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MEMORANDUM

July 13, 2015

TO: Colorado Health Insurance Exchange Oversight 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 28, 2015 to July 10, 2015. The full responses are provided in Attachment A.

Location. Between May 28, 2015, and July 10, 2015, two responses were received. Both responses were anonymous, and neither indicated where in Colorado the respondent lives.

Respondent type and purchasing assistance. Both responses were received from consumers, and both indicated receiving some sort of assistance from an insurance broker, health care navigator, or other organization. One specifically praised the ability of the insurance brokers to respond to questions, navigate the enrollment system, and provide advice on various health insurance plans.

Overall satisfaction. One respondent was highly dissatisfied with Connect for Health Colorado, and one respondent was somewhat dissatisfied.

Key concerns. Only one respondent provided narrative feedback. Some of the key concerns stated in the response included:

- 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;
- difficulties understanding the eligibility and application process for premium assistance; and
- challenges in making changes to plan.

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Attachment A - Public Feedback on Connect for Health Colorado (May 28 - July 10)

Response #1

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?

=====
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?

=====
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?

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

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?

=====
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?

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

Attachment A - Public Feedback on Connect for Health Colorado (May 28 - July 10)

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
I am highly dissatisfied due to the extremely long phone wait times regardless of the time of day or day of the week. Also, very few of the phone representatives give satisfactory or correct answers. They seem very poorly trained and lack interest.

=====

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

=====
neutral/no opinion
There are too many plans to sort through and the filters are inadequate.
=====

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

=====
highly dissatisfied
The call wait times are excessive, in most cases nearly an hour regardless of time of day or day of the week. Also, very few of the customer service representatives give satisfactory or correct answers. They seem poorly trained.
=====

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
Thankfully these insurance brokers are available. They do a much better job answering questions, they help navigate through the system and can provide advice on the various options.
=====

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

=====
neutral/no opinion
The affordability is not acceptable. Without a subsidy these plans are too expensive, have too high of deductibles and copays.
=====

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

=====

Attachment A - Public Feedback on Connect for Health Colorado (May 28 - July 10)

highly dissatisfied

This is very confusing and not explained very well. There is a lot of misunderstanding when it comes to two married people filing jointly or separately and what it takes to qualify and what it takes to minimize the costs between the various options. Need better examples of when two married people can apply for Medicaid eligibility when one person is covered by work and the other has to purchase insurance.

=====

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

Not sure what options are the best. Need more clarity between qualifying for premium assistance, what the impact of using premium assistance is to both employed and unemployed individuals, and the impact of canceling or changing plans with or without premium assistance.

=====

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

=====

In our case we were frustrated when we tried to make a change. When it was for our benefit the change was not executed. When the change was for the insurance benefit, the change was made immediately and could not be undone.

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