

HIAE Implementation Goals for C4HCO

- Positive customer experience/ seamless implementation:
 - Updated/ self-serve application functionality
 - On-time delivery
- Clear communications campaign
- Reduce uninsured rate
- Increase customer affordability

Option 1: target by income

- Benefit availability for selected subset of on-exchange and uninsured customers
 - Illustrative example, below

FPL Category	# of exchange customers	Benefit/ month	Cost for existing exchange customers	Funding available for new to exchange customers
< 200% FPL	54,000	\$25	\$16.2 million	.8 million (>2,600)
<138% FPL	21,000	\$50	\$12.6 million	\$4.4 million (>7,000)

Option 1 considerations

- Straightforward to publicize
 - Understandable methodology for brokers/assisters, customers
 - Addresses the affordability needs of a broad range of customers across the state, including the uninsured
- Operations considerations
 - Less complex eligibility determination for C4HCO implementation
 - Sustainable methodology, unlikely to require annual updating
 - Can be targeted to prevent first come, first served application process

Option 2: target by income + one other eligibility factor

- Additional target could be geography, other factor currently available in application
- C4HCO neutral on this recommendation
- More than two targeting factors not recommended
 - Creates communications complexity, challenging to develop