



## STRATEGIC GOAL 1

# ADVOCATE TO IMPROVE ACCESS TO COVERAGE IN RURAL AREAS OF COLORADO GOALS, OBJECTIVES, INITIATIVES

July 27, 2020

# TODAY'S PURPOSE:

Provide feedback on how to prioritize strategies that achieve advocacy objectives to improve access to coverage in rural areas of Colorado (Goal #1)



# 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

# Questions to consider

1. Will these objectives and strategies increase access to coverage in rural areas of Colorado?
2. Do we control our outcomes, or are we dependent on others?
3. Are these comprehensive? If not, what's missing?
4. Are these the right areas to focus our attention for the next 3 years?

Strengths

Weaknesses

Internal

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External

Opportunities

Threats

# Results of FY2021 SWOT Analysis

## Strengths

- We are the only place to access Advanced Premium Tax Credits & Cost Sharing Reductions.
- We are a trusted source of information in rural Colorado.
- We have recognized regional outreach and enrollment staff.
- We have strong Health Center partnerships.
- We have enrollment & eligibility expertise.
- We have an effective and flexible self-serve platform.

# Results of FY2021 SWOT Analysis

## Weaknesses

- Customers link us to the cost of premiums.
- Health care in rural Colorado is a political hot button.
- Tax reconciliation process is inefficient.
- We have system issues around password reset, change of address, etc.
- We have low internal integration of rural health needs across C4HCO.
- We are not fully implementing the opportunity to be a 'connector.'

# Results of FY2021 SWOT Analysis

- Continue to improve user interface.
- Expand offerings through Public Benefit Corporation (PBC).
- Increase service to micro-businesses.
- Collaborate with Local Group Alliances.
- Follow potential legislative action on a Public Option.
- Support hospital leadership working on innovation and lowering costs.
- Build on existing technology with more responsive features.

## Opportunities

# Results of FY2021 SWOT Analysis

- Premium costs
- Low number of issuers
- No micro-business product
- Network adequacy
- Quality variation between assisters and counties when under-resourced
- Anti-immigrant sentiment
- Political support
- COVID impact in rural hospitals is disproportionate
- Narrow margins = outsized economic fluctuations
- Escalating tensions with providers may keep premiums high

## Threats

# Proposed New Objectives & Strategies

## Objective 1: Increase number of Coloradans enrolled in rural counties

### Strategies:

1. Maximize consumer awareness of APTCs during OE and the opportunity for SEPs outside of OE.
2. Increase the number of brokers, assistance sites, and enrollment centers in rural Colorado.
3. Convene strategic partners including issuers, enrollment centers, brokers, assistance network to facilitate shared goals of increased enrollment and reducing costs.
4. Identify rural demographic populations that are under-represented in our Marketplace.
5. Integrate feedback on rural needs into C4HCO's self-service platform.
6. Expand C4HCO Outreach and Enrollment team in rural areas.

# Proposed New Objectives & Strategies

## **Objective 2: Increase Connect for Health Colorado's participation in health care policy discussions affecting rural Colorado**

### Strategies:

1. Publicize potential positive financial impact of APTC to rural counties.
2. Influence policies that increase options, choice and purchasing alliances across rural Colorado.
3. Convene, engage and participate with rural health care policy leaders to support the awareness and successful implementation of current and future legislative bills that further our missions.

# Proposed New Objectives & Strategies

## **Objective 3: Improve access to affordable choices for rural micro-businesses who want to provide access to coverage for their employees**

### Strategies:

1. Expand C4HCO Outreach team to better understand economic drivers in rural Colorado.
2. Create mechanisms to gather coverage needs and values from micro-businesses.
3. Use micro-business insights to direct new business development activities.

# Questions to consider

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4. Are these the right areas to focus our attention for the next 3 years?

THANK YOU

