









By the Numbers

Open Enrollment Report for Plan Year 2021

ConnectforHealthCO.com



Coloradans are Covered by Medical Insurance!

Connect for Health Colorado adapted to a virtual work environment in early 2020 in response to the COVID-19 pandemic. To promote enrollment, we had to find new and creative ways to reach Coloradans. Brokers and Assisters helped customers through a changing health care landscape, our Customer Service Center offered more assistance via online chat and our staff did outreach mostly virtually.

By the close of the Open Enrollment period, nearly 180,000 Coloradans signed up for a health insurance plan. For a second year in a row, the largest increases in enrollments came from rural counties.







Connect for Health Colorado[®]

Open Enrollment Report for Plan Year 2021

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Connect for Health Colorado^{*} is a public, nonprofit entity established by the Colorado General Assembly in 2011 to create a health insurance marketplace. Since 2013, we've been helping individuals, families and small employers compare plans, apply for financial help and buy health insurance. As Colorado's official health insurance marketplace, we are the only place where Coloradans can apply for financial help to lower the cost of health insurance and compare their choices side by side.



At a Glance

To increase access, affordability and choice for individuals, families and small employers purchasing health insurance in Colorado.

Individual & Family Plans Offered on the Marketplace

Enrollment Assistance Network





Virtual Customer Experience

The impacts of the pandemic were evident in the customer service experience during our eighth Open Enrollment period.

We saw a boom in the use of our chat service, which helped customers find answers guickly and easily. While overall call volume to the Customer Service Center decreased, our Member Services Unit, which specializes in ensuring families with Marketplace and Medicaid eligibility results get enrolled, was busier than ever before.

Customer Service Center Highlights

95,000⁺

period

1.500

calls answered by our calls answered most days. **Customer Service Center** and the average speed during the Open Enrollment of answer was less than 2 minutes

4,000 calls answered by our

Customer Service Center on Dec. 14, the highest call volume day of Open Enrollment

Helping Family Members Who Qualify for Different Types of Health Coverage



We collaborate with our partners at the State of Colorado to keep people enrolled in health coverage, regardless of the type of coverage or financial help they qualify for.

In fact, **10-15 percent** of our total enrollments are households in which some family members qualify for financial help through our Marketplace, while other family members gualify for Health First Colorado (Colorado's Medicaid program) or the Child Health Plan Plus (CHP+) program. Generally, family members in the same household will qualify for different programs because of their age, income or immigration status.

This Open Enrollment, our Member Services Unit staff members fielded nearly 13,000 calls to process application results for households with Marketplace and Medicaid/CHP+ enrollees. That is an increase of about 1,500 calls from the previous year. This increase may be a result of the public health emergency declaration, which extended a continuous coverage provision that allowed many Coloradans to remain covered by Medicaid and CHP+ during the pandemic, when they might have otherwise been disenrolled.

14,000 more chats were answered than the previous Open Enrollment

All About Costs

Connect for Health Colorado is the only place where Coloradans can access financial help to make monthly premiums and health care costs more affordable. In 2020, Coloradans received \$497,386,931 in federal tax credits through the Marketplace.

2021 Numbers



of Marketplace customers help in 2021





Costs at a Glance: 2017-2021

This Open Enrollment, our non-financially assisted customers saw a slight decrease in their plan premium costs. However, because the cost of premiums decreased in many areas of the state, most customers who qualified for financial help also received a lower financial help amount to apply to a 2021 health insurance plan.

Financially assisted customers who did not change their plan likely saw an increase in their net premium (the monthly payment after tax credits are applied).



Average Monthly Plan Costs

• Financially Assisted Customers: Full Cost

• Financially Assisted Customers: Cost after Financial Help

Non-Financially Assisted Customers: Full Cost



Interactive County Maps

Want to take a closer look at enrollments, plan prices and financial assistance by county?

Click the blue boxes for a quick view of the color-coded maps. Click the green icon to visit the online interactive maps and access full county data.



