

# Evidence-Based Benefit Design

Senate Bill 08-217, Centennial care choices, directed the Department and Division of Insurance to solicit input from private insurance carriers on creative and innovative ways to offer affordable, “value” benefit plans to the state’s currently uninsured residents. Over a period of eight months, state agencies worked with Colorado health insurance carriers to come up with affordable plans that provide, at a minimum, a basic level of credible coverage to the state’s uninsured. One of the health insurance carriers’ proposals included the development of a prioritized benefit design tool.

On September 1, 2009, the Department received a grant from the United States Department of Health and Human Services; Health Resources and Services Administration (HRSA). Included in this grant was funding to develop an evidence-based benefit design tools and begin offering this affordable and high-value benefit package to a targeted population of uninsured Coloradans through a pilot program.

## What is the Benefit Design Tool?

- The Benefit Design Tool will be used by insurers to measure what benefits would be most beneficial and cost-effective to the insured population.

## What is the purpose of the Benefit Design Tool Pilot?

- The program will allow carriers to develop new insurance products targeted at both the uninsured and insured populations. The project will develop and make commercially available a health plan based on a prioritized list of medical procedures.

## Who is running the pilot?

- The [Dr. A.J. Kauvar Foundation \(AJKF\)](#) is the primary Grantee on the project. AJKF is a non-profit organization whose mission is to establish, maintain, operate and offer counsel in carrying out health care education with the focus on delivery whether prevention, maintenance or treatment. This tool has the potential to provide the most beneficial treatments at the most affordable price. AJKF will be working in conjunction with [TAG Strategies](#) to complete the research, development, and marketing of the Evidence Based Design Tool.

## Clients who will this program?

- Upon completion, the benefit tool could be replicated across the state, offering Colorado’s uninsured an affordable and high-quality insurance product. Insurance plans will be able to be tailored to the individual’s needs, both medically and financially.

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*Improving access to cost-effective, quality health care services for Coloradans*  
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