



# CONNECT FOR HEALTH STRATEGIC PLAN – INPUT REQUESTED

M. VanBuskirk – April 29, 2020



# Our Task Today

When we think about the value we create for Colorado:

- Which objectives and strategies are still relevant?
- Which are less useful?



# 2017-2020 Strategic Plan

*(click title to link to full plan)*

1. Advocate to improve access to coverage in rural areas of Colorado
2. Maximize the number of consumers and employers who shop and enroll through the health insurance marketplace and apply for financial assistance
3. Improve the ability of customers to attain and retain the right coverage for their needs
4. Ensure that Connect for Health Colorado is a healthy and thriving organization

# Goal 1: Advocate to improve access to coverage in rural areas of Colorado

Objectives & Strategies	Metric
<p>Objective #1: Encourage carrier participation in rural areas to ensure rural customers have options that fit their health and financial situation.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Explore ways to reduce risk for carriers in rural areas (e.g. statewide reinsurance)</li> <li>2. Explore additional flexibility in the plan designs that carriers can offer in rural areas</li> </ol>	<ul style="list-style-type: none"> <li>• Increase the # of counties with two or more carriers offered in rural areas in 2019 and 2020.</li> <li>• Increase the number of counties with two or more plans offered per metal tier (plus catastrophic) in rural areas in 2019 and 2020.</li> </ul>
<p>Objective #2: Increase awareness among rural Coloradans on the benefits available through Connect for Health Colorado.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Focus on rural outreach and enrollment</li> <li>2. Build relationships with community influencers, brokers, carriers, health coverage guides in rural areas to keep Connect for Health Colorado top-of-mind as rural customers look for health insurance solutions</li> <li>3. Increase resources to target high eligible but not enrolled (EBNE) rural areas</li> </ol>	<ul style="list-style-type: none"> <li>• Increased market share in rural Colorado year over year in 2018, 2019 and 2020.</li> </ul>
<p>Objective #3: Work with stakeholders to address the high cost of health coverage and improve provider access in rural areas.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Increase health insurance literacy and enhance decision support tools (including cost transparency) specifically targeted at rural Coloradans</li> <li>2. Support potential initiatives to mitigate the cost of insurance, such as state-level subsidies for above 400% FPL</li> <li>3. Explore potential alternative plan design offerings that may have lower premiums to increase consumer choice</li> <li>4. Explore ways to enhance provider networks</li> </ol>	<ul style="list-style-type: none"> <li>• Enhanced decision support, subsidy programs, network options and/or plan designs implemented by 2019.</li> </ul>

# Goal 2: Maximize the number of consumers and employers who shop and enroll through the health insurance marketplace and apply for financial assistance

Objectives & Strategies	Metric
<p>Objective #1: Increase enrollment overall.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Identify, coordinate and effectively utilize available data sources to improve retention; and identify, target and enroll the most appropriate new customers in health coverage</li> <li>2. Continue/refine existing and develop new outreach and education mechanisms to target subsidy eligible consumers, non-subsidy eligible consumers and small businesses</li> <li>3. Explore feasible alternative product (“ancillary”)/benefit solutions available to all new and existing customers</li> <li>4. Explore expanding Connect for Health Colorado’s organizational scope to encourage marketplace utilization by other states (e.g. regional exchange) or entities (e.g. public employers or carriers)</li> <li>5. Explore partnerships with established organizations (e.g. healthcare, wellness) that Connect for Health Colorado can align with to attract more/potential customers</li> </ol>	<ul style="list-style-type: none"> <li>• Increase new customer enrollment by 10% annually beginning with OE 2018.</li> <li>• Retain 75% of customers annually beginning with OE 2018.</li> <li>• Maintain or increase the number of enrollees who are subsidy eligible</li> </ul>
<p>Objective #2: Increase customer satisfaction.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Explore improvements in the Service Center structure and processes to improve the customer experience</li> <li>2. Assess, define and implement system functionality improvements both internally and externally</li> <li>3. Broaden customer satisfaction surveys to include partners and stakeholders (brokers, assisters, carriers)</li> </ol>	<ul style="list-style-type: none"> <li>• Customer Satisfaction measure as defined by improvement in net promoter score TBD.</li> <li>• Satisfaction measures for partners and stakeholders TBD.</li> </ul>