Increasing Colorado's Rural Enrollments

One of Connect for Health Colorado's strategic goals is to advocate to improve access to coverage in rural areas of Colorado.

For a second year in a row, the majority of the largest increases in enrollments came from rural counties. Customers receiving financial help in rural counties paid slightly less for their selected plan premiums than customers receiving financial help in urban counties.

Counties with the Highest Percentage Increase of Medical Enrollments

County	2021 Enrollments	Increase Over 2020
CHEYENNE	64	19%
CONEJOS	199	18%
EAGLE	2654	17%
HINSDALE	34	17%
SUMMIT	2250	16%
LINCOLN	148	14%
MINERAL	70	13%
GILPIN	249	13%
DOLORES	73	12%
LA PLATA	3634	12%
TELLER	721	12%
BROOMFIELD	2573	12%

SEE PAGE 17 FOR MORE DETAILS





Coloradans We Enrolled

We're here to help as many eligible Coloradans as possible, who have varying and unique health needs, income sources and household demographic compositions, get covered with health insurance.

Over the past few years, we've seen little change in the breakdown of enrollments by age. However, a small but steady shift in plan tier selection among customers who don't qualify for financial help revealed that fewer people are purchasing Bronze plans (a 2 percentage point decrease since 2019) and more people are purchasing Gold plans (a 5 percentage point increase since 2019). The fact that people who don't get help paying for coverage are shifting to buying more expensive plans tells us that we are making strides in increasing affordability, a pillar of our mission. Also, more customers are returning to secure their health insurance coverage.





179,661 Coloradans Covered for 2021!







Helping Coloradans Through A Changing Health Care Landscape

During 2020, more people than ever before were enrolled into Health First Colorado (Colorado's Medicaid program) and Child Health Plan *Plus* (CHP+) program because the federal government declared a public health emergency.

The public health emergency status provided resources to help Colorado handle the COVID-19 pandemic. One of its provisions required the Colorado Medicaid state agency to keep people enrolled for the duration of the emergency, even if their income increased to a range that would make them eligible for financial help through Connect for Health Colorado instead of Medicaid.

As a result of the pandemic and public health emergency, our Broker and Assistance Network partners shifted focus to help Coloradans navigate their changing eligibility and health care options. Before the start of the Open Enrollment period, **Assisters enrolled 18 percent more Coloradans in Health First Colorado than in the previous year**. The majority of these customers did not need to seek assistance again during Open Enrollment and are able to continue coverage through the end of the public health emergency.

With increased plan choice in many areas of the state, Brokers continued to play a critical role in helping customers navigate Colorado's health care landscape. **Marketplace customers who enrolled with the help of a Broker increased 12 percentage points over last year**.



6,286 customers made appointments directly with an Assister through the Assistance Network Scheduler tool





of all Marketplace customers enrolled through an Assister

of all Marketplace customers enrolled through a Broker 14,962 customers made appointments directly with a Broker through the Broker Lead tool



of all Enrollment Center customers qualified for financial help to

lower costs





of rural Enrollment Center customers gualified for

financial help

14%

of rural customers using Enrollment Centers were new to the Marketplace







customers were served by Enrollment Centers, with 30% of all Enrollment Center business generated from rural communities

Customers Connecting with Enrollment Centers

Connect for Health Colorado expanded the number of Enrollment Centers providing expert, local help to 44 storefront locations statewide.

19 locations are in rural areas, and 19 locations provide assistance in languages other than English. Staffed by our certified Brokers and community-based Assisters, Enrollment Centers serve Coloradans in their local communities.

This year, the brick and mortar **storefronts adapted their practices to provide phone and virtual services** to meet public health emergency guidelines and customer needs. Through social media campaigns, more than 115,000 potential customers statewide saw that Enrollment Centers were open virtually and ready to help.

Enrollment Centers were popular with new customers, especially in rural communities. Our Enrollment Center model **increases the likelihood that enrollees are first-time customers** with Connect for Health Colorado. People who use Enrollment Centers are also **more likely to get the financial help** that they qualify for.

