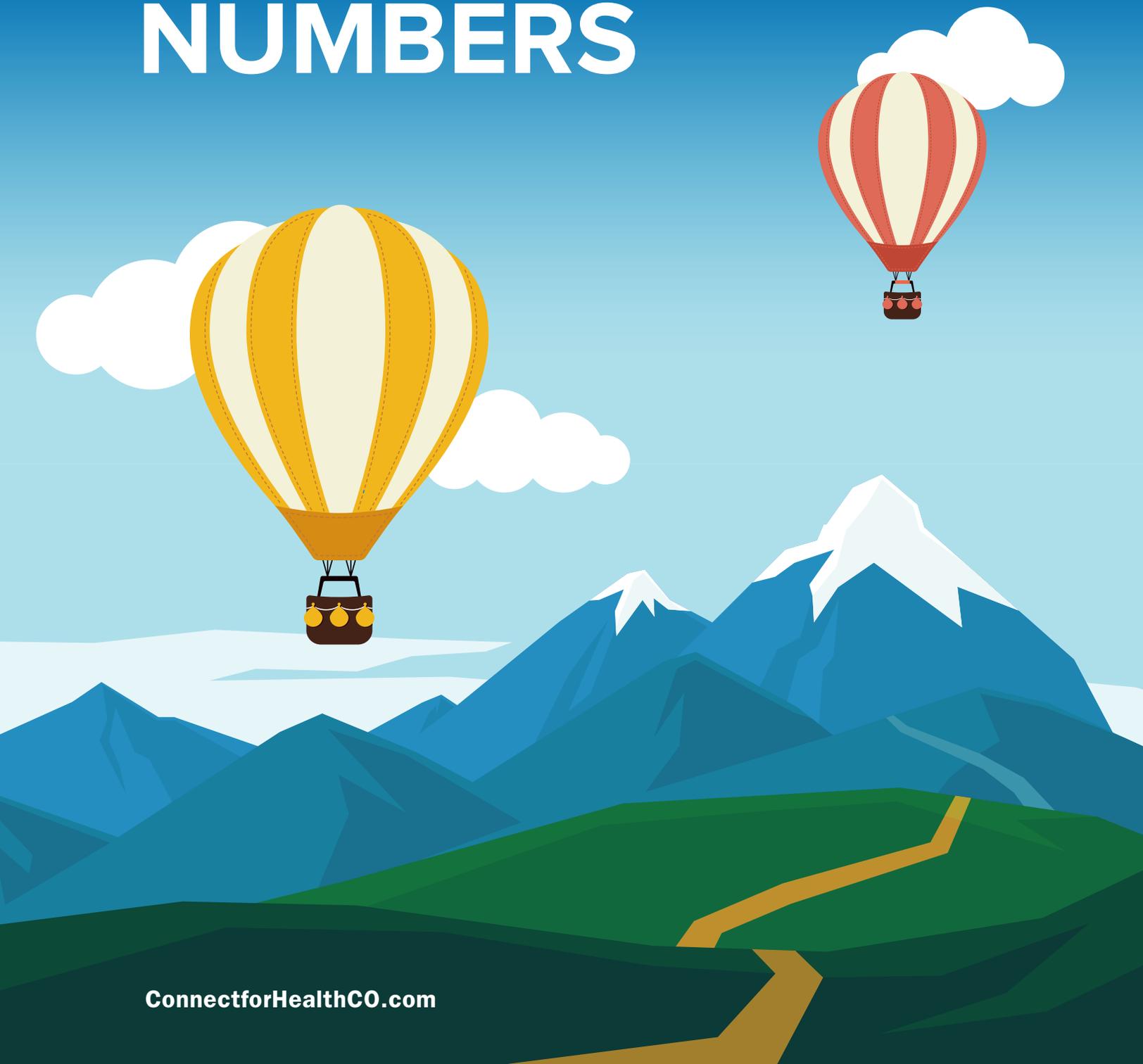


2015-2016
Open Enrollment Report

BY THE NUMBERS



Covering More Coloradans

Connect for Health Colorado[®] is Colorado's own non-profit health insurance marketplace, which opened in 2013 to help individuals, families and small businesses in Colorado purchase health insurance and access financial assistance to reduce costs. We continuously strive to improve the Marketplace and the ways in which we reach Coloradans and help them get covered. We still have much work to do, but are pleased to report that our third Open Enrollment Period was our best yet. Here are the top four highlights along with the results:

