

2022

Report to the Colorado General Assembly



Colorado Health Insurance Exchange Oversight Committee



Prepared by Legislative Council Staff
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Colorado Health Insurance Exchange Oversight Committee

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To Members of the Seventy-third General Assembly:

Submitted herewith is the final report of Colorado Health Insurance Exchange Oversight Committee. This committee was created pursuant to Article 22 of Title 10, Colorado Revised Statutes. The purpose of this committee is to guide Colorado's health insurance exchange, including reviewing the financial and operational plans of the exchange and approving the appointment of the executive director of the exchange.

Sincerely,

/s/ Representative Alec Garnett
Chair

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This report is also available online at:

<http://leg.colorado.gov/committees/colorado-health-insurance-exchange-oversight-committee/2022-regular-session>

Committee Charge

In March 2010, the federal Patient Protection and Affordable Care Act (PPACA), was adopted by the U.S. Congress and signed by the President. The PPACA was intended to expand health care coverage by increasing access to private health insurance and public health programs through the use of the federal health insurance exchange and state-based health insurance exchanges. Health insurance exchanges are regulated marketplaces in which individuals and small businesses can shop for health insurance, or be referred to public health programs.

In 2011, Colorado passed [Senate Bill 11-200](#) establishing the Colorado Health Benefit Exchange, which currently does business under the name Connect for Health Colorado (exchange), and its governance structure. The bill created the exchange as a nonprofit public entity with a board of directors responsible for its operation.

Senate Bill 11-200 also established the Legislative Health Benefit Exchange Implementation Review Committee. [Senate Bill 15-256](#) changed the name of the committee to the Colorado Health Insurance Exchange Oversight Committee (committee). State law authorizes the committee to:

- meet at least two times a year; however, the committee can meet an unlimited number of times during the legislative session and up to seven times during the interim;
- approve the appointment of the executive director of the exchange by the Colorado Health Benefit Exchange Board of Directors (board);
- review and approve the board's initial financial and operational plans;
- review annual financial and operational plans of the exchange;
- review and approve any implementation grants for which the board wishes to apply; and
- recommend up to eight bills for consideration by the General Assembly each year.

Committee Activities

The committee held two meetings in 2022. During these meetings, the committee received briefings from the Chief Executive Officer (CEO) of the exchange about the governance and mission of the exchange, open enrollment results, and administrative activities the exchange conducted to increase the effectiveness. Details about the topics discussed are presented in the following sections.

Overview of Connect for Health Colorado

The CEO provided an overview of the exchange's governance and mission. The mission of the exchange is to increase access, affordability, and choice for individuals, families, and small employers purchasing health insurance in Colorado. The exchange's primary role is to help consumers identify and enroll in health insurance plans that best fit their needs and to administer the federal Advance Premium Tax Credit (APTC).

The 2021-2024 strategic plan for the exchange highlights efforts to:

- improve access to coverage in rural areas of the state;
- maximize the number of consumers and employers who shop for and enroll in insurance through the exchange insurance marketplace and apply for financial assistance; and
- improve the ability of customers to attain and retain the right coverage for their needs.

The exchange supports enrollment center across the state with 19 located in rural and frontier areas. Virtual appointments for reviewing coverage options are also available to consumers, which provides an accessible option for many. The CEO reported that the wait times for the customer service call center improved in 2022 with an average wait time of 15 seconds. The call center averaged 1,335 calls per day.

Plan Year 2022 Open Enrollment

During the 2022 open enrollment, 198,412 customers enrolled in a health plan and 56,718 customers enrolled in dental plans through the exchange. Financial assistance was awarded to 75 percent of customers. The average net premium for customers living in rural areas of the state was \$129 per month and \$123 per month for customers living in urban areas. For customers who did not receive financial assistance, the average premium was \$387 per month. The exchange provided over 25,000 eligible customers who enrolled in a silver plan with additional plan benefits as a result of support from the Health Insurance Affordability Enterprise created by [Senate Bill 20-215](#).

Plan Year 2023 Open Enrollment

During open enrollment for Plan Year 2023, the exchange will offer a total of 166 health plans and 11 dental plans and, due to changes in federal law, additional financial assistance will be available. Bright Health and Oscar will no longer offer plans in Colorado, thus approximately 45,000 customers will need to shop for a new plan.

Other highlights for the 2023 plan year include the ability to offer plans to people who are unable to obtain coverage or savings under current Affordable Care Act rule. Consumers who cannot afford to cover their family through their employer's health plan and people who are undocumented will be eligible for plans and savings via Colorado Connect, Connect for Health Colorado's public benefit corporation. These customers will have a special enrollment period if they are unable to enroll during the regular open enrollment period.

Assisting Coloradans with Varying Immigration Statuses

The committee learned about enrollment experts who help individuals with varying immigration statuses purchase health care coverage through the exchange. This includes individuals who are:

- lawful permanent residents;
- asylees;
- refugees;
- H1, H2-A, and H-2B visas holders; and

- other statuses that have a five-year waiting period before the individual can qualify for Medicaid, despite being eligible based on income.