Overall, **more than 21 percent of all enrollments** were completed through an Enrollment Center.



Getting the Word Out to More Coloradans

Connect for Health Colorado uses many marketing, advertising and outreach tools to get the word out.



Social Media

Our Facebook posts reached 1,541,326 people. We leveraged more video content on social media this year, including animated gifs, garnering a total of 3,211 minutes – more than 53 hours – of video viewed on Facebook.

We also assisted customers with application questions or difficulties via social media.

Email Marketing Outreach

Our email marketing campaign consisted of 65 emails to six target groups. Emails featured content alerting customers of deadlines and providing resources to get help signing up, as well as enrollment tips to ensure a smooth application process. **Average open rates ranged from 21-37%, which is 5-21 percentage points higher than the industry average open rate of 16%.**

Website

Overall users to ConnectforHealthCO.com increased by 45% from last year. New users increased 47%, and pageviews increased by 36%. The increase in web traffic suggests that website visitors were able to self-serve and find the information they needed.



Advertising Successes

Our paid English-language digital campaign garnered more than 59 million impressions and drove 208,590 visits to our website. Impressions increased 18% from last year due to new exposure tactics, and website visits increased by 3%. Mediums included social video, social display, search retargeting, paid search, video and digital display.

Our paid Spanish-language digital campaign garnered 1,121,404 impressions, while our Spanish radio campaign garnered 2,928,700 impressions across radio stations statewide. Users of our Spanish website, ConnectforHealthCO.com/es, increased by 111% from last year.

We spread our enrollment message to Coloradans in small and large communities around the state with a robust radio presence. We participated in 16 interviews, 6 in English and 10 in Spanish.



increase in users to our Spanish website over last year

59 Million

impressions from our paid English-language digital campaign, which drove 208,590 visits to our website



2020 Media Library

We reached Coloradans through videos on social media. We participated in 9 Facebook lives total: 4 with English-speaking outreach partners, and 5 in Spanish in collaboration with Univision Colorado.



Lunch & Learn: Kevin Patterson participates in a Facebook live with the Center for African American Health

zoom



Governor Jared Polis urges Coloradans to get covered



Local Drag Queen reminds their followers to enroll by January 15



Local Drag Queen reminds their followers to enroll in health insurance



Facebook live with KUHS Denver



Interview with Noticias Ya Colorado (Spanish)



Facebook live with La Invasora 87.7 FM (Spanish)



Kevin Patterson participates in a Facebook live with FaithBridge



Governor Jared Polis urges Coloradans to get covered (Spanish)



Monica Caballeros urges viewers to enroll for 2021 (Spanish)



Facebook live with Que Bueno 97.7 & 1280 Denver (Spanish)



Virtual Community Outreach and Engagement

We pivoted our outreach efforts and relied on alreadyestablished audiences of local influencers, leaders and legislators to get the word out about Open Enrollment.

We continued to participate in and sponsor virtual events – 26 during Open Enrollment – that promoted the health and wellbeing of Coloradans.

Community partners created videos educating people of the importance of getting covered, as well as reminding people of deadlines to enroll. Videos were created in both English and Spanish to reach as many people as possible. Governor Jared Polis joined us by encouraging Coloradans to enroll in health insurance in a video message. He also signed a proclamation declaring Dec. 10 "Get Covered Day".

Virtual Toolkits for Partners

We updated our collateral and made online toolkits to make it easier for community partners, Assisters and Brokers to distribute our content. The virtual Open Enrollment Toolkit included digital brochures, social media posts, videos and newsletter content.

Focus on Reaching Black & Latinx Communities



To demonstrate our commitment to the health and safety of Coloradans most impacted by the pandemic, **we distributed 1,500 cloth facemasks to organizations in Denver and Aurora**, concentrating our supply to reach Black communities and predominately Spanish-speaking communities.

