

Health Law and Policy Update:

December 13, 2013

Open enrollment continues

Individuals and small businesses can now shop for health insurance through [Connect for Health Colorado](#), Colorado's new health insurance marketplace. Coverage begins January 1, 2014.

Goodbyes

Two of the most outstanding members of Colorado's health care community are moving on. Today is Lorez Meinhold's last day as Deputy Executive Director at the Colorado Department of Health Care Policy and Financing, and Dede de Percin's last day as Executive Director of the Colorado Consumer Health Initiative (CCHI). Both Dede and Lorez have been instrumental in increasing access to health care for all Coloradans and each, through her service as Executive Director of CCHI (Lorez was the founding Director, Dede the current) has helped to make that organization an exceptionally strong and successful voice for Colorado's health care consumers. We'll miss them. We thank them for their work and we wish them the best in everything they do.

This week's updates:

- [CCLP and other consumer advocates examine effectiveness of assistance network](#)
- [Connect for Health Colorado ranks fifth in marketplace enrollments](#)

CCLP and other consumer advocates examine effectiveness of assistance network

CCLP, along with the Colorado Consumer Health Initiative, Colorado Public Interest Research Group, and Adelante con la Salud, released [areport](#) examining the effectiveness of the Connect for Health Colorado Assistance Network. The assistance network is a program of over 50 community based and provider organizations throughout the state of Colorado, which are tasked with providing outreach, education and in-person enrollment assistant to individuals enrolling in coverage through Connect for Health Colorado, Colorado's new health insurance marketplace. This report, based on surveys collected mostly in October, is the first in a series examining feedback collected from people either after they meet with a health coverage guide or during organized group user sessions. The report highlights the demonstrated effectiveness of the assistance network, specifically finding:

- Health Coverage Guides provided meaningful assistance. When asked what they liked best about their shopping and enrollment experience, 50% of the respondents who visited an assistance site indicated it was the Health Coverage Guides' help.

- The amount of time spent on the Connect for Health Colorado website varied. The 23 respondents who indicated they only intended to explore their options spent less than one hour using the C4HCO website. Of those who applied for financial assistance, 60% spent more than one hour. Many Health Coverage Guides commented that at least 90 minutes is required to fully complete an application, and often a follow-up appointment with the consumer is required.
- The requirement to first obtain a Medicaid denial before one can apply for tax credits in the marketplace is an obstacle for the consumer. Only 3 survey respondents received a Medicaid determination during their session with a Health Coverage Guide.

The report went on to make several substantive recommendations to the Connect for Health Colorado Board of Directors to ensure that Health Coverage Guides can perform in-person enrollment assistance in the best possible manner. The recommendations include the following:

- Streamline eligibility and enrollment structure: C4HCO should continue to work with the Colorado Department of Health Care Policy and Financing (HCPF) to improve the streamlined eligibility and enrollment structure, chiefly by improving real-time responses for Medicaid eligibility. Simplifying the application and receiving a real time Medicaid denial will mean that applicants can apply for the tax credit and select a marketplace plan during a single session.
- Provide additional Health Coverage Guide training and support on Medicaid application process: C4HCO should work with HCPF to provide additional training to Health Coverage Guides on the online Medicaid application process through the PEAK program. Many Health Coverage Guides felt they were inadequately prepared to assist individuals through the PEAK application process.
- Establish a dedicated phone line to provide technical assistance to health coverage guides: C4HCO should establish a dedicated phone line to answer technical enrollment and eligibility questions from health coverage guides.
- Provide Health Coverage Guides with a "quick reference guide": Health Coverage Guides remarked that they often receive highly technical eligibility questions, such as situations with extended families living together. The reference tool could be a series of 1-page easy-to-use scenarios on more common situations such as divorce, civil unions and mixed status families.

Connect for Health Colorado ranks fifth in marketplace enrollments

As of Monday, more than [15,000 people have enrolled](#) in private health insurance through [Connect for Health Colorado](#), marketplace staff announced earlier this week. While updating lawmakers at a hearing before the Colorado General

Assembly's Joint Budget Committee, Chief Executive Officer Patty Fontneau said that Colorado ranked fifth among state marketplaces in terms of enrollment.

The pace of enrollment appears to be accelerating, as more Coloradans consider their options and choose the coverage that is right for them. While the marketplace enrolled only 6,000 Coloradans in coverage between October 1 and November 16, Connect for Health Colorado has enrolled approximately 9,000 since. The marketplace enrolled roughly 5,000 in the first 9 days in December.

During the hearing, Fontneau acknowledged that, while the website is nearly always available and pages are loading within 5 seconds, call wait times at the customer support center have increased as more people call and conversation lengths increase. Connect for Health Colorado is adding additional customer service representatives to try to keep up with demand, Fontneau said.

Lawmakers expressed concerns that Connect for Health may not hit enrollment targets, putting the financial sustainability of the marketplace at risk. Fontneau said that in the first few years of the marketplace, funding comes from a diverse stream of sources and that financial sustainability of the marketplace was not at risk if enrollments were initially lower than expected.

Read more about the most recent enrollment numbers at connectforhealthco.com. You can listen to audio coverage of the Joint Budget Committee hearing from Tuesday on the General Assembly's [website](#).