# Goal 3: Improve the ability of customers to attain and retain the right coverage for their needs

Objectives & Strategies	Metric
<p>Objective #1: Assist consumers in better understanding their coverage and how to use it; from plan selection, enrollment, and throughout the plan year.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Increase health insurance literacy throughout the plan year</li> <li>2. Enhance online decision support tools to enable consumers to better understand their options and make the right plan selection based on their needs and circumstances</li> <li>3. Broaden communication channels focused on total “cost of coverage”, “plan selection”, and the benefits of plans offering cost share reductions (CSR)</li> </ol>	<ul style="list-style-type: none"> <li>• Increase the percentage of customers who report they are satisfied with the health insurance plan they enrolled in according to “New and Returning” customer survey</li> <li>• Increase the percentage of customers who report they understand differences between health plans</li> </ul>
<p>Objective #2: Continue to make improvements in the customer eligibility and enrollment experience.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Pursue a collaborative approach with State and Federal entities to improve processes and reporting for members to move from State to Exchange or Exchange to Federal programs</li> <li>2. Increase stakeholder, customer service representative, and member awareness of appeals process, policy guidelines, and available resolution pathways</li> <li>3. Increase customer utilization of knowledgeable assistors to include certified Brokers, Assistance Sites, and others</li> </ol>	<ul style="list-style-type: none"> <li>• Customer satisfaction measures specific to this objective to be developed.</li> </ul>
<p>Objective #3: Ensure that customers continue to have choice in selection of carriers and QHPs by improving the value proposition that the Marketplace offers to carriers.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Improve Marketplace enrollment processing</li> <li>2. Develop seamless Special Enrollment Period approval and verification process to promote timely reporting and reduce the potential for adverse selection</li> <li>3. Enhance and improve member initiated change reporting</li> <li>4. Explore additional ways for the Marketplace and carriers to work together to decrease carriers’ cost of doing business, reduce carriers’ administrative burden, and improve member retention and growth</li> </ol>	<ul style="list-style-type: none"> <li>• Carrier satisfaction survey (improve results by 2.5% YOY through 2020); baseline to be established for 2018 plan year</li> </ul>



# Goal 4: Ensure that Connect for Health Colorado is a healthy and thriving organization

Objectives & Strategies	Metric
<p>Objective #1: Engage in activities that continue to improve upon the fiscal stability of the organization.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Establish cash reserve policy and funding mechanisms</li> <li>2. Explore and implement, if appropriate, relevant alternative public/private funding, partnerships, alternative organizational structures (e.g. Public Benefits Corporation) and cost sharing/reimbursement mechanisms that contribute to sustainability</li> <li>3. Obtain approval and implement Medicaid cost reimbursement process</li> <li>4. Establish financial analysis discipline to evaluate the sustainability impact of new business opportunities, public policy initiatives and project/technology investments</li> <li>5. Implement and maintain financial management best practices in the areas of budgeting, management reporting and cost control</li> <li>6. Operationalize continuous improvement processes across the organization</li> </ol>	<ul style="list-style-type: none"> <li>• Positive annual operating income annually beginning in fiscal year 2018.</li> <li>• Maintain sufficient operating and capital cash reserves throughout the plan period.</li> </ul>
<p>Objective #2: Implement activities that further develop human capital and engagement.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. Evaluate and deploy a staffing strategy that attracts and retains qualified talent</li> <li>2. Evaluate and deploy talent management initiatives that support and encourage employee professional growth and workplace engagement</li> <li>3. Establish a process to leverage the annual employee survey to develop actionable strategies along established performance components (benefits, communication, engagement, job satisfaction and culture)</li> <li>4. Evaluate and take steps to align workplace processes and practices with the 8 values relevant to being an 'employer of choice' (Flexible Deployment, Customer Focus, Performance Focus, Project-based work, Human Spirit and work, commitment, Learning and Development, Open information)</li> <li>5. Evaluate and take steps to further establish a "cadence" that can be added to our cultural norm that provides for suitability around innovation, fun and community within our organization</li> </ol>	<ul style="list-style-type: none"> <li>• Increase the performance components of culture from 52% (agree/strongly agree) to 60% (agree/strongly agree) and communication from 47%(agree/strongly agree) to 55% (agree/strongly agree) by 2020.</li> <li>• Increase the performance components of engagement from 68% (agree/strongly agree) to 76%(agree/strongly agree), and job satisfaction from 64% (agree/strongly agree) to 72%(agree/strongly agree) by 2020.</li> </ul>

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**Feedback:**