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MEMORANDUM

April 9, 2015

TO: Legislative Health Benefit Exchange Implementation Review Committee
FROM: Bill Zepernick, Senior Fiscal Analyst, (303) 866-4777
SUBJECT: 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 March 30 through April 9, 2015. The full responses are provided in Attachment A.

Location. Responses were received from Pueblo (10 responses), the Denver Metro area (5 responses, including responses from Denver, Centennial, Highlands Ranch, and Westminister), Colorado Springs (2 responses), and Fort Collins (2 responses), as well as Alamosa, Aspen, Garfield County, and Ouray County (1 response each). Four respondents did not specify their location.

Respondent type and purchasing assistance. Responses were received from 15 consumers and 12 insurance brokers. Of the consumers, 9 respondents reported using a broker; 4 respondents indicated that they received assistance from a health care navigator, insurance broker, or other organization when purchasing insurance, but did not describe from which; and 2 respondents did not reference receiving assistance and likely made their purchase on their own.

Overall satisfaction. For consumers, 12 respondents were highly dissatisfied with Connect for Health Colorado, 2 respondents were somewhat dissatisfied, and 1 respondent was somewhat satisfied. For insurance brokers, 2 respondents were highly dissatisfied, 5 respondents were somewhat dissatisfied, and 5 respondents had no opinion or a neutral opinion of Connect for Health Colorado.

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

- difficulty and delays in receiving a Medicaid eligibility determination;
- delays and lost paperwork when transmitting insurance policy selections from Connect for Health Colorado to the insurance carrier;

- long waiting times and varying degrees of knowledge when calling the customer support center; and
- the Connect for Health Colorado website was generally viewed as useable and functional, but several changes were suggested, including improvements in displaying policy information and bug fixes for things such as the subsidy calculator.

Response #1

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

neutral/no opinion

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

somewhat dissatisfied

The physician search option does not produce accurate results. The information in the side by side comparison is not easy to read. People don't understand why both copay and coinsurance lines are listed. Also during the renewal process, when a person logged into their account, there was a button that said "review options", many people did that, not realizing that if they didn't pick a plan, they were no longer enrolled.

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

neutral/no opinion

While the representatives are typically very courteous and friendly, they don't seem to have the understanding or ability to correct problems. They often seem to be reading notes. It takes multiple calls to get problems resolved.

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

somewhat satisfied

As a broker, I work with navigators who are very helpful with the Peak application process.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

neutral/no opinion

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

somewhat dissatisfied

Very complicated if someone is trying to complete on their own, which they often try to do, because the website implies that it is an easy process. Difficult to make corrections to the application.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

The most common problem we have is that once the application is finalized, it takes a long time (weeks to months) for that data to be transmitted to the carrier. The individual cannot pay the bill because the insurance company does not have their enrollment information. This results in much frustration on members part (as well as my office), because the person has no proof that they have coverage and often time they need to fill a prescription or see a physician and we cannot verify benefits with the insurance company.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

The primary issues have to do with post sale problems and administrative changes. Information does not move to the carriers in a consistent fashion. Requests to terminate coverage are not processed promptly. Other issues including making address changes, disenrolling a dependent, changing the amount of APTC or the addition of a dental plan, have all created problems which take weeks and even months to correct.

=====

Response #2

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

highly dissatisfied

For the most part it is too time consuming for me to work with C4HCO. the onhold time is long, response is terrible to non existant. The only time i get things doen is whedn i can get the attention of one of the key people and they make it happen - that is just not the way it should be. and it is wasted talent.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

neutral/no opinion

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

highly dissatisfied

slow, can not get simple things like address changes completed, if you have a premium problem you are dead meat.

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

neutral/no opinion

for the most part i do not use them

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly dissatisfied

not C4HCO fault 0 this one is on the ACA.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

This process needs to be removed from C4HCO - unless it is a 3 or 4 question general qualifier - but the formal process needs to be done by the proper Colorado department - not C4HCO

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

NA

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

They are not an efficient system and for some reason do not understand the insurance process

=====

Response #3

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

neutral/no opinion

I know it's not all C4H's fault, and the Medicaid application causes most of the issues, but the reality is the experience isn't great for brokers or for consumers.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

somewhat dissatisfied

I recommend making the website easier to navigate. When you go back from looking at a plan or a plan comparison, make it so it does not reset all your filters. Also, and most importantly, please take down the APTC calculators if they do not work!!! This is embarrassing as an agent - to quote someone and tell them they will get "up to" X amount, but then come to find out the calculator doesn't work and they shouldn't receive any APTC at all. I had this happen just yesterday for someone who has been trying to sign up for 2 months.

