



CLUB 20

HEALTHCARE COMMITTEE UPDATE

FEBRUARY 22, 2018

2017 Annual Report

Colorado's Uninsured rate was 14.3% in 2013.

Colorado Health Institute

2017 Annual Enrollment Highlights

180,219

paid enrollments

6.5%

Colorado's
uninsured rate

63%

of customers qualified for
financial assistance

\$374

per month average
Premium Tax Credit savings

State-wide Data



\$502

average plan premium
before tax credit for customers
receiving financial assistance in 2017

\$133

average net premium after
tax credit for customers
receiving financial assistance

\$318M

returned to Coloradans in the
form of federal tax credits in 2016



2017 Monthly Savings & Enrollment by County

County	Average Monthly Tax Credit	Number of Enrollments
ADAMS, COLORADO	\$300.90	10,776
ALAMOSA, COLORADO	\$468.76	301
ARAPAHOE, COLORADO	\$300.66	18,260
ARCHULETA, COLORADO	\$652.76	754
BACA, COLORADO	\$436.69	179
BENT, COLORADO	\$479.30	83
BOULDER, COLORADO	\$291.03	14,867
BROOMFIELD, COLORADO	\$270.78	2,051
CHAFFEE, COLORADO	\$423.38	1,485
CHEYENNE, COLORADO	\$456.40	44
CLEAR CREEK, COLORADO	\$399.00	217
CONEJOS, COLORADO	\$469.66	233
COSTILLA, COLORADO	\$588.68	80
CROWLEY, COLORADO	\$545.29	65
CUSTER, COLORADO	\$629.17	254
DELTA, COLORADO	\$814.52	1,140
DENVER, COLORADO	\$265.16	23,530

2017 Monthly Savings & Enrollment by County

County	Average Monthly Tax Credit	Number of Enrollments
DOLORES, COLORADO	\$797.95	77
DOUGLAS, COLORADO	\$275.71	11,834
EAGLE, COLORADO	\$385.57	3,113
EL PASO, COLORADO	\$304.30	13,371
ELBERT, COLORADO	\$390.74	534
FREMONT, COLORADO	\$479.52	931
GARFIELD, COLORADO	\$647.32	2,667
GILPIN, COLORADO	\$355.41	198
GRAND, COLORADO	\$672.07	855
GUNNISON, COLORADO	\$578.60	1,628
HINSDALE, COLORADO	\$779.87	36
HUERFANO, COLORADO	\$596.59	206
JACKSON, COLORADO	\$771.33	80
JEFFERSON, COLORADO	\$294.48	22,029
KIOWA, COLORADO	\$485.98	42
KIT CARSON, COLORADO	\$428.54	283
LA PLATA, COLORADO	\$476.40	3,576

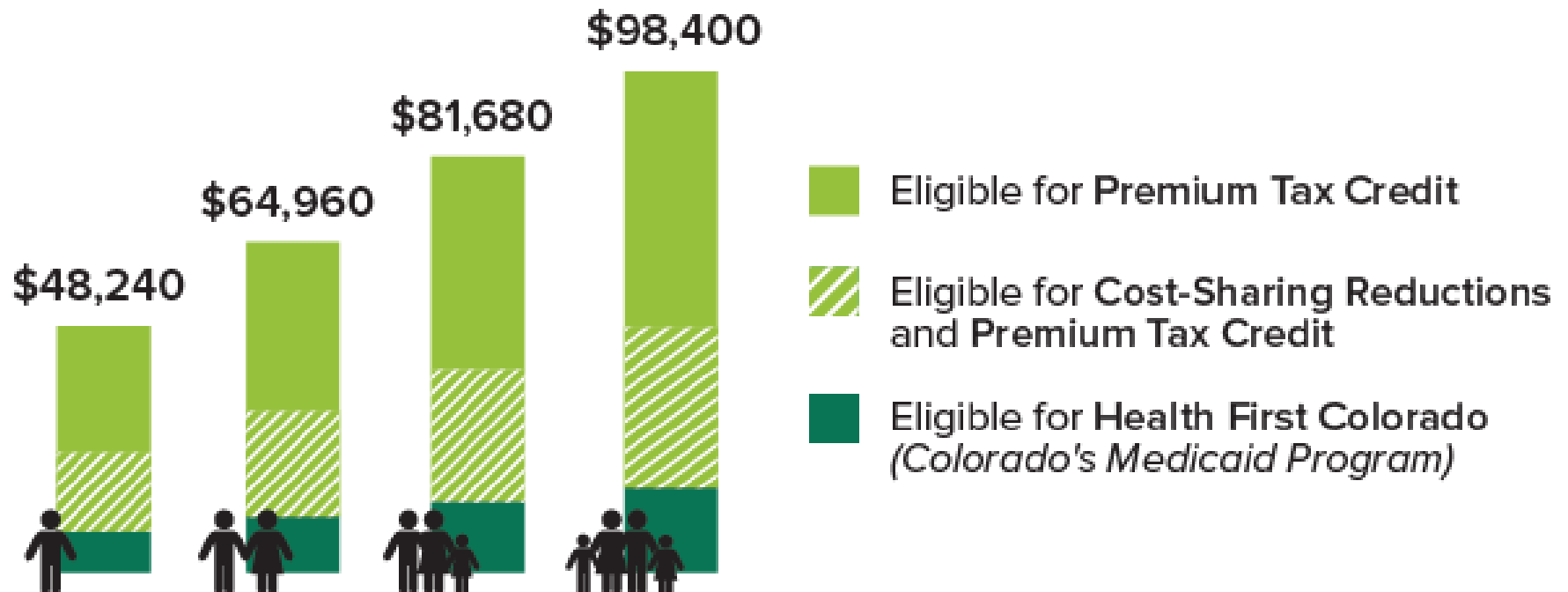
2017 Monthly Savings & Enrollment by County