We partnered with the Colorado Black Health Collaborative to create a <u>monthly blog series</u> dedicated to supporting health and wellness in Metro Denver's Black community. Currently, the blog reaches nearly 6,700 organizations and community members.

Our keynote event this year, **We've Got You Covered/Hoy Por Ti Mañana Por Mi**, provided free, bilingual virtual enrollment and resource assistance. Event attendees received real-time, one-on-one assistance with insurance options from Enrollment Centers and Assisters. Several community partners, many of whom serve Latinx and Native American communities, presented information and resources to help Coloradans protect their health. Attendees were entertained by local artists and musicians while they waited to be assisted.

Sponsored Events



Message Board Campaign

Because we had to reach our audience differently this year, we created a message board campaign during which we asked participants to post about Connect for Health Colorado on their own social media accounts.

Participants throughout our campaign and on Get Covered Day included **17 prominent artists**, **policy makers, musicians and influencers**.

The message boards were made with bright colors, so they were easily noticeable on social media feeds. They included easy-to-read, concise messages about enrollment deadlines and financial help. This campaign enabled us to extend our social media reach outside of Connect for Health Colorado's social media followers to find new audiences. We focused on increasing our engagement with Black, Latinx and LGBTQIA+ communities.

We also expanded this social media campaign across our staff, encouraging them to post selfies in Connect for Health Colorado-branded masks. This helped boost our brand recognition among staff and others who saw or interacted with our posts.

Campaign Highlights







Costs by County: Financially Assisted Customers

County	Average Monthly Premium	Average Monthly Premium Tax Credit	Average Monthly Net Premium
ADAMS	\$466.06	\$314.56	\$151.50
ALAMOSA	\$573.60	\$449.60	\$124.00
ARAPAHOE	\$461.28	\$320.82	\$140.46
ARCHULETA	\$565.68	\$453.39	\$112.29
BACA	\$487.58	\$393.96	\$93.62
BENT	\$568.23	\$453.47	\$114.76
BOULDER	\$477.56	\$319.77	\$157.79
BROOMFIELD	\$451.71	\$298.75	\$152.96
CHAFFEE	\$536.21	\$401.86	\$134.34
CHEYENNE	\$454.89	\$299.79	\$155.10
CLEAR CREEK	\$499.92	\$356.04	\$143.89
CONEJOS	\$531.95	\$400.16	\$131.79
COSTILLA	\$641.17	\$512.15	\$129.02
CROWLEY	\$665.44	\$522.93	\$142.50
CUSTER	\$694.25	\$556.72	\$137.53
DELTA	\$638.28	\$512.59	\$125.69
DENVER	\$433.96	\$281.10	\$152.86
DOLORES	\$579.97	\$342.12	\$237.85
DOUGLAS	\$449.26	\$303.18	\$146.07
EAGLE	\$508.01	\$354.80	\$153.20
EL PASO	\$462.92	\$301.23	\$161.69
ELBERT	\$493.09	\$329.54	\$163.55
FREMONT	\$646.92	\$487.26	\$159.66
GARFIELD	\$624.64	\$482.20	\$142.43
GILPIN	\$507.01	\$378.41	\$128.60
GRAND	\$509.32	\$296.61	\$212.71
GUNNISON	\$583.22	\$439.94	\$143.28
HINSDALE	\$647.03	\$505.65	\$141.38
HUERFANO	\$682.00	\$555.33	\$126.66
JACKSON	\$760.99	\$671.95	\$89.04
JEFFERSON	\$463.16	\$305.11	\$158.05
KIOWA	\$459.81	\$350.19	\$109.62