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

neutral/no opinion

This was hit or miss. There are a lot of representatives at C4H who are very polite and helpful, while others have no idea what they're talking about and/or do not have manners. It's very frustrating to wait on hold (on the broker line) for 45+ minutes to then spend 30-45 minutes per issue, mainly waiting on hold, to typically be given an Incident Number and to have to call and follow up every week. The worst part is that half the stuff we call in for never gets taken care of... for example terms or change of effective dates never sent to carriers. I think C4H needs to staff appropriately and make sure everyone is on the same page (there have been multiple times where we were given different answers from different reps).

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for

Health Colorado?

=====
neutral/no opinion
n/a
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
somewhat dissatisfied
This is not Connect for Health CO's fault, however the rates are higher than they've ever been before and members are not happy. Also, the increase in premiums and reduction in APTC is very hard for members to understand. A lot of people turned down insurance due to the prices.
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====
highly dissatisfied
This is the worst part of the whole process. We need a separate application, rather than using PEAK to determine whether or not someone qualifies for a subsidy. There is no one to contact with Medicaid for issues - which we all know are never-ending. The PEAK application causes 99% of the stress related to signing members up.
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====
neutral/no opinion
This process was easy but the turn around time for members to be enrolled in the eyes of the carriers is way too long and stressful for consumers as they await information from the carrier.
=====

Response #4

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

neutral/no opinion

In general, the customer service is as good as it can be given the limitations. However, the limitations are very frustrating. Additionally, it is very frustrating to have to follow cases so closely. When an application is supposed to be sent to a carrier, it should be sent. I shouldn't have to babysit and request that it be sent two or three times.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

somewhat dissatisfied

The glitch that makes the plans jump up the page and hides the arrow buttons when scrolling through the pages is ridiculous. This should be an easy IT fix.

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

somewhat satisfied

For the most part, the reps are very nice and knowledgeable however, there are times when I feel like I am more informed than they are. This is frustrating.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

It's unfortunate that this has to be such a hang up. If a person does not qualify for medicaid, then the subsidy should be determined through Connect. They should NOT be so intertwined.

Determining eligibility for Medicaid should be a simple process and once that process is over, Connect should be able to fully operate the subsidy determination without having to rely on PEAK. It's inefficient, erroneous and makes for a HORRIBLE customer experience.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

neutral/no opinion

The timeline from application to implementation is still too long.

=====

Response #5

1. Describe your interaction with Connect for Health Colorado

=====
==> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied
I am a small business owner; last year it took hours the last day to correct issues; this year there were issues at EVERY step, resulting in delays of up to one week to have their tech people enter information (such as a zip code). I had to result to a broker to complete the process before the deadline because my average question took up 2 hours to 7 days to complete. Issues have continued through March, 2015
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====
highly dissatisfied
Nothing worked
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====
somewhat dissatisfied
People were nice and polite, but could not solve problems; also different people would call on the same issues and say they were resolved (or they would get them resolved), and then problems were not.
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
highly satisfied
The only reason my employees have insurance is because of a broker. A small business owner does not have the available HOURS necessary.
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

neutral/no opinion

Two of my employees switched from BCBS to Colorado Coop and were denied care in January due to lack of proof of eligibility (no cards; lists available to providers not accurate). Employees did not get cards until March

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

neutral/no opinion

This is a NA section for me as an employer. I did not hear any complaints from my employees

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

They did not carry over electronic withdrawals from 2014 to 2015 so had to send check; was called between Christmas and New Year by Connect for Health and said that all was in place for January withdrawal--did not occur. Talked with two more people, plus broker throughout Feb-- withdrawal did not occur, but letter saying I was going to lose coverage arrived; finally in March withdrawal for April occurred.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

It is a MESS. I am totally for the Affordable Care Act, as an individual, small business owner, employer, and owner of a business that depends 100% on insurance reimbursement for therapy services. However, the state of Connect for Health Colorado for the 2015 was atrocious, and if I did not have to use it for my tax break, I certainly would not.