County	Average Monthly Tax Credit	Number of Enrollments
LAKE, COLORADO	\$661.70	234
LARIMER, COLORADO	\$334.07	12,289
LAS ANIMAS, COLORADO	\$535.01	353
LINCOLN, COLORADO	\$481.31	130
LOGAN, COLORADO	\$498.80	571
MESA, COLORADO	\$578.84	4,463
MINERAL, COLORADO	\$489.06	59
MOFFAT, COLORADO	\$790.17	283
MONTEZUMA, COLORADO	\$565.29	1,016
MONTROSE, COLORADO	\$785.64	1,655
MORGAN, COLORADO	\$529.09	513
OTERO, COLORADO	\$495.49	353
OURAY, COLORADO	\$715.50	386
PARK, COLORADO	\$400.01	745
PHILLIPS, COLORADO	\$456.95	242
PITKIN, COLORADO	\$590.72	1,167
PROWERS, COLORADO	\$469.70	312

2017 Monthly Savings & Enrollment by County



County	Average Monthly Tax Credit	Number of Enrollments
PUEBLO, COLORADO	\$433.84	2,394
RIO BLANCO, COLORADO	\$636.79	173
RIO GRANDE, COLORADO	\$518.51	423
ROUTT, COLORADO	\$622.89	1,938
SAGUACHE, COLORADO	\$573.17	168
SAN JUAN, COLORADO	\$645.48	53
SAN MIGUEL, COLORADO	\$591.35	1,018
SEDGWICK, COLORADO	\$520.64	58
SUMMIT, COLORADO	\$356.13	2,245
TELLER, COLORADO	\$371.50	699
WASHINGTON, COLORADO	\$481.21	222
WELD, COLORADO	\$337.98	7,767
YUMA, COLORADO	\$462.25	493

Eligibility Guidelines



Quick Cost & Plan Finder Tool

<http://planfinder.connectforhealthco.com/>



Quick Cost & Plan Finder

1

2

3

4

Basic Info & Savings Estimate

Estimate Health Usage

Select Preferences


Compare Plans


New Snip

Ctrl+N



Who needs health insurance?

Who needs medical coverage? You? You and your family? Add members of your household such as your spouse or children under the age of 26 who need coverage.

First Name	Sex	Birth month/year	Tobacco User ⁱ
<input type="text"/>	<input type="text"/> 	<input type="text" value="MM/YYYY"/>	<input type="checkbox"/>

 Add Another Person

Let's cover some basics:

Zip Code	County	Coverage Start Date ⁱ
<input type="text"/>	<input type="text"/> 	<input type="text" value="12-01-2017"/> 

Jane, aged 41 living in Montrose


Shopping for:

Jane (age 41)

Zip Code: 81401

Income: Not Provided

Edit



Want advice or have questions?