County	Average Monthly Premium	Average Monthly Premium Tax Credit	Average Monthly Net Premium
KIT CARSON	\$580.02	\$400.16	\$179.86
LA PLATA	\$441.53	\$279.53	\$162.00
LAKE	\$503.88	\$279.89	\$223.99
LARIMER	\$511.53	\$352.48	\$159.05
LAS ANIMAS	\$631.76	\$480.75	\$151.01
LINCOLN	\$545.19	\$398.29	\$146.91
LOGAN	\$640.00	\$546.85	\$93.15
MESA	\$513.99	\$368.20	\$145.80
MINERAL	\$449.96	\$339.45	\$110.51
MOFFAT	\$612.76	\$453.60	\$159.16
MONTEZUMA	\$541.72	\$347.16	\$194.56
MONTROSE	\$720.01	\$590.19	\$129.82
MORGAN	\$587.49	\$481.07	\$106.41
OTERO	\$603.31	\$464.69	\$138.62
OURAY	\$649.77	\$514.64	\$135.14
PARK	\$491.71	\$356.56	\$135.15
PHILLIPS	\$607.54	\$498.24	\$109.30
PITKIN	\$622.41	\$464.26	\$158.15
PROWERS	\$515.45	\$395.79	\$119.66
PUEBLO	\$549.99	\$413.54	\$136.45
RIO BLANCO	\$660.68	\$484.27	\$176.40
RIO GRANDE	\$575.96	\$441.60	\$134.36
ROUTT	\$544.09	\$376.50	\$167.58
SAGUACHE	\$600.00	\$460.96	\$139.04
SAN JUAN	\$516.72	\$244.56	\$272.16
SAN MIGUEL	\$581.66	\$448.70	\$132.96
SEDGWICK	\$670.09	\$547.20	\$122.89
SUMMIT	\$400.37	\$239.70	\$160.67
TELLER	\$558.42	\$425.20	\$133.21
WASHINGTON	\$629.48	\$529.19	\$100.29
WELD	\$512.76	\$333.70	\$179.06
YUMA	\$554.37	\$444.78	\$109.59



Costs by County: Non-Financially Assisted Customers

County	Average Monthly Net Premium
ADAMS	\$366.50
ALAMOSA	\$388.70
ARAPAHOE	\$374.37
ARCHULETA	\$475.27
BACA	\$411.18
BENT	\$429.08
BOULDER	\$404.68
BROOMFIELD	\$370.96
CHAFFEE	\$455.54
CHEYENNE	\$404.32
CLEAR CREEK	\$383.93
CONEJOS	\$442.62
COSTILLA	\$522.46
CROWLEY	\$353.91
CUSTER	\$586.89
DELTA	\$523.52
DENVER	\$355.57
DOLORES	\$399.83
DOUGLAS	\$384.86
EAGLE	\$471.12
EL PASO	\$376.36
ELBERT	\$385.13
FREMONT	\$517.50
GARFIELD	\$536.78
GILPIN	\$369.72
GRAND	\$451.51
GUNNISON	\$531.89
HINSDALE	\$819.07
HUERFANO	\$530.04
JACKSON	\$666.12
JEFFERSON	\$385.53
KIOWA	\$599.94

County	Average Monthly Net Premium
KIT CARSON	\$382.81
LA PLATA	\$383.64
LAKE	\$405.16
LARIMER	\$430.19
LAS ANIMAS	\$628.58
LINCOLN	\$484.78
LOGAN	\$527.42
MESA	\$424.58
MINERAL	\$498.28
MOFFAT	\$549.00
MONTEZUMA	\$434.14
MONTROSE	\$584.27
MORGAN	\$501.74
OTERO	\$473.31
OURAY	\$603.03
PARK	\$436.52
PHILLIPS	\$489.12
PITKIN	\$551.69
PROWERS	\$450.06
PUEBLO	\$426.16
RIO BLANCO	\$457.61
RIO GRANDE	\$440.54
ROUTT	\$491.98
SAGUACHE	\$467.69
SAN JUAN	\$418.14
SAN MIGUEL	\$496.60
SEDGWICK	\$386.69
SUMMIT	\$376.22
TELLER	\$448.69
WASHINGTON	\$682.10
WELD	\$416.53
AMUY	\$522.01