=====

Response #6

Comments submitted by Anonymous

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

highly dissatisfied

The site is not friendly and very limited in what we can see and do to help clients. Hold times on the phone for customer service are unacceptable. When you get a customer service rep to assist, they either have to "open a ticket" or the information they provide is incorrect. Answers from customer service vary depending on who you talk to. Several documented occasions, the representative did not do what they said they would and nothing is done. Numerous calls have to be made to follow up to ensure that there is resolution. Customer service does not return phone calls or emails like they indicate they would.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

somewhat dissatisfied

When the site works, it is ok.

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

highly dissatisfied

In addition to the comments above, I have had customer service tell me "I don't know, this is a learning process as we go.....". I have had a representative get very rude with me, tell me there is nothing she can do and hung up on me.

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly satisfied

I am a broker and honestly don't know how a person could deal with the website or customer service on their own.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

somewhat dissatisfied

As a broker, I have more clients who are shocked and dismayed at the costs than not. I have had clients literally cry on the phone and in front of me because they could not afford the insurance. The main comment was "I thought that this was supposed to be affordable and everyone could get coverage."

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

somewhat satisfied

We refer all potential Medicaid clients to a specialized Medicaid office in town. We do not have the time to try and get a Medicaid determination.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

When the site works, it is ok at best.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

Very disappointed that the plan information on the site will sometimes be different than the SBC. We had to learn the hard way that what is on the website is not always accurate. We have to look at the detailed plan design to ensure accuracy.

=====

Response #7

1. Describe your interaction with Connect for Health Colorado

=====

==> I purchased Health Insurance.
==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====

somewhat satisfied

=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====

somewhat dissatisfied

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

somewhat satisfied

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

neutral/no opinion
The affordability part is very misleading to people.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

It's not a simple process if some is not getting help from a healthcare navigator. Most often if they did do it on their own they did it wrong.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat satisfied

Enrolling is not a problem. Problem is C4 getting the clients enrollment sent to the carrier. 90% of our clients had problems with this. The amount of the commission received is not worth the time spent on the phone day after day.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

Biggest issue is getting the info sent to the carrier for our clients. Months went by with no Id cards and no compassion at all when you call in. C4 is the middle man and causes which causes more time calling C4 and then the carrier. Not everyone has the time to do that.

=====

Response #8

1. Describe your interaction with Connect for Health Colorado

=====
==> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied
The worst ive ever had. Took 3 months to get their crap together
I was paying but they never saw my payments
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====
neutral/no opinion
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====
highly dissatisfied
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
highly satisfied
My inurance Broker, not any other peson.
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
somewhat dissatisfied
Had better coverage thru Blue cross Blue Shield
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====
highly dissatisfied
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====
highly dissatisfied
=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====
If I had a choice I would never ever go thru them again.
=====

Response #9

1. Describe your interaction with Connect for Health Colorado

=====
==> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied
I tried on my own, could not complete enrollment and had to use an insurance broker who was trained and able to use the site.
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====
highly dissatisfied
Totally unsatisfied
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====
N/A
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
highly satisfied
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
highly dissatisfied
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====
N/A

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat satisfied

Insurance broker did it

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

You blew it.

=====

Response #10

1. Describe your interaction with Connect for Health Colorado

=====

==> I tried to purchase health insurance but was not able to complete my enrollment.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

highly dissatisfied

I found it impossible to work with Connect for Health Colorado without the assistance of an insurance broker.

=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====

somewhat satisfied

=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====

somewhat dissatisfied

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly satisfied

If it wasn't for the insurance broker I don't believe I would have been able to work thru the issues that arose in my attempt to get insurance thru the exchange.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

somewhat dissatisfied

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

somewhat dissatisfied

If not for the insurance broker I doubt I would have resolved the issues that had stopped my buying insurance thru the exchange for over 13 months. The insurance broker was able to get the problems resolved within 24 hours of our first meeting. I believe the issues started with data entry, one issue; I was unable to get my social security number corrected as the number associated with my name was incorrect. Once all issue were resolved I was denied Medicaid.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly satisfied

=====

Response #11

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====

neutral/no opinion

=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====

somewhat dissatisfied

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

somewhat satisfied

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

somewhat satisfied

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

If there aren't any problems, then the process is fairly smooth. However, there have been some issues that have taken up to 2 months to solve. It has taken several months to get an address changed. If the APTC doesn't transfer over when you go to pick a plan that can take over a month to get corrected. When there are issues, it is rare that customer service will call you back, including supervisors.