Talk to a certified expert for free >

My Preferences

Healthcare Needs ⓘ

Jane

Low

+

Doctors

+

Medications




+

We've located **12** plans! Select up to 3 to compare.

SORT BY

Yearly Cost Estimate Low to High

▼

Estimated ⓘ Monthly Premium	Yearly Cost ⓘ Estimate	Insurance Company & Plan Details	Annual ⓘ Deductible	Annual ⓘ Out- of-Pocket Maximum
\$658.55/mo \$658.55 premium before \$0 Advanced Premium Tax Credit See details	\$9,195/yr Adjust Healthcare Needs on the left to update. See details	 Anthem Bronze Pathway X HMO 5800 HMO/Bronze View Plan	\$5,800 individual \$11,600 group	\$7,350 individual \$14,700 group
\$664.98/mo \$664.98 premium before \$0 Advanced Premium Tax Credit See details	\$9,290/yr Adjust Healthcare Needs on the left to update. See details	 Anthem Bronze Pathway X HMO 5000 HMO/Bronze View Plan	\$5,000 individual \$10,000 group	\$7,350 individual \$14,700 group
\$704.95/mo \$704.95 premium before	\$10,200/yr Adjust Healthcare Needs	 Anthem Silver Care	\$5,300 individual	\$6,450 individual


Jane, aged 41 living in Denver

Jane (age 41)

Zip Code: 80202



Income: Not Provided

Edit



 **Want advice or have questions?**



[Talk to a certified expert for free >](#)

My Preferences



Healthcare Needs  

Jane Low


 **Doctors** 








 **Medications** 


FILTER BY

Monthly Premium  

SORT BY

Yearly Cost Estimate Low to High 

Estimated  Monthly Premium	Yearly Cost  Estimate	Insurance Company & Plan Details	Annual  Deductible	Annual  Out-of-Pocket Maximum
\$343.91/mo \$343.91 premium before \$0 tax credit See details	\$5,140/yr Adjust Healthcare Needs on the left to update. See details	 KAISER PERMANENTE. KP CO Bronze 6500/50 HMO/Bronze View Plan	\$6,500 Individual \$13,000 group	\$7,350 Individual \$14,700 group
\$351.43/mo \$351.43 premium before \$0 tax credit See details	\$5,190/yr Adjust Healthcare Needs on the left to update. See details	 KAISER PERMANENTE. KP CO Bronze 5250/40 HMO/Bronze View Plan	\$5,250 Individual \$10,500 group	\$7,350 Individual \$14,700 group
\$350.43/mo \$350.43 premium before \$0 tax credit See details	\$5,220/yr Adjust Healthcare Needs on the left to update. See details	 Cigna. Cigna Connect Flex Bronze 6700 EPO/Bronze View Plan	\$6,700 Individual \$13,400 group	\$7,350 Individual \$14,700 group

CB new years 2012.jpg 

^^

Jane, aged 41 in Montrose earning \$40,000

Shopping for:

Jane (age 41)

Zip Code: 81401

Income: \$40,000 (Annually)

Edit

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My Preferences

Healthcare Needs +
Jane Low




Doctors +

Medications +

We've located **12** plans! Select up to 3 to compare.

SORT BY

Yearly Cost Estimate Low to High

Estimated Monthly Premium	Yearly Cost Estimate	Insurance Company & Plan Details	Annual Deductible	Annual Out-of-Pocket Maximum
\$264.55/mo \$658.55 premium before \$394 tax credit See details	\$4,465/yr Adjust Healthcare Needs on the left to update. See details	 Anthem Bronze Pathway X HMO 5800 HMO/Bronze View Plan	\$5,800 Individual	\$7,350 Individual
\$270.98/mo \$664.98 premium before \$394 tax credit See details	\$4,565/yr Adjust Healthcare Needs on the left to update. See details	 Anthem Bronze Pathway X HMO 5000 HMO/Bronze View Plan	\$5,000 Individual	\$7,350 Individual
\$310.95/mo \$704.95 premium before	\$5,475/yr Adjust Healthcare Needs on	 Anthem BlueCross BlueShield	\$5,300 Individual	\$6,450 Individual

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My Preferences


Healthcare Needs   Jane Low




Doctors 


Medications 

We've located **47** plans! Select up to 3 to compare.