1 Better Customer Experience

Customers had a smoother experience with their financial assistance applications and shopping process for health insurance due to significant improvements that were made to technology and customer support operations in the months prior to Open Enrollment.

2 Better Access to Help

Customers had easier and more convenient ways to access help in their communities with Brokers and Health Coverage Guides.

3 More Savings

More Coloradans saved money on health insurance through federal premium tax credits and cost-sharing reductions – available only through Connect for Health Colorado.

4 More Efficient Outreach

Connect for Health Colorado worked with partners and stakeholders to execute a targeted, persuasive outreach campaign that resulted in higher enrollments in nearly every county in the state.

Results: More than 169,000 Coloradans are covered!

This Open Enrollment Period resulted in increases in many key metrics compared to last year, making it our strongest performance to date. It also shows progress in delivering on our mission to increase access, affordability and choice for Coloradans purchasing health insurance.

Connect for Health Colorado at a Glance

ORGANIZATION

- Created by Colorado state law in May of 2011 (SB 11-200)
- Non-profit organization with 60 full-time staff, based in Denver
- Planning and initial operations funded by federal grants, with the organization currently transitioning to enrollment-based revenue
- Governed by 12 Board and 10 Legislative Oversight Committee members
- Open Enrollment Period was 121 days long (Nov. 1, 2015 - Feb. 29, 2016), including an additional 29 days of Open Enrollment for customers eligible for a Special Enrollment Period

CUSTOMER SERVICE

419

Customer Service Center Representatives (full time and seasonal)

1,163

licensed, trained and certified Brokers

124

trained and certified Health Coverage Guides working at 28 Assistance Sites

308

Certified Application Counselors working at 37 organizations

INDIVIDUAL MARKETPLACE

188

medical plans offered to individuals and families

12

dental plans offered to individuals and families

8

health insurance companies offered coverage to individuals and families

4

dental insurance companies offered coverage to individuals and families

SMALL BUSINESS MARKETPLACE

159

medical plans offered to small businesses

8

dental plans offered to small businesses

4

health insurance companies offered coverage to small business owners and their workers

4

dental insurance companies offered coverage to small business owners and workers

Better Customer Experience Saves Time

Overall, customers had a better experience than ever before using the Marketplace website, applying for financial assistance, and accessing tools to help them compare and purchase health insurance plans that fit their needs. The financial assistance application process worked more smoothly. Wait times were shorter at the Customer Service Center and more customers were able to enroll on their own without assistance.

↓ 33%

fewer calls to the Customer Service Center

42%

of customers enrolled on their own

↓ 58%

reduction in caller wait time

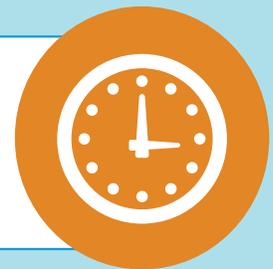


79%

of customers who applied for financial assistance received an **eligibility determination within two minutes**

13,500

hours saved by 27,215 customers who used a new option to reduce application time



Better Access to Help through Tools and In-Person Help

Shopping for health insurance is complicated. So is applying for financial assistance. As part of our commitment to providing quality service, we partner with a statewide network of certified professionals – including licensed Brokers, Health Coverage Guides and Certified Application Counselors – to provide in-person assistance in communities across Colorado. We also opened more Enrollment Centers and provided new, convenient tools to help customers make appointments with nearby Brokers and Health Coverage Guides.