=====

Response #12

1. Describe your interaction with Connect for Health Colorado

=====
==> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

highly dissatisfied

MYSELF AND MY PARTNER HAVE HAD NOTHING BUT A DISASTER. I HAVE TIRED SINCE JAN 1,2015 TO GET MY PREMIUM ADJUSTED ACCORDING TO MY INCOME AND ITS APRIL 2,2015 AND IT IS STILL NOT FIXED. NOT TO MENTION THE FACT THAT I CONTINUE TO GET DOLBED BILLED MONTHLY FROM KAISER FOR THE WRONG PREMIUM. I SIGNED UP FOR DENTAL INSURANCE EFFECTIVE MARCH 1,2015 AND STILL HAVE NOT RECEIVED A BILL. I AM QUITE SURE THOUGH WHEN I DO THEY WILL WANT IT ALL IMMEDIATLEY. NOT MY FAULT THEY CANNONT GET THE PAPER WORK STRAIT, BUT IT WILL BE MY RESPONSIBLITY TO GET IT ALL PAID IMEDIATLEY. IT IS INTERESTIING TO ME HOW THERE ARE TWO SETS OF RULES WITH ALL OF THIS..OR PERHAPS THREE SETS. KAISER RULES;CONNECT FOR HEALTH COLORADO RULES; AND MY RULES. IF I WERE TO CONDUCT BUSINESS THIS WAY I WOULD NOT HAVE A BUSINESS. REALLY, HAVE DIFFICULT IS THIS...WE ARE NOT SENDING A ROCKET SHIP TO THE MOON. IT IS SIMPLE PAPER WORK, TO GO FROM ONE BUSINESS TO ANOTHER. THERE ARE WAY TO MANY CHIEFS AND NOT ENOUGH INDIANS.....THE RIGHT HAND DOES NOT KNOW WHAT THE LEFT HAND IS DOING...AND I MIGHT ADD, IT DOES NOT SEEM THAT FROM ONE PHONE CALL TO THE NEXT THAT THERE IS EVER ANY DOCUMENTATION, BECUASE WHEN I DO CALL, I HAVE TO START OVER FROM THE BEGINNING EVERY TIME. I DONT HAVE TIME FOR THIS. I HAVE SPENT ENDLESS HOURS ON THE PHONE TRYING TO GET THIS MESS FIXED...AND IT IS STILL NOT FIXED....WHY CAN EITHER OF THE PARTIES INVOLVED, PICK UP THE PHONE AND CALL THE OTHER PARTY INVOLVED AND RESOLVE THE ISSUE...REALLY ARE YOU THAT LAZY OR DO YOU JUST NOT CARE....IS THIS WHAT IS CALLED JOB SECURITY....ALL PARTIES INVOLVED ARE PATHETIC....THERE IS NO CUSTOMER SERVICE..AND DONT PREACH ABOUT WE WANT TO MAKE YOU HAPPY AND DO THINGS RIGHT, BECUASE IF YOU DID, I WOULDNT BE WRITING THIS....

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

highly dissatisfied

THERE IS NOTHING PSOITIVE ABOUT CONNECT FOR HEALTH COLORADO. IT SIMPLY GIVES SOMEONE A JOB....AND THOSE SOMEONES ARE NOT DOING THEIR JOBS....

=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====

highly dissatisfied

THERE IS NO CUSTOMER SERVICE, AGAIN IF THERE WAS, I WOULD NOT HAVE TO BE WRITING THIS, AND YOU WOULD NOT HAVE TO ASK OR SEND THIS OUT TO FIND OUT WHAT PEOPLE THINK OF YOU.

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly dissatisfied

THE INSURANCE BROKERS ARE NOT THE PROBLEM.....IT IS CONNECT FOR HEALTH COLORADO AND THE INSURANCE COMPANIES THEMSELVES

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly dissatisfied

IF I COULD GET THE CORRECT PREMIUM DRAWN FROM MY BANK ACCONT, AND IF I COULD HAVE THE SAME ANSWER EVERY TIME I CALLED, IT WOULD BE FINE...BUT THERE AGAIN, THAT IS PART OF THE PROBLEM....THERE IS NOTHING CONSISTANT..AND THERE IS NOT ONE PERSON THAT I HAVE YET TO TALK TO THAT WILL PICK UP THE PHONE AND CALL THE INSURANCE COMPANY TO GET THE MESS FIXED....IF THIS IS WHAT IS CALLED JOB SECURITY.....IT SUCKS!!!!!!!!!!!!

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

THAT WAS ANOTHER NIGHT MARE....IT IS ONE PROBLEM AFTER ANOTHER....

