



Marketplace Overview

*January 2014
HCPF Presentation*

What is Connect for Health Colorado?

Colorado's own competitive marketplace for private health insurance

Separate from federal website, [healthcare.gov](https://www.healthcare.gov)

Exclusive way to get new financial help to reduce costs

Statewide Customer Support Network

Open for individuals, families and businesses with less than 50 employees

ConnectforHealthCO.com

The screenshot shows the homepage of Connect for Health Colorado. At the top, the browser address bar displays 'c4hco.wpengine.com'. The website header includes the logo, navigation links like 'Get Started', 'How It Works', and 'Insurance Basics', and a search bar. A main banner features a family and the text 'Health Insurance for Individuals & Families' with 'Learn More' and 'Shop Now' buttons. Below this is a category carousel with 'Individuals & Families', 'Young Adults', 'Employees', and 'Employers'. The bottom section contains three columns: 'Is this for me?', 'Exclusive Savings', and 'Learn about the Marketplace'.

Connect for Health Colorado

855-PLANS-4-YOU (855-752-6749) | En Español | Help Center

Search ...

Get Started | How It Works | Insurance Basics | News & Events | Connect | About Us

...s ticker which will provide updates on current events

Health Insurance for
Individuals & Families

Learn More | Shop Now

Individuals & Families | Young Adults | Employees | Employers

Is this for me?
Connect for Health Colorado is a new marketplace for individuals, families and small businesses looking to buy health insurance. You can find the plan that's right for you.

Exclusive Savings
Connect for Health Colorado is the only place where Coloradans can access new financial assistance, based on income, to help pay for health insurance. You can get up to \$1,000 in savings.

Learn about the Marketplace

Individual/Family Marketplace

The screenshot shows the website interface for the Individual and Families Marketplace. At the top, there is a navigation bar with the logo for Connect for Health Colorado and several menu items: "Apply for Coverage", "Find a Plan", "My Account", "Learn More", and "Get Assistance". Below the navigation bar is a green banner with the text "Individual and Families > Start your application for health coverage." and a "Get Started" button. The main content area features a large image of a family playing hula hoops. On the left side of the main content, there is a "Ready to Shop?" section with "Sign In" and "Create an Account" buttons. In the center, there is a "Welcome Individuals and Families!" section with a paragraph of text and a list of bullet points. On the right side, there is a "Browse Plans" section with a "Find a Plan" button and an "Important Dates" section with a list of dates.

CONNECT for HEALTH COLORADO

Apply for Coverage Find a Plan My Account Learn More Get Assistance

Individual and Families > Start your application for health coverage. [Get Started](#)

Ready to Shop?
Please sign in if you have an account
[Sign In](#)
Don't have an account?
[Create an Account](#)

Welcome Individuals and Families!
Protect the health and financial future of you and your family with quality health insurance from Connect for Health Colorado. With Connect for Health Colorado, you can shop, compare, pick and purchase the health plan that is right for you. Before you shop, you can browse our health plans and you can check if you qualify for financial assistance. Our Marketplace is for Coloradans of all income levels who:

- Buy health insurance on their own
- Do not have health insurance
- Do not have access to affordable coverage through an employer
- Are not eligible for Medicare

Browse Plans
We invite you to browse our health plans to compare prices and benefits side-by-side before moving ahead with your application
[Find a Plan](#)

Important Dates

- Open Enrollment is from October 2013 through March 2014
- Coverage begins in 2014
- Coverage purchased on or before the 15th of the month will take effect on the first of the following month. For example, coverage purchased on Feb. 15 will take effect March 1 2014

Compare Health Plans

CONNECT for HEALTH COLORADO

Apply for Coverage Find a Plan My Account Learn More Get Assistance

Individual and Family Plans

Check Out

Back to Plan List Download in Excel

Compare plans
1 - 3 Plans Compared

	In Network (Tier 1)	In Network (Tier 2)	In Network (Tier 1)	In Network (Tier 2)	In Network (Tier 1)	In Network (Tier 2)
Combined Medical and Drug EHB Deductible - Individual	\$6350		\$6350		\$5000	
Maximum Out of Pocket for Medical EHB Benefits - Family	12700		12700		12700	