↑ **29%**



more customers served at Flagship Enrollment Center in fewer days

↑ **156%**

increase in customers helped at **Enrollment Centers**



13,172

customers made an appointment with a Broker through the **Broker Lead Tool**

15,540

customers made an appointment directly with a Health Coverage Guide or through the **Get Covered Connector** tool



50%

of all Marketplace customers **enrolled through a Broker**

50%

of all customers who **met with a Health Coverage Guide**, enrolled in a Marketplace plan

More Savings

Connect for Health Colorado is the only place where Coloradans can access federal premium tax credits and cost-sharing reductions to make health insurance more affordable. We also help Coloradans qualify for free or low-cost public insurance through Medicaid and Child Health Plan *Plus*.



\$431

average plan premium before tax credit for customers receiving financial assistance in 2016

↑ 35%

more customers are receiving financial assistance in 2016

\$311

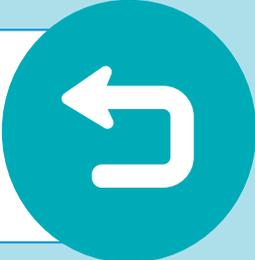
average plan premium for customers not receiving financial assistance in 2016

\$294

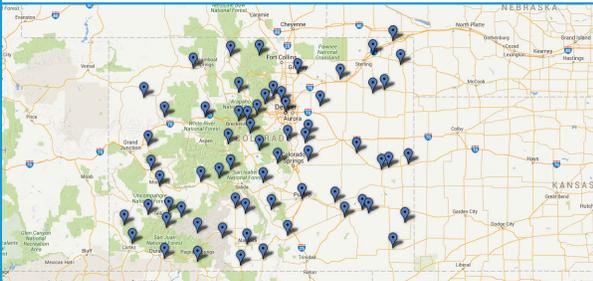
average monthly tax credit for those who qualified for financial assistance in 2016

\$184M

returned to Coloradans in the form of federal tax credits in 2015



2016 Average Tax Credit by County
[\(Click map to view online\)](#)



More Efficient Outreach

As a non-profit organization committed to transparency and accountability, Connect for Health Colorado works hard to operate in the most efficient manner possible. In 2015, we reduced budgets and found ways to improve our effectiveness across the organization. With reduced budgets, we utilized a new, more targeted strategy to reach new customers, with strong results (more details available in the Appendix, including special efforts to increase enrollments in El Paso County and to help HealthOP and other customers enroll in new coverage).