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

IT SUCKS.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I THINK BY NOW, YOU HAVE A PRETTY GOOD IDEA MY THOUGHTS ABOUT THIS PROBLEM. FAR BE IT FOR ME TO BITCH AND NOT OFFER SOLUTIONS...SO HERE THEY ARE.

1. WHEN SOMEONE CALLS AND NEEDS HELP, ACT LIKE YOU CARE..EVEN IF YOU DONT.
 - 2.PICK UP THE PHONE AND GET THE OTHER PARTIES INVOLVED ON THE PHONE WITH THE CLIENT, AND RESOLVE THS ISSUE..THEN..STOP BEING SO DAMN LAZY....
 - 3.YOU SHOULD NOT CATEGORIZE ANY PART OF THIS AS CUSTOMER SERVICE.....BECAUSE IT IS NOT.
 - 4.TAKE RESPONSIBILITY AND FOLLOW UP. STEP UP TO THE PLATE AND SAY YES WE HAVE A PROBELM AND WE ARE GOING TO FIX IT.....AND DO IT....PUT YOUR MONEY WHERE YOUR MOUTHS ARE....STOP TALKING AND START DOING....
 - 5.RETRAIN THE STAFF...BECUASE THEY SUCK IN EVERY WAY THERE IS TO SUCK AND THAT IS JUST NOT THE PEOPLE WHO ANSWER THE PHONES, IT GOES ALL THE WAY TO THE TOP...WHY CAN I SAY THAT, BECUASE THE PROBLEMS NEVER GET FIXED, AND YOU HAVE TO SEND OUT A SURVEY TO FIND OUTHOW YOU ARE DOING.....REALLY...YOU KNOW HOW YOU ARE DOING..... YOU ARE NOT DOING AT ALL....
 - 6.FIX THE PROBLEM FIX THE PROBELM FIX THE PROBLEM.....
 - 7.WHEN YOU TELL SOMEONE THEY WILL BE CALLED BACK...HERE IS A THOUGHT.....DO IT.....
 - 8.WHEN YOU TELL SOMONE THE PROBLEM WILL BE FIXEDDO IT.....
- I COULD GO ON AND ON ALL DAY LONG,,,BUT HERE WE ARE AGAIN, WASTING MY TIME...BECAUSE NOTHING WILL CHANGE AFTER THIS IS READ.....I WILL BE QUITE SURPRISED IF IT EVEN GETS THAT FAR.

=====

Response #13

1. Describe your interaction with Connect for Health Colorado

=====
==> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
somewhat satisfied
Have not been on Website
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====
Have not been on website
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====
highly satisfied
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
highly satisfied
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
neutral/no opinion
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====
Did not qualify
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly satisfied

=====

Response #14

Comments submitted by Anonymous

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

neutral/no opinion

I often find plan changes, new enrollments etc, that have never been sent to carriers. Sometimes people wait months for these changes to be implemented.

=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====

somewhat dissatisfied

You can’t scroll through all the pages of plans. It only allows you to proceed to the 2nd page of plan options.

=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====

somewhat satisfied

Some of the service center personnel are very helpful, and some are just not as educated/ trained as they should be. I spoke with a rep who did not understand the meaning of "deductible."

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

somewhat satisfied

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

This process is frustrating and seems to be unnecessary. If we could cut out this step entirely, the process would be so much easier and faster. More enrollments would be completed overall.

=====

Response #15

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====
neutral/no opinion
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====
neutral/no opinion
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
neutral/no opinion
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
highly dissatisfied

I am planning to retire at age 60 and cannot find a plan under \$630 per month for only me and it has a \$6500 deductible. My current employer provides insurance with \$1200 deductible and the COBRA rate (100% cost plus admin added) is \$507 per month. Why can't I get the equivalent of a group rate on the health exchange? Denver area prices are half of what Ouray County prices are. Please give me something reasonable that I can afford for zip code 81432.

=====
7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?
=====
neutral/no opinion
=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

Too big a variance based on zip code!

=====

Response #16

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====

somewhat dissatisfied

=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====

highly dissatisfied

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

neutral/no opinion

As a broker, I do not believe it is correct to answer this.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

neutral/no opinion

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

neutral/no opinion

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I had three clients that were basic, easy enrollments. All of which took over 30 days to get enrolled and we have documented communication with Connect for Health Colorado staff showing multiple false communications and errors on their part. I would be happy to share those communication records if they would assist in the process in 2016.

