

April 23, 2021

## Connect for Health Colorado Message Platform: Strategic Plan 2021-2024

Connect for Health Colorado's mission is to increase access, affordability and choice for individuals and small employers purchasing health insurance in Colorado.

### Background

Connect for Health Colorado's strategic plan is a roadmap that guides our work toward our mission. The strategic plan is comprised of **four goals**:

1. Improve access to coverage to increase enrollments in rural areas of Colorado.
2. Maximize the number of consumers who shop and enroll through the health insurance marketplace and apply for available financial assistance.
3. Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.
4. Ensure that Connect for Health Colorado remains a healthy and thriving organization.

The work of every individual in the organization ladders up to the objectives and goals we have identified in the 2021-2024 strategic plan. Staff are involved in giving input on, and narrowing down, the activities (also called *strategic priorities*) that will best help us meet our objectives. Supervisors are responsible for helping employees address the objectives and set goals during the annual performance process.

### What's Changed

While the four goals remain the same as in the 2017-2020 strategic plan, we've refined our objectives and homed in on reaching rural Colorado:

- Added focus on understanding our customers and providing enhanced decision support to them, as well as added focus and visibility on expanding rural enrollment.
- Emphasis on more product offerings and on our role as a convener to help drive positive policy change in rural Colorado.

We also added **new** objectives under the goals:

- Improving health equity (beyond our access and affordability work)
- Addressing social determinants of health
- Improving equity by increasing enrollment within under-resourced communities
- Serving the small business community and their employees

See Appendix A for definitions of key terms.

### **What's Not Changing**

Connect for Health Colorado will continue to focus on core Marketplace work and developing a thriving organization. Key objectives continue to be:

- Statewide enrollment growth
- Enhancing the eligibility and enrollment experience by understanding customer needs
- Improving organizational systems, processes, communication and education
- Reinforcing the importance of issuer participation and satisfaction
- Employee growth and engagement

### **Talking Points/Approved Messages**

## Goal Number 1

*How we improve access to coverage to increase enrollments in rural areas of Colorado.*

### Objectives and Success Measures

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

- Increase the rate of rural Coloradans who are enrolled through the Marketplace from **3.5% to 3.8%** by 2024
- Maintain or increase the rural customer retention rate\*
- Increase rural customer satisfaction with chosen plan\*
- Lower the rate of rural Coloradans who qualify for Advance Premium Tax Credits but who are not enrolled\*

*\*Baseline and target measure to be determined*

#### **Objective #2: Increase our participation in health care policy discussions affecting rural Colorado.**

- Increase the number of Connect for Health Colorado-led and externally-led policy discussions by 10% (quarterly measure)
- Increase the number of 1:1 conversation with legislators and community leaders, and town hall meeting participation
- Increase the number of rural county enrollees who receive subsidies by 5% annually (baseline to be determined, quarterly measure)

### Strategies to Meet our Objectives

#### **Category 1: Increase the number of Coloradans enrolled in rural areas**

*Core Teams for Strategic Priorities (below): Western Slope Outreach Team, Policy Team, Marketing and Communications Team, Assistance Network/Broker/Enrollment Center Team, Policy Team, Monica VanBuskirk (Chief Policy and Relationships Officer), Kevin Patterson (CEO), Customer Service Teams, Product Development Team*

- Identify and target eligible rural residents, especially those who qualify for financial help.
- Expand outreach and consumer support in rural Colorado.
- Work with strategic partners to pursue shared goals of increased enrollment and reducing costs in rural communities.
- Maximize rural consumer awareness of Advance Premium Tax Credits and Special Enrollment Periods.

- Integrate feedback on rural needs into C4HCO’s product offerings and self-service platform.
- Use data on the coverage needs of rural small businesses to inform new product and business development projects.

**Category 2: Increase our participation in health care policy discussions affecting rural Colorado.**

*Core Teams for Strategic Priorities (below): Policy Team, Monica VanBuskirk (Chief Policy and Relationships Officer), Kevin Patterson (CEO), Western Slope Outreach Team, Marketing and Communications Team, Assistance Network/Broker/Enrollment Center Team*

- Collaborate with rural Coloradans, community leaders and health care policy leaders to support awareness and implementation of legislative bills that increase access, affordability and choice (our mission).
- Influence policies that increase options, choice and purchasing alliances across rural Colorado.