HealthOP Bobcat EPO
Monthly Premium **\$143**⁷⁸
Add to Cart

Humana Connect Basic 6350/6350 Plan
Monthly Premium **\$149**²¹
Add to Cart

KP CO Bronze 5000/30%/HSA
Monthly Premium **\$158**³⁷
Add to Cart

150 Health Plan Choices for Individuals/Families

- Access Health Colorado
- Anthem Blue Cross and Blue Shield / HMO Colorado
- Cigna
- Colorado Choice Health Plans
- Colorado HealthOP
- Denver Health Medical Plan
- Humana
- Kaiser Permanente
- Rocky Mountain Health Plans
- UnitedHealthcare

22 dental plans for individuals/families

- BEST Life and Health Insurance Company
- Cigna
- Delta Dental of Colorado
- Dentegra Insurance Company
- Premier Access Dental and Vision

[Link to VSP website for vision plans](#)

Income eligibility

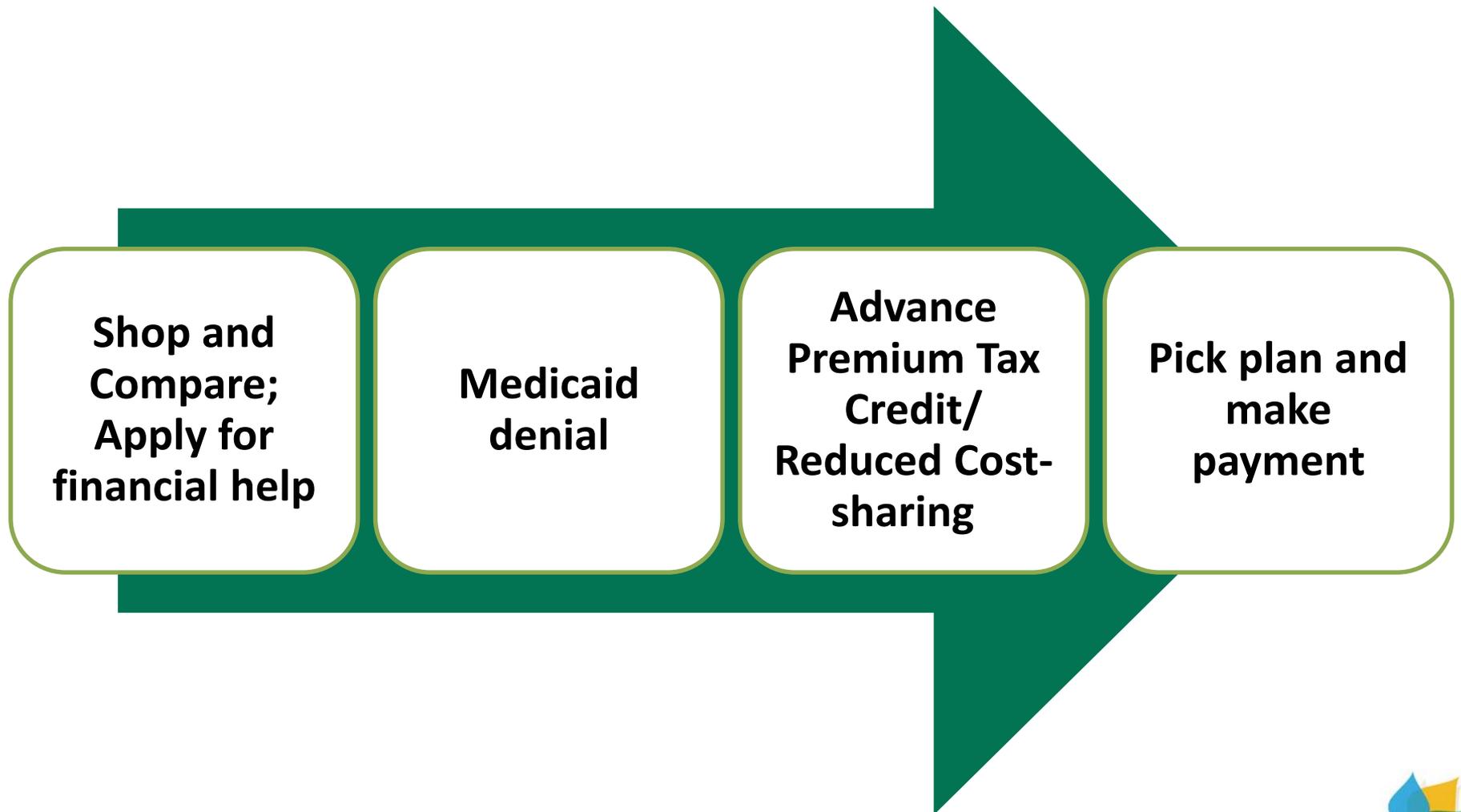
New tax credit to reduce the cost of premiums for Coloradans who earn too much for Medicaid