=====

Response #17

1. Describe your interaction with Connect for Health Colorado

=====
=> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied
I am VERY unsatisfied. Our enrollment was not passed on to United health care. It took over a month to get the situation resolved. My son was 8weeks premature and without coverage.
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====
highly dissatisfied
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====
highly dissatisfied
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
highly satisfied
My broker was wonderful.
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
highly dissatisfied
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====
highly dissatisfied

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

Horrible

=====

Response #18

Comments submitted by Anonymous

1. Describe your interaction with Connect for Health Colorado

=====
=> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====
somewhat dissatisfied
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====
highly dissatisfied
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
somewhat satisfied
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
somewhat dissatisfied
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====
neutral/no opinion
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

=====

Response #19

1. Describe your interaction with Connect for Health Colorado

=====
==> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied
I registered for 2015 health insurance before the early December deadline. But I later learned that the initial electronic transmission of my registration information to Cigna was unsuccessful. Yet C4HC did not take prompt action to follow-up and get the registration sent to Cigna successfully in reasonably prompt timing. I had not heard anything from Cigna by last week of December. After many calls to C4HC it became apparent my "hung up" registration information to Cigna would somehow have to overcome C4HC organizational dysfunction and successfully get to Cigna. By late Dec it became apparent I would not have functional health insurance or insurance drug pricing starting in January. That's a little scary for a retired 62 year old.
=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====
highly satisfied
Website seemed to work pretty well. The back office did not.
=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====
somewhat dissatisfied
I made repeated calls and most of the calls did not prompt C4HC to take decisive action to get my registration information to Cigna. Repeatedly passed the problem around to different people and departments internally. I finally got to talk to a person that seemed motivated to take action "now" and not pass it along. After nearly 3 weeks of inaction a person took action and got my registration information to Cigna. I was effectively without insurance (no carrier card, no insurance number) for January 2015 until things kicked in in late January.
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

The phone answering customer care agents seemed to be just answering the phone, shielding C4HC organization, offering calming words, but no commitment to action. I was typically not allowed to talk to back office people - only the "handlers" entering my call into the database and citing it takes time for problems to progress towards resolution. I registered for 2015 health insurance before the early December deadline. But I later learned that the initial transmission of my registration information to Cigna was unsuccessful. Yet C4HC did not take prompt action to follow-up and get the registration sent to Cigna successfully in reasonably prompt timing. I had not heard anything from Cigna by last week of December. After many calls to C4HC it became apparent I would not have functional health insurance starting in January.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly satisfied

Looks to be a pretty good selection at affordable pricing for those with reasonable income.

My issue was C4HC failed at taking care of my registration with Cigna in first half of Dec 2014 so my new insurance would become effective 1/1/15. And once the problem was known it took weeks for someone to finally step up and take action. Once sufficient action was applied it did not take long to get on track with Cigna. C4HC seems to have process and organizational effectiveness issues when their "automated" cyber algorithms and code malfunctions.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

Not applicable. My previous employers pre-65 medical plan for retirees was eliminated once a year had passed with the exchanges active. I personally pay the full cost of my coverage.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

I felt stressed out and bloodied with the time and tedium it took to get successfully registered with Cigna. I hope from here on in I can automatically renew directly with Cigna and avoid the minefield of what C4HC was during this last registration season.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

C4HC needs a true hands on CEO that will get a hands on staff and organization firing on all cylinders with a relatively flat hierarchy to effectively nurture "can do" action and minimizes bureaucracy. Accountability does not seem to be routinely evident throughout the C4HC organization and processes.

=====

Response #20

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

As much as I like C4 and the employees of C4, it is far too difficult, and more importantly, time consuming, to do business with C4.

=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====

somewhat satisfied

The website is fairly easy to navigate. It was a bummer when the financial assistance calculator was down.

=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====

neutral/no opinion

The main call center is 50/50 whether you get good advice or accurate answers. Fortunately I have Chris McKitrick to call.

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly satisfied

I am confident in saying my clients are very satisfied with my services.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

neutral/no opinion

For clients that are getting subsidies, the rates are sometimes very good and sometimes a

struggle. For clients that are not getting subsidies, the "Old World" of insurance was much better.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

C4 & HCPF is need to make this process more streamlined like CT or DC.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

neutral/no opinion

In my experience it was 80/20 whether or not the information was correctly transferred to the carrier.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

While we all know that C4 & HCPF need to streamline the determination that someone is either eligible or not eligible for Medicaid, it is also important to know that C4 has many internal problems that are not being discussed. If these issues continue to not be discussed, these problems will not get resolved.