Additionally, the committee heard about OmniSalud, a new program that provides undocumented Coloradans with a way to compare affordable health insurance plans and enroll on a secure online platform. Customers may also receive financial support through funding provided by the Colorado Health Insurance Affordability Enterprise. In accordance with state law, every company that sells health insurance in the state has to offer Colorado Option plans with a specific set of lower, fixed costs and make the plans available to everyone in the state, regardless of documentation status. Customers interfacing with the OmniSalud program shop and enroll in a health plan through Colorado Connect, the exchange's new, secure online platform specifically designed for the OmniSalud program.

Policy Implementations

The CEO presented on the exchange's efforts to implement recent legislation addressing the responsibilities and functions of the exchange.

Tax Time Enrollment. The Health Care Coverage Easy Enrollment Program created by [House Bill 20-1236](#), which connects uninsured Coloradans to free or low-cost health coverage using their Colorado state tax return. Taxpayers can check a box indicating that they are uninsured and interested in being covered when filing their state tax return. Taxpayers who check the box are screened for free or low-cost health insurance coverage using the exchange's quick assessment tool. These taxpayers can apply for health care coverage and enroll in a plan during a 60-day tax time special enrollment period.

Health Insurance Affordability Enterprise. Funding provided by the Health Insurance Affordability Enterprise, created by Senate Bill 20-215, increased the number of consumers who are eligible for health care discounts, or cost-sharing reduction, when they enroll in a silver plan through the exchange. In plan years 2022 and 2023, customers with incomes between 150 to 200 percent of the Federal Poverty Guidelines received cost-sharing reductions at the 94 percent level, rather than the previous 87 percent level. In 2022, 28,000 customers benefitted from this additional resources.

Marketing, Outreach & Education Campaign. [Senate Bill 22-081](#) charged the board of directors of the exchange with designing a marketing, outreach, and education campaign focused on educating consumers about the options for obtaining health care coverage in Colorado. The exchange must track and report the activities and expenditures of the campaign to the oversight committee. The bill provided \$4 million per year starting in FY 2022-23 to fund the campaign.

End of the Public Health Emergency

The exchange and the Department of Health Care Policy and Financing are collaborating to ensure that people who were covered by Medicaid and CHIP+ during the pandemic, but who no longer qualify are able to transition easily to insurance plans offered on the exchange.

Resource Materials

Meeting summaries are prepared for each meeting of the committee and contain all handouts provided to the committee. The summaries of meetings and attachments are available at the Division of Archives, 1313 Sherman Street, Denver (303-866-2055). The listing below contains the dates of committee meetings and the topics discussed at those meetings. Meeting summaries are also available on our website at:

<https://leg.colorado.gov/content/committees>

Meeting Date and Topics Discussed

April 20, 2022

- ◆ 2022 Open Enrollment Report
- ◆ Implementation of state policies and end of public health emergency

December 19, 2022

- ◆ Open Enrollment for 2023 coverage
- ◆ Assisting Coloradans with varying immigration statuses
- ◆ Policy implementations
- ◆ Preparing for the end of the public health emergency

Appendix A

2021 Committee Activities

The 2021 Final Report for the Colorado Health Insurance Exchange Oversight Committee was not published. Provided below is a summary of the committee's 2021 activities.

2021 Committee Members

Members

Senator Brittany Pettersen, Chair
Representative Susan Lontine, Vice-Chair
Representative Mark Baisley
Representative Mary Bradfield
Representative Meg Froelich
Senator Joann Ginal
Representative Iman Jodeh
Senator Barbara Kirkmeyer
Senator Robert Rodriguez
Senator Cleave Simpson

2021 Committee Activities

The committee received briefings from Connect for Health Colorado (exchange) staff at two meetings in 2021: May 13, 2021, and December 20, 2021. These meetings included discussion related to open enrollment, support provided during the COVID-19 pandemic, and FY 2021-22 budget.

Staff from the exchange spoke about the mission and strategic plan of the exchange and enrollment outcomes. In 2021, 179,661 Coloradans enrolled in health insurance through the exchange, 83 percent of which were returning customers. Sixty-nine percent of customers received financial assistance. These customers paid an average premium of \$152 per month. Customers who did not qualify for financial assistance paid an average premium of \$394 per month. Exchange staff also reported on the number of individuals who were eligible for premium subsidies, but who did not enroll in a plan and the exchange's efforts to enroll these individuals in a health insurance plan.

The committee learned about the exchange's efforts to support Coloradans during the COVID-19 pandemic. The exchange supported a COVID Special Enrollment Period in early 2020, during which more than 14,000 people obtained coverage. The exchange staff explained how the American Rescue Plan Act funding reduced premiums for more customers.

Exchange staff discussed issues related to the FY 2019-20 budget, including the projected cash flow of the exchange; the exchange's goal of bringing technology expertise in-house rather than depending

on vendors for technology support; and plans for a one-time capital investment of \$15 million to modernized the call center's ticketing and voice response systems.

Additional information about the 2021 meetings may be found on the General Assembly website at: <http://leg.colorado.gov/committees/colorado-health-insurance-exchange-oversight-committee/2021-regular-session>.