Medical Enrollments by County

County	2020	2021
ADAMS	9,775	10,655
ALAMOSA	307	305
ARAPAHOE	18,533	19,744
ARCHULETA	878	948
BACA	180	158
BENT	84	84
BOULDER	14,434	15,602
BROOMFIELD	2,306	2,573
CHAFFEE	1,549	1,537
CHEYENNE	54	64
CLEAR CREEK	384	399
CONEJOS	169	199
COSTILLA	66	71
CROWLEY	49	48
CUSTER	220	229
DELTA	1,273	1,250
DENVER	22,731	24,614
DOLORES	65	73
DOUGLAS	10,270	11,372
EAGLE	2,270	2,654
EL PASO	12,582	13,584
ELBERT	715	796
FREMONT	824	867
GARFIELD	2,298	2,391
GILPIN	221	249
GRAND	908	971
GUNNISON	1,752	1,766
HINSDALE	29	34
HUERFANO	234	250
JACKSON	68	58
JEFFERSON	19,436	21,289
KIOWA	51	53

County	2020	2021
KIT CARSON	242	230
LA PLATA	3,253	3,634
LAKE	294	273
LARIMER	11,594	12,334
LAS ANIMAS	387	374
LINCOLN	130	148
LOGAN	499	507
MESA	3,877	4,011
MINERAL	62	70
MOFFAT	225	234
MONTEZUMA	769	811
MONTROSE	1,516	1,527
MORGAN	518	568
OTERO	300	312
OURAY	459	490
PARK	732	749
PHILLIPS	184	199
PITKIN	1,384	1,421
PROWERS	327	342
PUEBLO	2,129	2,265
RIO BLANCO	186	168
RIO GRANDE	340	328
ROUTT	1,820	1,919
SAGUACHE	197	199
SAN JUAN	64	62
SAN MIGUEL	983	1063
SEDGWICK	69	69
SUMMIT	1,940	2,250
TELLER	646	721
WASHINGTON	251	223
WELD	6,302	6,865
YUMA	456	408



New Enrollments by County: Non-Financially Assisted Customers

County	New Medical Enrollments	Increase Over 2020
ADAMS	1785	189%
ALAMOSA	34	183%
ARAPAHOE	3267	159%
ARCHULETA	117	303%
BACA	10	100%
BENT	5	400%
BOULDER	2585	128%
BROOMFIELD	475	146%
CHAFFEE	179	289%
CHEYENNE	14	100%
CLEAR CREEK	83	232%
CONEJOS	48	860%
COSTILLA	14	1300%
CROWLEY	5	400%
CUSTER	34	750%
DELTA	173	355%
DENVER	4474	100%
DOLORES	11	1000%
DOUGLAS	1958	136%
EAGLE	471	184%
EL PASO	2567	236%
ELBERT	156	271%
FREMONT	124	210%
GARFIELD	409	460%
GILPIN	43	438%
GRAND	194	373%
GUNNISON	238	358%
HINSDALE	6	100%
HUERFANO	51	1175%
JACKSON	8	167%
JEFFERSON	3517	156%
KIOWA	4	100%

County	New Medical Enrollments	Increase Over 2020
KIT CARSON	30	100%
LA PLATA	711	168%
LAKE	53	165%
LARIMER	2147	168%
LAS ANIMAS	52	420%
LINCOLN	28	833%
LOGAN	65	183%
MESA	685	351%
MINERAL	15	400%
MOFFAT	44	450%
MONTEZUMA	153	410%
MONTROSE	276	626%
MORGAN	95	692%
OTERO	48	200%
OURAY	82	811%
PARK	109	304%
PHILLIPS	24	500%
PITKIN	225	226%
PROWERS	34	55%
PUEBLO	381	314%
RIO BLANCO	18	100%
RIO GRANDE	25	25%
ROUTT	344	274%
SAGUACHE	28	250%
SAN JUAN	10	100%
SAN MIGUEL	207	245%
SEDGWICK	9	800%
SUMMIT	393	21%
TELLER	111	226%
WASHINGTON	19	90%
WELD	1244	187%
YUMA	23	28%



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