=====

Response #21

1. Describe your interaction with Connect for Health Colorado

=====
=> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied
Inept, totally horrible experience
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====
neutral/no opinion
Decent
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====
highly dissatisfied
Lack of knowledge and autonomy / authority to make decisions or offer actual help
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
neutral/no opinion
Broker was great, RMHP was great, c4 bad
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
neutral/no opinion
No opinion
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

neutral/no opinion

No opinion

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

Total fail, took 3 months.....both times. I'll never do it again. C4 screwed up all my information and I don't even know if we had coverage in the interim

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I'm sorry I tried this out, but felt captive due to the exorbitant cost of health care and lack of viable options

Felt like the system put my and my family at significant financial risk due to the uncertainty of successful enrollment and the time span for anything to happen.

=====

Response #22

1. Describe your interaction with Connect for Health Colorado

=====

==> I purchased Health Insurance.
==> I tried to purchase health insurance but was not able to complete my enrollment.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied
Too complicated to understand but children's income or that they should be included or file on their own.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

somewhat dissatisfied
Too complicated, when through a broker. This stuff is not something you mess around with or guess.

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

neutral/no opinion
Too complicated, if I recall I was directed to contact Peak about the kids plan, not sure if that's it. You are already overwhelmed with options and they told to first start at Peak.

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

highly satisfied
The broker made it happen

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly dissatisfied

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

somewhat dissatisfied

My daughter went through this, medicaid phone lines are a shot in the dark whether you get a person or not.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

It's what it is, I hope one day I can purchase my own without going through Connect for Health, however I'm grateful; for the credits.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

Too complicated to follow, Need the broker assistance to make it all work. Continue to receive paperwork that says I'm covered with Cigna with \$0.00 balance , when I'm covered with Kaiser. I've have contacted Cigna, was told that I must go through Connect for Health to stop the paperwork.

I think the brokers should be paid more commission as it's very very time consuming on their part. Do the math and you will see taht you are paying them poor rates per hour for a service that keeps Connect for Health Colorado enrollments moving forward.

=====

Response #23

1. Describe your interaction with Connect for Health Colorado

=====
==> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====
neutral/no opinion
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====
neutral/no opinion
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
highly satisfied
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
highly satisfied
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====
neutral/no opinion
=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

I am extremely pleased to get the subsidy but the process has been a nightmare from start to present

=====

Response #24

1. Describe your interaction with Connect for Health Colorado

=====
==> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
somewhat dissatisfied
Took several weeks to enroll. A lot of misinformation given to us about subsidies and payments.
=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====
somewhat satisfied
=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====
somewhat dissatisfied
Not very knowledgeable. Given incorrect information.
=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
highly satisfied
We have an excellent insurance broker. Neiderman Insurance.
=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====
highly dissatisfied
Very inferior to what we used to have and more expensive with higher out of pocket maximum.
=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

somewhat dissatisfied

Took much too long.

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

neutral/no opinion

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

Very unhappy with the whole process.

=====

Response #25

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

neutral/no opinion

=====

3. How satisfied are you with Connect for Health Colorado’s website and the ability to search for health plans?

=====

neutral/no opinion

The individual shopping process works fairly well. I have tried to purchase coverage on the SHOP exchange as an employer and for my clients. The SHOP process is almost unworkable. Better software solutions are available.

=====

4. How satisfied are you with Connect for Health Colorado’s call center and overall customer service?

=====

somewhat dissatisfied

Long wait times for assistance.

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

neutral/no opinion

The job of brokers and assisters has been made more difficult by the Medicaid eligibility process and by dysfunctional software.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

neutral/no opinion

Too few plans with broad provider networks.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

somewhat dissatisfied

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

The small group SHOP system software is essentially unworkable. The process for determining Medicaid eligibility is unnecessarily cumbersome and time consuming. Other states and the federal exchange employ a more streamlined eligibility determination process with better results and at lower expense.

The 2016 expansion of small group status to groups of 51-100 employees will create chaos in that market and raise rates for SHOP exchange products. The DOI needs to consider changes to the rating system to allow composite rating for groups of 20 or more subscribers.