SORT BY

Yearly Cost Estimate Low to High 

Estimated Monthly Premium	Yearly Cost Estimate	Insurance Company & Plan Details	Annual Deductible	Annual Out-of-Pocket Maximum
\$245.91/mo \$343.91 premium before \$98 tax credit See details	\$3,965/yr Adjust Healthcare Needs on the left to update. See details	 KAISER PERMANENTE. KP CO Bronze 6500/50 HMO/Bronze View Plan	\$6,500 Individual \$13,000 group	\$7,350 Individual \$14,700 group
\$253.43/mo \$351.43 premium before \$98 tax credit See details	\$4,015/yr Adjust Healthcare Needs on the left to update. See details	 KAISER PERMANENTE. KP CO Bronze 5250/40 HMO/Bronze View Plan	\$5,250 Individual \$10,500 group	\$7,350 Individual \$14,700 group
\$252.43/mo \$350.43 premium before	\$4,040/yr Adjust Healthcare Needs on	 Cigna.	\$6,700 Individual	\$7,350 Individual

CB new years 2012.jpg 

Jane, aged 61 in Montrose

Shopping for:

Jane (age 61)

Zip Code: 81401

Income: Not Provided

Edit



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My Preferences

Healthcare Needs ⁺

Jane **Low**



Doctors



Medications




FILTER BY

We've located **12** plans! Select up to 3 to compare.

SORT BY

Yearly Cost Estimate Low to High



Estimated ⁺ Monthly Premium	Yearly Cost ⁺ Estimate	Insurance Company & Plan Details	Annual ⁺ Deductible	Annual ⁺ Out- of-Pocket Maximum
\$1,421.30/mo \$1,421.30 premium before \$0 tax credit See details	\$19,890/yr Adjust Healthcare Needs on the left to update. See details	 Anthem BlueCross BlueShield Anthem Bronze Pathway X HMO 5800 HMO/Bronze View Plan	\$5,800 individual \$11,600 group	\$7,350 individual \$14,700 group
\$1,435.18/mo \$1,435.18 premium before \$0 tax credit See details	\$20,085/yr Adjust Healthcare Needs on the left to update. See details	 Anthem BlueCross BlueShield Anthem Bronze Pathway X HMO 5000 HMO/Bronze View Plan	\$5,000 individual \$10,000 group	\$7,350 individual \$14,700 group
\$1,521.45/mo \$1,521.45 premium before \$0 tax credit See details	\$21,030/yr Adjust Healthcare Needs on the left to update. See details	 Anthem BlueCross BlueShield Anthem Silver Core Pathway X HMO 5300 HMO/Silver View Plan	\$5,300 individual \$10,600 group	\$6,450 individual \$12,900 group

Jane, aged 61 in Denver

Shopping for:

Jane (age 61)

Zip Code: 80202

Income: Not Provided

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My Preferences

Healthcare Needs ⓘ

Jane Low

Doctors

Medications

FILTER BY

Monthly Premium ⓘ

We've located **47** plans! Select up to 3 to compare.

SORT BY

Yearly Cost Estimate Low to High



Estimated ¹ Monthly Premium	Yearly Cost ¹ Estimate	Insurance Company & Plan Details	Annual ¹ Deductible	Annual ¹ Out-of-Pocket Maximum
\$742.23/mo \$742.23 premium before \$0 tax credit See details	\$10,460/yr Adjust Healthcare Needs on the left to update. See details	 KAISER PERMANENTE. KP CO Bronze 6500/50 HMO/Bronze View Plan	\$6,500 individual \$13,000 group	\$7,350 individual \$14,700 group
\$758.46/mo \$758.46 premium before \$0 tax credit See details	\$10,585/yr Adjust Healthcare Needs on the left to update. See details	 KAISER PERMANENTE. KP CO Bronze 5250/40 HMO/Bronze View Plan	\$5,250 individual \$10,500 group	\$7,350 individual \$14,700 group
\$756.31/mo \$756.31 premium before \$0 tax credit See details	\$10,630/yr Adjust Healthcare Needs on the left to update. See details	 Cigna. Cigna Connect Flex Bronze 6700 EPO/Bronze View Plan	\$6,700 individual \$13,400 group	\$7,350 individual \$14,700 group

Jane, aged 61 in Montrose earning \$40,000

Shopping for:

Jane (age 41)

Zip Code: 81401

Income: \$40,000 (Annually)

Edit

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My Preferences

Healthcare Needs ⁱ

Jane Low




Doctors

Medications

We've located **12** plans! Select up to 3 to compare.