- **Individual earning about \$15,000 to \$45,500/year**
- **Couple earning about \$21,000 to \$62,000/year**
- **Family of four about \$32,000 to \$94,000/year**
 - Eligibility depends on cost of premiums in your community compared to the portion of your income you are expected to contribute

Health plans with lower co-pays and deductibles for Coloradans who earn too much for Medicaid

- **Individuals earning about \$15,000 to \$28,500/year**
- **Couple earning about \$21,000 to \$38,000/year**
- **Family of 4 earning about \$32,000 to \$58,500/year**
 - Three levels of reductions based on income

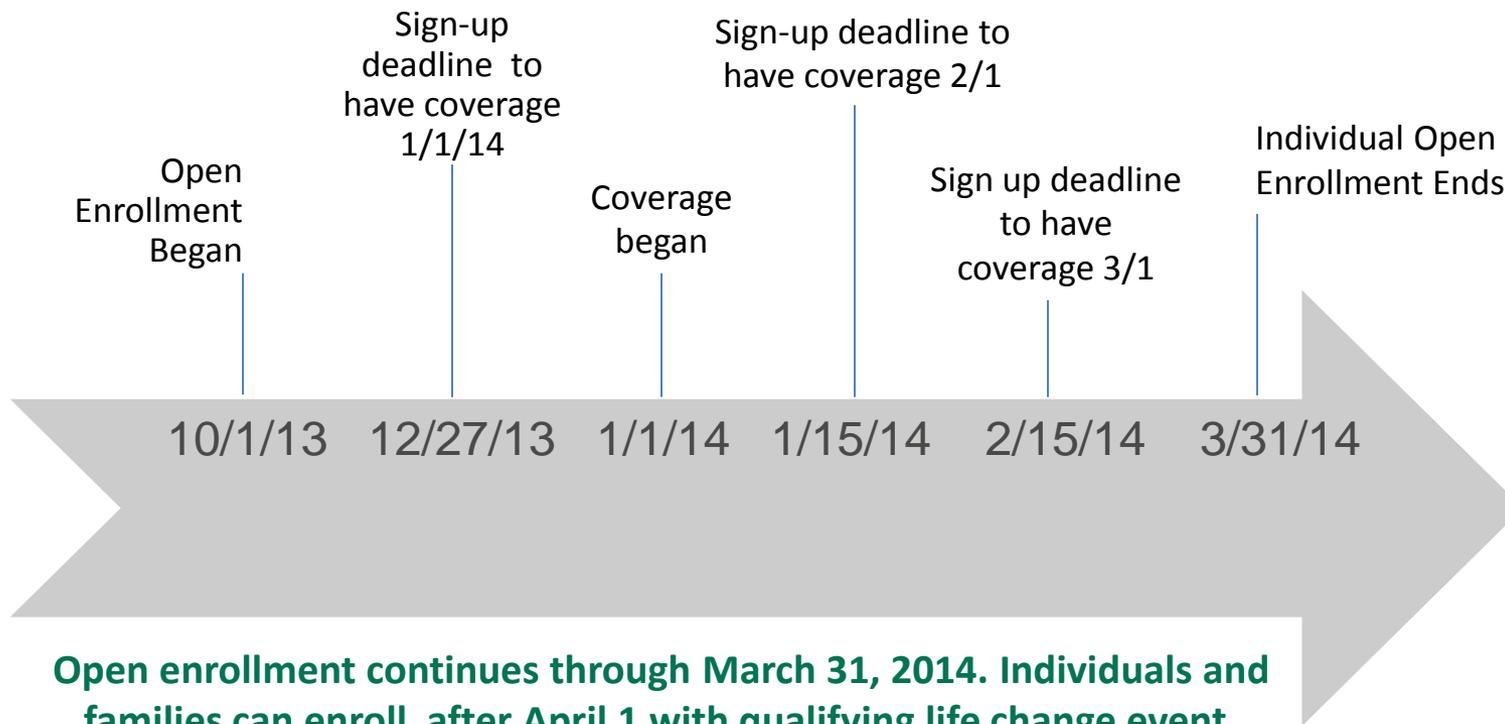
Financial assistance application process



