

Evaluating the Insurance Marketplace Website in Colorado

April 2014

Connect for Health Colorado Marketplace

The Connect for Health Colorado (C4HCO) Marketplace is designed to serve as a portal where individuals and small businesses can easily compare and shop for health insurance. The website allows consumers to evaluate insurance plans side-by-side and narrow their options using multiple filtering and sorting tools.

Key Findings

Between January 1 and March 31, 2014, the Consumer Engagement Project collected 191 surveys from individuals either after they met with a Health Coverage Guide (146 respondents) or during organized group user sessions (45 respondents). A majority of respondents (71%) previously had some form of health coverage. The following themes emerged regarding the C4HCO shopping portal:

Consumers want meaningful information.

When asked what factors are most important for choosing a health insurance plan, respondents found the top 3 were monthly premiums, co-payments and deductibles, and total out-of-pocket cost.

Ability to compare health insurance plans side-by-side proves valuable.

A majority of respondents (67%) who used the C4HCO shopping portal indicated that browsing for health insurance plans was easy. When asked to identify what individuals liked most about the shopping experience, one respondent stated: seeing "all the plans in one place, sortable by cost and comparable." Another stated, "I liked the compare option, especially the expandable sections."

Website filters can be challenging.

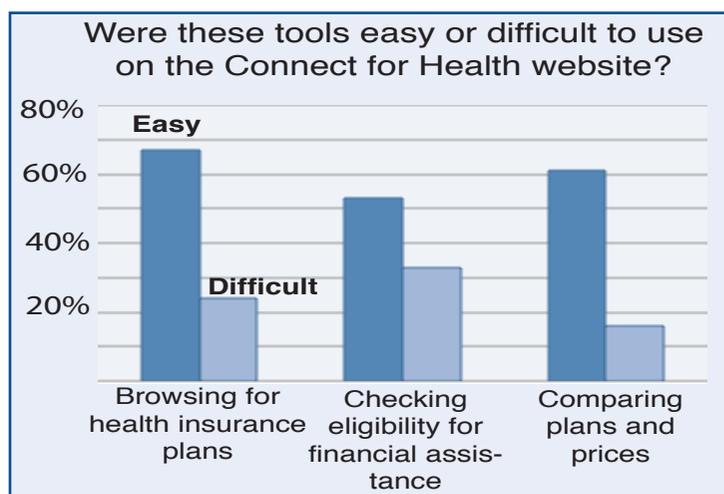
While respondents appreciated the ability to compare plans side-by-side, they also indicated that searching plans using certain criteria proved difficult. Of the respondents who used the C4HCO web portal to select a health plan, nearly 30 percent thought it was difficult to search plans by provider, 20 percent found it difficult to search plans by premiums and deductibles and 28 percent did not think the website provided information about prescription drug coverage necessary to choose a plan.

Applying for financial assistance presents challenges.

Forty-one percent of respondents indicated that applying for financial assistance was difficult. Several respondents and Health Coverage Guides provided additional anecdotal feedback stating that understanding ineligibility and the amount of Advanced Premium Tax Credit is essential in making a plan selection.

Top 3 Most Important Factors in Choosing Health Insurance

- Monthly Premium
- Co-Payments & Deductibles
- Total Out-of-Pocket Cost



Recommendations

Between October 1, 2013 and April 28, 2014, nearly 129,000 Coloradans enrolled in health insurance plans through C4HCO. These consumers had an opportunity to shop for and purchase health insurance in a new and fundamentally different way. In addition to survey responses, the Consumer Engagement Project received anecdotal feedback from Health Coverage Guides and consumers. As C4HCO plans for the 2015 open enrollment, the following recommendations will maximize the shopping portal benefits.

Enhance provider network tools.

C4HCO should provide detailed provider network information in a standardized format to facilitate easy comparison between multiple companies' plans. This should include detailed, up-to-date provider lists and mapping tools for users to understand the geographic distribution of in-network providers. The enhanced tool would be especially helpful for consumers who do not understand the differences between PPO, EPO and HMO network designs.

Allow filter tools to save criteria.

C4HCO should enable the shopping portal to save filtering criteria consumers enter to narrow their choices. Consumers voiced frustration that, after viewing the detailed information page for a specific plan, the shopping portal does not allow them to return to their filtered list, but rather requires them to re-enter all filtering criteria. One respondent suggested dynamic filter adjustments, which would automatically refresh the list of options as users change search criteria.

Create standardized method for displaying prescription drug formularies.

C4HCO should create a searchable web page to display each product's prescription formulary in a standardized format. Consumers felt it was burdensome and confusing to view formulary information via a link to each health plan's external website. Moreover, each health plan displays its formulary information in various formats, which presents significant obstacles to clearly understanding how prescription drug coverage varies from plan to plan. This is especially problematic for individuals with chronic conditions.

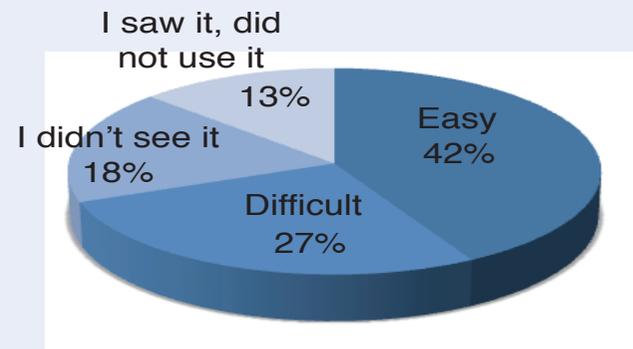
Allow search function for multiple geographic areas.

C4HCO should create an option for consumers to search the geographic coverage of plans in areas other than where they reside. For example, one respondent living in Alamosa found it difficult to determine whether a health plan available to them would also cover his/her young adult child living in Boulder. This is a common issue for families with young adult dependents especially now that the ACA allows for children to stay on their parents' plan through age 26.

Consumer Engagement Project

The Consumer Engagement Project is a coalition of four Colorado organizations that advocate for affordable, high-quality health insurance for all Coloradans. Project partners developed and administered a survey to gather consumer feedback regarding the consumer experience for consumers enrolling in coverage through C4HCO.

How was searching plans by a specific health care provider?



"It's easy to shop for plans if you already know your desired provider, but I could not find a way to shop plans and then get a list of providers in network."
-Survey Respondent

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