SORT BY

Yearly Cost Estimate Low to High

Estimated ⁱ Monthly Premium	Yearly Cost ⁱ Estimate	Insurance Company & Plan Details	Annual ⁱ Deductible	Annual ⁱ Out- of-Pocket Maximum
\$264.55/mo \$658.55 premium before \$394 tax credit See details	\$4,465/yr Adjust Healthcare Needs on the left to update. See details	 Anthem Bronze Pathway X HMO 5800 HMO/Bronze View Plan	\$5,800 Individual	\$7,350 Individual
\$270.98/mo \$664.98 premium before \$394 tax credit See details	\$4,565/yr Adjust Healthcare Needs on the left to update. See details	 Anthem Bronze Pathway X HMO 5000 HMO/Bronze View Plan	\$5,000 Individual	\$7,350 Individual
\$310.95/mo \$704.95 premium before	\$5,475/yr Adjust Healthcare Needs on	 Anthem BlueCross BlueShield	\$5,300 Individual	\$6,450 Individual

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My Preferences

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Jane Low

Doctors ⓘ

Medications ⓘ




FILTER BY

Monthly Premium ⓘ

We've located **47** plans! Select up to 3 to compare.

SORT BY:

Yearly Cost Estimate Low to High

Estimated Monthly Premium ⓘ	Yearly Cost Estimate ⓘ	Insurance Company & Plan Details	Annual Deductible ⓘ	Annual Out-of-Pocket Maximum ⓘ
\$156.23/mo \$742.23 premium before \$586 tax credit See details	\$3,425/yr Adjust Healthcare Needs on the left to update. See details	 KAISER PERMANENTE. KP CO Bronze 6500/50 HMO/Bronze View Plan	\$6,500 Individual \$13,000 group	\$7,350 Individual \$14,700 group
\$172.46/mo \$758.46 premium before \$586 tax credit See details	\$3,550/yr Adjust Healthcare Needs on the left to update. See details	 KAISER PERMANENTE. KP CO Bronze 5250/40 HMO/Bronze View Plan	\$5,250 Individual \$10,500 group	\$7,350 Individual \$14,700 group
\$170.31/mo \$756.31 premium before \$586 tax credit See details	\$3,595/yr Adjust Healthcare Needs on the left to update. See details	 Cigna. Cigna Connect Flex Bronze 6700 EPO/Bronze View Plan	\$6,700 Individual \$13,400 group	\$7,350 Individual \$14,700 group

ELIGIBILITY CHANGES

New Eligibility System Benefits

- **Improve the customer experience**
 - *Reduce number of eligibility screens and questions required for an APTC determination*
 - *Focus on plain language and increased health literacy support in the application questions and correspondence*
 - *Decrease non-real time eligibility with a goal of near 100% of applicants receiving determinations in real-time*
- **Bring Connect for Health Colorado into compliance in significant areas**
 - *Address previous audit findings related to data and enrollee verification and reporting before the next open enrollment period*
- **Increase ability to predict and control technology costs**
 - *Historically, costs incurred for CBMS projects have been difficult to budget accurately for*
 - *Owning the eligibility system contract with our vendor will allow for control over technology costs related to determining eligibility for APTC*
 - *Initial new system costs conservatively estimated at \$4.4MM offset by savings on SES compliance and transformation costs along with positive annual cash flows due to system change. See cash flow comparison.*
- **Decrease Eligible but Not Enrolled (EBNE) population and increase enrollment overall**
 - *A quicker, easier eligibility application will encourage customers to check what APTC/CSR they may be eligible for*
- **Increase APTC uptake**
 - *An eligibility application re-design will allow for better screening of and communication to APTC-eligible customers who may be currently opting out of the financial assistance path*

PowerPoint Presentation - Google Chrome

Project Methodology

- Guiding Principles:
 - Simplicity, user friendly, innovation
 - Leveraging the experience of UI/UX experts
- Engaging and collecting feedback from stakeholders and customers
- Working with HCPF/OIT to solution for mixed eligibility households, or will leverage our current MA Site
- All changes in production by September 2018

Thank you