23,197,348 web pages viewed

IN THE NEWS

650 total mentions
48% positive, **39%** neutral
 and **13%** negative

ADVERTISING

51.82M total impressions

187,159 clicks to the website from advertising

99% of digital media tactics exceeded industry norms

SOCIAL MEDIA & OUTREACH

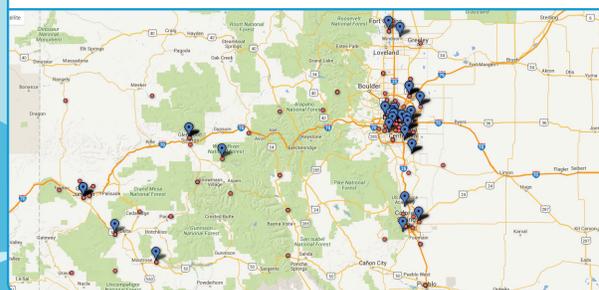
f **181%** increase in likes

t **440** mentions

U **415** outreach and enrollment events

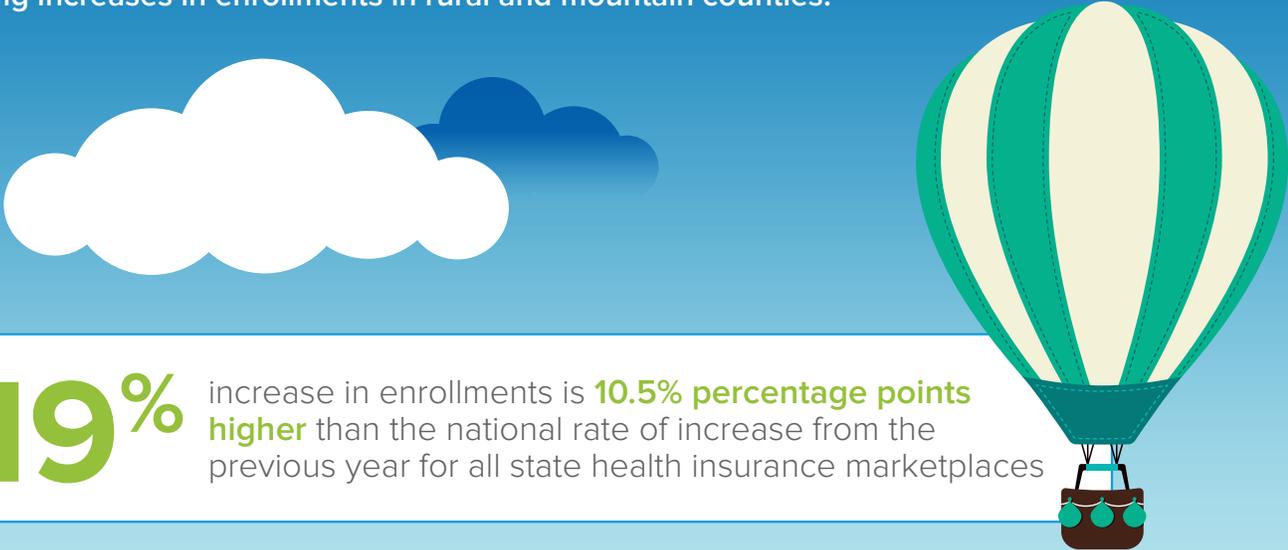
Education & Enrollment Events

(Click map to view online)



More than 169,000 Coloradans are covered!

This Open Enrollment more Coloradans enrolled in coverage compared to last year. More Coloradans received financial help. And, more of our customers saved more money through federal premium tax credits and cost-sharing reductions. Despite reduced budgets and a smaller in-person assistance network, enrollments increased in nearly every county in the state, with strong increases in enrollments in rural and mountain counties.



+19% increase in enrollments is **10.5% percentage points higher** than the national rate of increase from the previous year for all state health insurance marketplaces

↑ 57

counties increased **enrollments** by 10% or more

↑ 68%

more **new customers**

↑ 22%

more Coloradans **purchased dental plans**



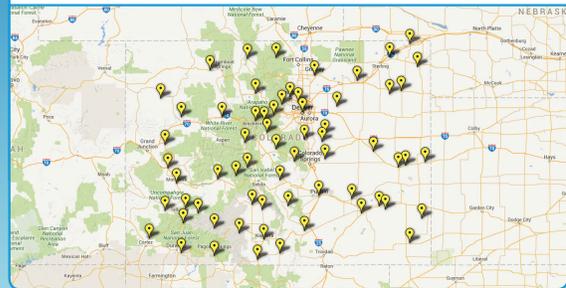


472

Colorado businesses participated in the **Small Business Marketplace**

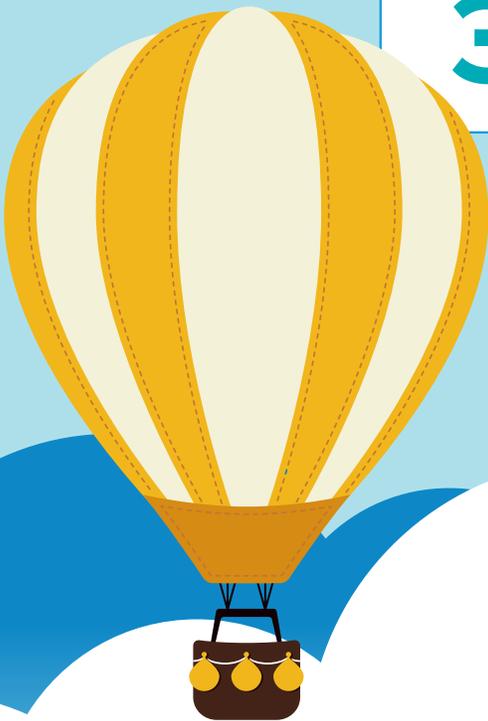
2016 Enrollments by County

(Click map to view online)