## Goal Number 2

*How we maximize the number of consumers who shop, enroll and apply for financial help.*

### Objectives and Success Measures

**Objective 1: Increase enrollment overall**

- Increase effectuated enrollment by 3.5% each quarter
- Maintain or exceed a 92% effectuation rate
- Increase the total percentage of Coloradans enrolled through C4HCO from 3.0% to 3.25% by 2024

**Objective 2: Increase enrollment within certain populations**

- Increase the number of enrollees who receive subsidies by 3.5% annually
- Improve enrollment and retention for populations who are under-represented among our current customer bases
- Lower the statewide percentage of people who qualify for financial help but who aren’t enrolled

**Objective 3: Increase customer satisfaction**

- Improve our annual net promoter score (measured via customer survey after Open Enrollment)
- Maintain or increase customer retention rate

#### **Objective 4: Increase enrollments among small business owners and their employees**

- More website visitors spend time on our ConnectforHealthCO.com small business pages learning more and getting connected to enrollment help
- More small businesses are referred to Enrollment Centers and Brokers for expert assistance

### **Strategies to Meet our Objectives**

#### **Category 1: Develop better processes, resources & products**

- Improve the customer experience by improving our customer service processes.
- Improve process and or systems to increase the amount of people who effectuate their coverage after they enroll.
- Provide enrollees with additional services and products to assist them in managing health needs.
- Expand small business health insurance product options.
- Enhance the Broker and Assister experience by providing them with more tools, technology, support and education.
- Enhance our small business website resources for employers and their employees.

#### **Category 2: All about partnerships**

- Develop new partnerships and use a variety of tactics to expand our statewide reach and improve access to quality and affordable coverage for more Coloradans.
- Work with health insurance companies, Enrollment Centers, Brokers and the Assistance Network to increase enrollment and reduce premium costs across the state, with a focus on Coloradans who are eligible for help and coverage, but who aren't enrolled.
- Keep current health insurance companies on our Marketplace and encourage participation from more companies to sell plans in more areas of our state.
- Influence policies that increase health insurance affordability, access and choice (our mission 😊) across the state.
- Provide services, tools, education and products for small businesses and their employees by partnering with organizations and vendors.

- Develop and implement a small business referral program to provide expert assistance to small businesses in navigating health insurance options for employees.

### **Category 3: Use data to make decisions**

- Use data to make decisions about how to market, outreach, educate and improve enrollment assistance activities.
- Use data to understand our customers' needs to improve services and products, as well as expand product offerings.
- Identify and reach residents who are under-represented in Marketplace enrollments, especially people who qualify for financial help.
- Expand data-driven marketing, outreach and education with business groups, chambers of commerce and professional societies.
- Maximize consumer awareness of the positive financial impact of financial help and the opportunity for Special Enrollment Periods.
- Make it easier for customers to find Connect for Health Colorado when they are searching online.

## **Goal Number 3**

*How we improve the ability of customers to attain and retain coverage based on their health care needs and circumstances. More simply stated—**how do we make sure customers get covered, stay covered and use their plan?***

### **Objectives and Success Measures**

**Objective 1:** Educate and empower customers to choose the right plan for their unique circumstances and stay enrolled, so they can access the health care they need.

- Increase customer plan satisfaction from 60% (2020) to 65% (2024)
- Increase customer interaction with decision support tools
- Increase the number of cost-sharing reduction-eligible customers enrolled in Silver plans

**Objective 2:** Enhance the eligibility and enrollment systems and processes to improve the customer experience for new and renewing customers.

- Improve our annual “overall, enrolling was easy!” customer score
- Annually, maintain or reduce:
  - the number of 1095-A tax form disputes submitted by customers that result in an enrollment update and a corrected 1095-A form

- the number of valid appeals submitted by customers that result in an updated eligibility determination

**Objective 3:** Ensure that customers have health insurance company plan choice by demonstrating the value of our partnership with health insurance companies.

