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MEMORANDUM

May 29, 2015

TO: Legislative Health Benefit Exchange Implementation Review Committee
FROM: Amanda King, Senior Research Analyst, (303) 866- 4332
SUBJECT: Update on Public Feedback on Connect for Health Colorado

Summary

This memorandum summarizes public input received concerning Connect for Health Colorado through a survey on the General Assembly website during the period from May 1, 2015, to May 28, 2015. The full responses are provided in Attachment A.

Location. Between May 1, 2015, and May 28, 2015, 17 responses were received from the following locations:

- the Denver Metro area - 3 responses, including responses from Arvada and Denver;
- Fort Collins - 1 response;
- Grand Junction - 1 response;
- Sterling - 1 response;
- Crowley County - 1 response;
- Ouray County - 1 response; and
- location not specified - 9 responses.

Respondent type and purchasing assistance. Responses were received from 14 consumers, 1 insurance broker or health care navigator, and 2 insurance brokers or health care navigators who were also consumers and are included in the broker category. Most consumers reported receiving some sort of assistance from a broker, health care navigator, or other organization. Of the 14 consumers, 3 respondents reported using a broker; 2 respondents indicated that they received assistance from a health care navigator; 5 respondents indicated that they received assistance from a health care navigator, insurance broker, or other organization when purchasing insurance, but did not specify; and 4 respondents did not reference receiving assistance and likely made their purchase on their own.

Overall satisfaction. For consumers, four respondents were highly dissatisfied with Connect for Health Colorado, two respondents were somewhat dissatisfied, four respondents had a neutral opinion, three respondents were somewhat satisfied, and one responded was highly satisfied. For insurance brokers, two respondents were highly dissatisfied and one respondent was somewhat satisfied with Connect for Health Colorado.

Key concerns. While not a comprehensive list, some common concerns stated by both consumers and brokers include:

- delays in confirming coverage with insurance carriers;
- difficulties in payments being processed correctly;
- long waiting times and varying degrees of knowledge when calling the customer support center;
- high cost of plans offered through the exchange;
- frustrations with the shared-eligibility system, including having to first apply for Medicaid before being determined eligible for the subsidy; and
- difficulties using the Connect for Health Colorado website; however, the plan comparison feature was complimented.