Individual/family marketplace metrics as of 12/31/13

- 141,545 accounts created
- 51,728 Coloradans signed up for Jan. 1 2014 coverage
- Just over half of enrollments include financial assistance (premium tax credit and/cost-sharing reductions)
- More individual enrollments vs family enrollments

Individual Marketplace Enrollment Timeline



Open enrollment continues through March 31, 2014. Individuals and families can enroll after April 1 with qualifying life change event.

Small Business Marketplace

The screenshot shows a web browser window with the URL c4hco.wpengine.com/get-started/employers/. The page features the Connect for Health Colorado logo, a search bar, and a navigation menu with links for Get Started, How It Works, Insurance Basics, News & Events, Connect, and About Us. A breaking news ticker is visible, followed by a large banner for the Employers section with a 'Shop Now' button. Below the banner, there is a text block about the benefits of offering health insurance to employees and a sidebar with 'Additional Resources' including County Snapshots, Insurance 101, and a savings calculator.

Employers | Connect for Health Colorado

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Search ...

Get Started How It Works Insurance Basics News & Events Connect About Us

Breaking News: This is a breaking news ticker which will provide updates on current events

Employers

Shop Now

Small businesses and nonprofits know the ability to offer employees quality health insurance is a competitive advantage in the labor market. Providing health insurance to employees helps you recruit and retain the best talent. It also helps keep your employees healthier, happier and more productive, which makes good dollars and sense. We're here to help.

Making group health insurance easier

Connect for Health Colorado offers many ways to improve the process of covering your employees.

Additional Resources

- County Snapshots**
Your health coverage options by county
- Insurance 101**
Learn about health insurance
- Calculate your savings**
See how much you can save

Small Business Marketplace

- For employers with 2-50 full-time employees
- Small Business tax credit to eligible employers
- No federal requirement for small employers to provide insurance (no IRS fee)
- No open enrollment deadlines like the individual marketplace
- Ability to work with a network of 1,400 licensed agents
- Additional support from Assistance Sites and Customer Service Center

92 Health Plans for Small Employers

- Anthem Blue Cross and Blue Shield / HMO Colorado
- Colorado Choice Health Plans
- Colorado HealthOP
- Kaiser Permanente
- Rocky Mountain Health Plans
- SeeChange Health

45 dental plans for Small Employers

- Anthem Blue Cross and Blue Shield / HMO Colorado
- BEST Life and Health Insurance Company
- Dental Dental of Colorado
- Dentegra Insurance Company
- Guardian
- MetLife
- Premier Access Dental and Vision

Small Business Marketplace Metrics as of 12/31/13

- 3,683 small businesses created accounts
- 1,345 small businesses started open enrollment process for employees to sign up for private health insurance
- 101 small businesses completed enrollment process
- 1,050 employees and their dependents covered
- Businesses moving forward with enrollment for February and future months

Key Takeaways

- You still have time to sign up for health insurance and to avoid an IRS fee (need 9 months of coverage in 2014)
- This is Colorado's own Marketplace – separate from the federal insurance marketplace
- Connect for Health Colorado is the only place to access new cost savings
- You can get help over the phone and in-person from a statewide network of trained professionals, including local Health Coverage Guides and agents
- Open enrollment continues until March 31, 2014

Contact

- **Website: www.ConnectforHealthCO.com**
- **Email questions: Info@ConnectforHealthCO.com**
- **Brenda LaCombe:
blacombe@connectforhealthco.com**
- **Toll-free help by phone: 1-855-PLANS-4-YOU (855-752-6749) 7 am to 8 pm Monday to Saturday**