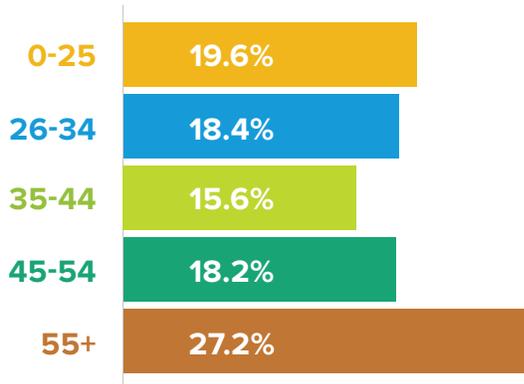
3,776

Individuals enrolled through their employers in the **Small Business Marketplace**

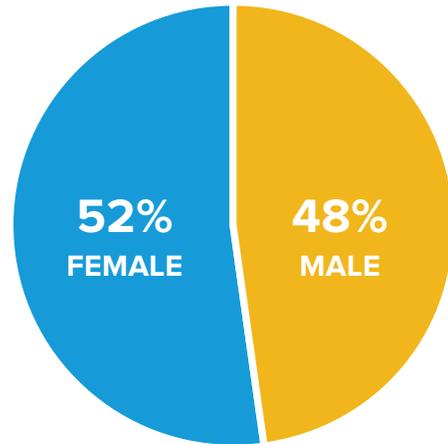


Appendix

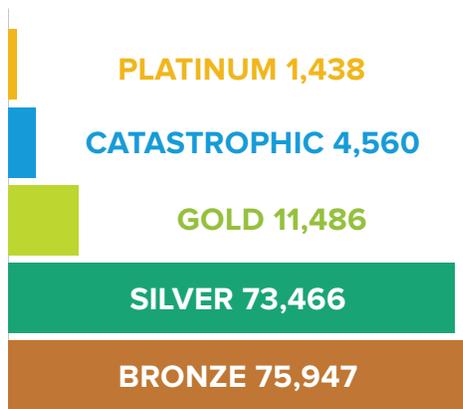
ENROLLMENTS BY AGE



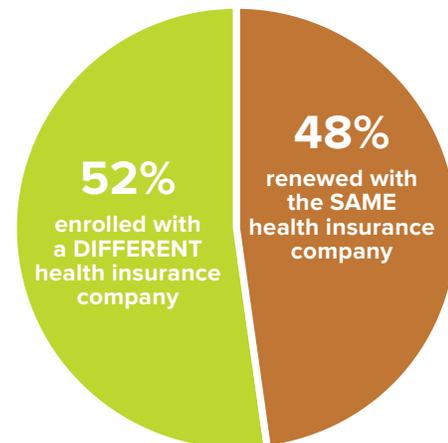
ENROLLMENTS BY GENDER



ENROLLMENTS BY PLAN TYPE



RETURNING CUSTOMERS



ENROLLMENTS BY REGION

Region	Enrollments	% State Enrollment	% State Population
Rural	18,607	11%	7.8%
Agricultural Urban	27,537	16%	14.5%
Urban	123,518	73%	77.7%
TOTAL	169,156		

Appendix Continued

FAMILY SIZE ENROLLMENTS

Household Size	Number of Enrollments
1	79,313
2	44,230
3	17,418
4	19,156
5	6,370
6+	2,669
TOTAL	169,156

The Colorado HealthOp / Special Enrollment Period Focus

Extra effort was made to reach customers, such as those with **Colorado HealthOP** and **Access Health Colorado** plans, who needed to find new health insurance plans because their health insurance companies were no longer offering plans for 2016.

