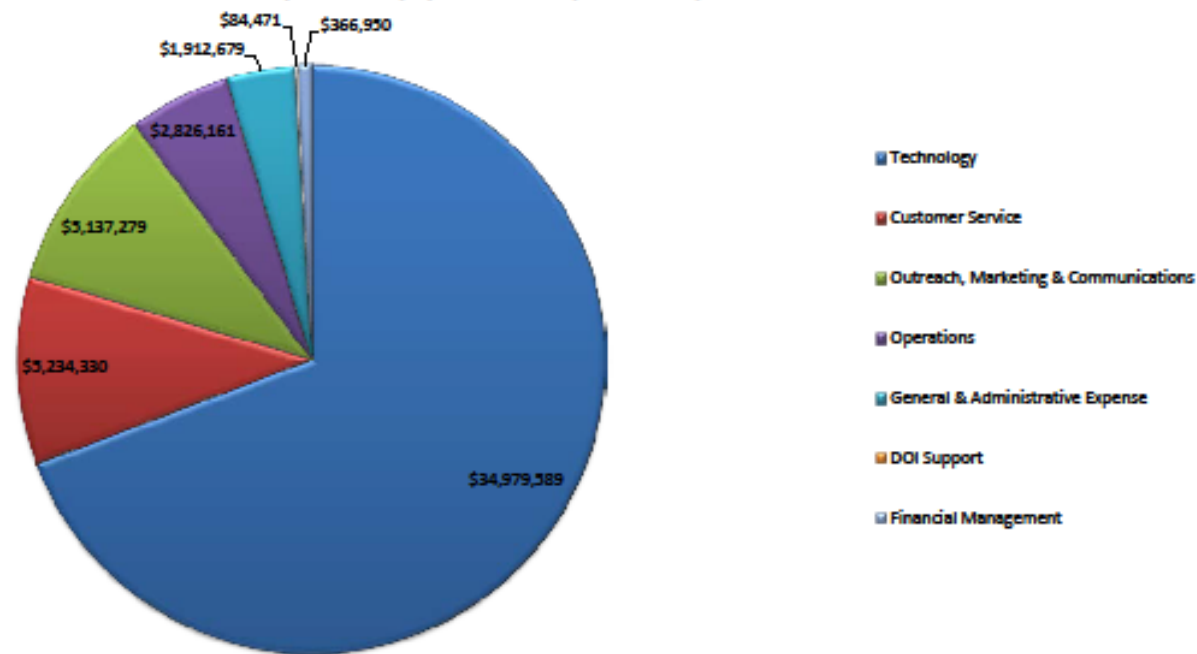
CONNECT for HEALTH COLORADO

Current Finances

Connect for Health Colorado
Funding & Expenditures at 9/30/2013

| Funding Source | Funding Requests as Approved | Funding Awarded | Total Spent | Expenditures by Operational Area through September 30, 2013 | | | | | | | Unspent Budget |
|-------------------|------------------------------|----------------------|---------------------|---|--------------------|--------------------------------------|--------------------|----------------------------------|-----------------|----------------------|----------------------|
| | | | | Technology | Customer Service | Outreach, Marketing & Communications | Operations | General & Administrative Expense | DOI Support | Financial Management | |
| 1st Level 1 Grant | \$17,951,000 | \$17,951,000 | \$17,951,000 | \$15,947,600 | \$0 | \$44,282 | \$1,053,737 | \$606,589 | \$0 | \$298,792 | \$0 |
| 2nd Level 1 Grant | \$43,486,747 | \$43,486,747 | \$25,422,559 | \$17,654,879 | \$3,359,145 | \$2,134,293 | \$875,014 | \$1,263,381 | \$84,471 | \$51,375 | \$18,064,188 |
| Level 2 Grant | \$124,995,352 | \$116,245,677 | \$7,167,900 | \$1,377,110 | \$1,875,185 | \$2,958,704 | \$897,410 | \$42,709 | \$0 | \$16,783 | \$109,077,777 |
| Total | \$186,433,099 | \$177,683,424 | \$50,541,458 | \$34,979,589 | \$5,234,330 | \$5,137,279 | \$2,826,161 | \$1,912,679 | \$84,471 | \$366,950 | \$127,141,966 |

Expenditures by Operational Area (at 9/30/2013)



Financial Approach: Revenue Overview

Early Revenue

- Federal Grants
- High Risk Pool Reserves
- Broad Market Assessment (2015 & 2016 only) \$1.80 per policy per month maximum

Enrollment Based Revenue

- Administrative Fees: 1.4% in 2014 (federal states are 3.5%)

“Other”/Future Opportunities

- Supplemental Products
- Carrier Tax Credit Donations
- Website Advertising
- Cost Sharing with Other States
- Foundation Grants

Areas of Focus

- Improving speed of financial assistance application
- Long-term financial application solution
- Improving support to brokers and businesses
- Public confusion/misinformation
- Improving consumer experience/usability/automation
- Reaching customers who have received Medicaid denials
- Reaching account holders who have not signed up
- Addressing developments from Washington DC
- Communication/coordination with partners
- Enrollment drives