=====

Response #26

1. Describe your interaction with Connect for Health Colorado

=====
==> I purchased Health Insurance.
=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====
highly dissatisfied

The process was bungled right from the start. My ex's wife got onto my application and from then on it was downhill. The wife of my ex-husband applied for medicare and approved and therefore denied me because they assumed I was approved for medicare as well. She is still on my application because they said they can't get her off.

The feeds to Athem insurance didn't get completed until end of January so I went a month with a gap of non-coverage. I started the process in October.

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====
somewhat satisfied

This part seemed straight forward

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====
highly dissatisfied

If I didn't have a broker helping to get my application straightened out, I still wouldn't have insurance. The people handling questions on the line gave me different stories each time I called.

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====
somewhat dissatisfied

The insurance broker was great but everyone he and I had to deal with didn't seem to care or feel a sense of urgency.

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

highly satisfied

The subsidy is a lifesaver for affordability.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

n/a

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

highly dissatisfied

Again as mentioned above, the feeds to insurer weren't completed until end of January and I went without insurance for a month. Luckily I didn't have any health issues in that month.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

The process needs to be more integrated and streamlined. I never should have been connected to my ex-husband's wife's medicaid application. This seems like a breach of privacy to me. I have been divorced from him for 35 years.

=====

Response #27

1. Describe your interaction with Connect for Health Colorado

=====

==> I am an insurance broker, health care navigator, or other person who helps people purchase health insurance through connect for Health.

=====

2. How satisfied are you with your experience with Connect for Health Colorado?

=====

somewhat dissatisfied

Guides and navigators have very little understanding of actual insurance processes and no experience in assisting newly enrolled policyholders

=====

3. How satisfied are you with Connect for Health Colorado's website and the ability to search for health plans?

=====

neutral/no opinion

With the exception of some critical glitches (incorrect provider network information, availability of a plan in your area, etc...) the site performs relatively well until the enrollment process

=====

4. How satisfied are you with Connect for Health Colorado's call center and overall customer service?

=====

somewhat dissatisfied

Their lack of understanding and quickness to "blame the insurance carriers" is regrettable. Basic training in understanding health plans is absolutely necessary, but seems to be very low priority. Whether intended or not, these employees are expected to provide at least rudimentary comparisons for consumers when they are shopping. Most of these staff members do not understand the basic workings of an H S A plan

=====

5. How satisfied are you with your experience interacting with health care navigators, insurance brokers, and/or other organizations who helped you to purchase insurance through Connect for Health Colorado?

=====

neutral/no opinion

Navigators and guides try but as mentioned above, they just don't have the training or ability. Insurance agents and brokers are trained, licensed and experienced in assisting people with meeting their specific needs when purchasing insurance. I have dealt with more than 200 consumers who selected the "wrong" plan for themselves when assisted by a navigator or guide.

Purchasing health insurance is nothing like buying airline tickets!

=====

6. How satisfied are you with the quality and affordability of health plans available through Connect for Health Colorado?

=====

somewhat satisfied

The quality and cost of plans are good even though they are more expensive and have higher out-of-pockets than their predecessors. There are always "growing pains" when adopting this massive of change in delivery system.

=====

7. How satisfied are you with the process for determining Medicaid eligibility in order to apply for premium assistance?

=====

highly dissatisfied

This portion must change and quickly!!! This is the absolute worst part of this process and change in our health care system. Colorado is the only state which REQUIRES a consumer to apply and be denied Medicaid to get tax credits. We need to stop this process right now. In fact, the ACA never stipulated a person must be denied Medicaid to receive their credits or APTC. Please change this for 2016!!!!

=====

8. After selecting a health plan through Connect for Health Colorado, how satisfied are you with your ability to complete your purchase and enroll in the health plan?

=====

neutral/no opinion

Selecting, purchasing and enrolling aren't difficult; getting the information to the insurance companies and getting effectuated is the snag in the process. Our company doesn't receive enrollments from Connect for Health sometimes for more than 60 days after enrollment was "completed" by the consumer. They begin their policy with a "bad taste" in their mouth for health insurance because of this delay.

=====

9. Please list any other comments or concerns you have about your experience with Connect for Health Colorado.

=====

Whether or not you agree or disagree with the ACA, the time has come to "do things right". The concept and the system has the ability to achieve what we want and need as Coloradans, but key "fixes" must be made immediately and for the long term. We need to start making changes with the consumer in mind and not our "systems". Individuals need real people helping them in this challenging time and need advocates who can address needs and problems and solve them without having to wait months (or longer!) to get the coverage they need and applied for. We can make it better!!!

=====