- Campaign **targeted 19 counties** with the most HealthOP customers, as well as a statewide reach through online ads to people searching for HealthOP and related terms.
- **9.3 million impressions*** over 32 days through TV, radio, online banners, Google search ads in English and Spanish.
- **28 targeted outreach events/presentations** with over 1,000 attendees.
- We employed **12 different communication efforts** to help Colorado HealthOp members enroll in a new plan.
- **33,356 or 52% of HealthOp customers** who purchased plans through the Marketplace the previous year enrolled with a different health insurance company through the Marketplace.

**Broadcast TV, print and radio impressions not included because performance cannot be measured.*

Appendix Continued

ENROLLMENTS BY COUNTY

COUNTY NAME	2015	2016
ADAMS	9,438	9,810
ALAMOSA	343	315
ARAPAHOE	15,626	17,492
ARCHULETA	626	809
BACA	110	166
BENT	64	84
BOULDER	12,612	14,518
BROOMFIELD	1,879	2,369
CHAFFEE	1,243	1,450
CHEYENNE	29	39
CLEAR CREEK	420	401
CONEJOS	209	217
COSTILLA	69	77
CROWLEY	53	64
CUSTER	143	239
DELTA	794	1,165
DENVER	19,393	22,674
DOLORES	54	79
DOUGLAS	7,956	10,397
EAGLE	2,081	2,921
EL PASO	10,100	13,009
ELBERT	690	828
FREMONT	765	919
GARFIELD	1,717	2,307
GILPIN	207	228
GRAND	625	869
GUNNISON	1,318	1,787
HINSDALE	49	44
HUERFANO	178	199
JACKSON	49	71
JEFFERSON	15,244	18,598
KIOWA	35	50
KIT CARSON	186	265
LA PLATA	2,323	3,184
LAKE	160	225
LARIMER	10,438	12,199
LAS ANIMAS	241	314
LINCOLN	124	168
LOGAN	509	613
MESA	3,304	4,053
MINERAL	49	71
MOFFAT	197	268
MONTEZUMA	601	1,050
MONTROSE	1,297	1,825
MORGAN	478	482
OTERO	296	364
OURAY	353	510
PARK	596	719
PHILLIPS	140	155
PITKIN	1,009	1,454
PROWERS	261	291
PUEBLO	2,230	2,507
RIO BLANCO	102	191
RIO GRANDE	351	408
ROUTT	1,639	2,182
SAGUACHE	200	238
SAN JUAN	62	82
SAN MIGUEL	722	1,119
SEDGWICK	61	64
SUMMIT	1,303	1,958
TELLER	460	661
WASHINGTON	177	218
WELD	5,730	6,618
YUMA	342	485

Appendix Continued

AVERAGE MONTHLY PREMIUM TAX CREDIT BY COUNTY

COUNTY NAME	2015	2016
ADAMS	\$195	\$255
ALAMOSA	\$190	\$339
ARAPAHOE	\$194	\$257
ARCHULETA	\$429	\$521
BACA	\$263	\$302
BENT	\$254	\$395
BOULDER	\$187	\$243
BROOMFIELD	\$181	\$236
CHAFFEE	\$293	\$318
CHEYENNE	\$188	\$279
CLEAR CREEK	\$230	\$298
CONEJOS	\$209	\$337
COSTILLA	\$229	\$416
CROWLEY	\$313	\$436
CUSTER	\$368	\$438
DELTA	\$452	\$581
DENVER	\$185	\$223
DOLORES	\$434	\$564
DOUGLAS	\$186	\$238
EAGLE	\$350	\$297
EL PASO	\$188	\$235
ELBERT	\$229	\$288
FREMONT	\$363	\$369
GARFIELD	\$390	\$447
GILPIN	\$198	\$273
GRAND	\$264	\$452
GUNNISON	\$289	\$388
HINSDALE	\$373	\$484
HUERFANO	\$396	\$431
JACKSON	\$394	\$498
JEFFERSON	\$198	\$253
KIOWA	\$309	\$325
KIT CARSON	\$250	\$289
LA PLATA	\$307	\$443
LAKE	\$232	\$426
LARIMER	\$213	\$258
LAS ANIMAS	\$336	\$393
LINCOLN	\$322	\$305
LOGAN	\$193	\$346
MESA	\$311	\$405
MINERAL	\$319	\$353
MOFFAT	\$334	\$500
MONTEZUMA	\$447	\$529
MONTROSE	\$424	\$520
MORGAN	\$207	\$366
OTERO	\$345	\$380
OURAY	\$418	\$493
PARK	\$209	\$305
PHILLIPS	\$330	\$343
PITKIN	\$385	\$392
PROWERS	\$306	\$346
PUEBLO	\$327	\$363
RIO BLANCO	\$464	\$440
RIO GRANDE	\$309	\$355
ROUTT	\$332	\$417
SAGUACHE	\$210	\$375
SAN JUAN	\$328	\$433
SAN MIGUEL	\$331	\$399
SEDGWICK	\$344	\$409
SUMMIT	\$213	\$288
TELLER	\$244	\$295
WASHINGTON	\$249	\$343
WELD	\$220	\$274
YUMA	\$300	\$334

Paid Media Campaigns

During open enrollment, there were five distinct campaigns, which targeted different areas of Colorado and emphasized different messaging.

- 1 Renewal/Small Business Campaign:**
Ran from Oct. 19 – Nov. 4, 2015 with extra focus on 57 zip codes with highest Marketplace enrollments. Messaging focused on renewing plans, shopping and avoiding the tax penalty.
- 2 Start of Open Enrollment/Small Business Campaign:**
Ran from Nov. 1 – 22, 2015 with extra focus on 61 zip codes with the most eligible uninsured. Messaging focused on shopping, accessing free in-person help, avoiding the tax penalty of at least \$695 per person.
- 3 Dec. 15 Deadline Campaign:**
Ran from Nov. 30 – Dec. 15, 2015 with focus on 61 zip codes with the most eligible uninsured, along with El Paso and Weld Counties. Messaging focused on enrolling for Jan. 1 coverage by the Dec. 15 deadline and avoiding a tax penalty of at least \$695 per person.
- 4 HealthOp/SEP Campaign:**
Ran from Nov. 30 – Dec. 31, 2015 with a focus on 19 counties with the most HealthOp customers. Messaging focused on helping Coloradans find new plans in time for 2016 and that there was extra time to enroll for Jan. 1 coverage.
- 5 Jan. 31 Deadline Campaign:**
Ran Jan. 4 – 31, 2016 with a focus on 52 zip codes with the most potential for new enrollees, plus El Paso and Weld Counties. Messaging focused on enrolling before the Jan. 31 deadline and avoiding a tax penalty of at least \$695 per person. Messaging also promoted enrollment events and ways to access help.

Minority Outreach

- 8 Latino outreach events
- 7 interviews conducted with Spanish-language TV & radio outlets and English-language media
- 10 Native American outreach events
- 10 African-American outreach events
- 198,274 impressions through social media tactics targeting the African-American community
- 80,000 impressions per month through African-American media

El Paso County focus:

We put an extra focus on El Paso County, the county with the most potential for enrollment growth in the state.

- Through a special partnership with Scholastic, a publisher of books, magazines and educational materials, 3,600 enrollment kits were distributed to 145 elementary schools in El Paso County
- Paid media (cable TV, radio, Pandora digital radio, online banner and video, print, Facebook, mobile banners) resulted in 5.7 million impressions in El Paso County
- Enrollments increased 29% compared to the previous year

**Our mission is to increase
access, affordability, and
choice for individuals and
small employers purchasing
health insurance in Colorado.**





ConnectforHealthCO.com

855-PLANS-4-YOU (855-752-6749)

TTY: 855-346-3432