- Maintain or increase the number of health insurance companies offering plans through our Marketplace
- Improve our **customer service to our health insurance company partners**, including content and timeliness of communications, Marketplace customer dispute process and issue resolution, and enrollment file reconciliation.

**Objective 4:** Improve equity in health care access, coverage, quality and service and reduce out-of-pocket costs for Marketplace customers.

- **TBD**—Identify success measures by 9/30/21 and begin reporting by 3/31/22

**Objective 5:** Address Social Determinants of Health (SDOH) for Marketplace customers.

- **TBD**—Identify success measures by 6/30/21 and begin reporting by 3/31/22

## Strategies to Meet our Objectives

**Category 1: Expand focus on customer empowerment by providing enhanced decision support and by promoting health insurance literacy throughout the year.**

*Core Teams for Strategic Priorities (below): Marketing, Outreach, Assister and Broker Network, Product Development, Customer Service, Community Support Unit, Member Support Unit*

- Promote health insurance literacy throughout the year, through all communication channels (in person, phone, collateral, social media, email marketing and other digital marketing).
- Enhance online decision support tools that enable consumers to better understand their options so that they make an informed plan selection based on their health care needs and family, personal and financial circumstances.
- Enhance communications and online tools to improve education about, access to and utilization of community resources.
- Increase access to knowledgeable brokers and Assisters by expanding in-person assistance available statewide.

**Category 2: Enhance the eligibility and enrollment experience by understanding customer needs and by continuous improvement of systems, processes, communication, and education.**

*Core Teams for Strategic Priorities (below): Marketing, Communications, Outreach, Assister and Broker Network, Product Development, Customer Service, Community Support Unit, Member Support Unit, Policy, Legal, Privacy and Compliance, Business Intelligence, Issuer Operations*

- Make sure operational processes, online forms and functionality, and customer service centers work effectively for Coloradans of different backgrounds and abilities.
- Invest in tools and resources to support consistent measuring of consumer needs and satisfaction, provide a better understanding of the customer experience, and establish a clear feedback loop.
- Explore ways to integrate coverage for social determinants of health and access to community-based organizations into Marketplace products.
- Use web metrics to help customers choose a plan as effectively as possible to enhance the customer experience.
- Research the feasibility of an additional system-generated and/or point of service measures of the customer experience, so we can have more reliable data.
- 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 (e.g., Medicaid to Marketplace, Marketplace to Medicaid, and Marketplace to Medicare).
- Continuously improve the online, in person and telephonic customer shopping and enrollment experience.
- Reduce enrollment and renewal process-related administrative and documentation barriers.
- Continuously improve and increase stakeholder, customer service representative, and member awareness of important eligibility and enrollment policies and procedures, as well as improved internal understanding of our products.
- Enhance the eligibility and enrollment customer application to better support Special Enrollment Periods and other enrollment changes, to enhance data integrity and exchange.

**Category 3: Improve customer plan choice by prioritizing issuer satisfaction and by demonstrating the value of our partnership to issuers.**

*Core Teams for Strategic Priorities (below): Issuer Operations, Policy, Product Development, Project Management Office (PMO), Outreach, Assister and Broker Network, Product Development, Legal, Privacy and Compliance, Business Intelligence*

- Work with health insurance companies to simplify plan options to make the shopping experience easier.
- Enhance our enrollment data exchange with insurance companies to provide timely and accurate information, so that customers do not experience delays or interruptions in coverage.
- Implement projects that decrease issuers' cost of doing business, reduce issuers' administrative burden, and improve member retention and growth.
- Implement enrollment data exchange enhancements and process improvement projects to reduce manual efforts and lower administrative costs for issuers and collect data to gauge issuer satisfaction once implemented.
- Work with issuers to improve health care access, coverage, quality and service and reduce out-of-pocket costs among enrollees.

**Category 4: Make sure customers get covered, stay covered and can use their plan by improving health equity and considering the social determinants of health in our strategic priorities.**

*Core Teams for Strategic Priorities (below): C4HCO Staff, Human Resources, Business Intelligence, Policy, Communications, Outreach, Assister and Broker Network*

- Enhance C4HCO's infrastructure (e.g., staffing, committees, partnerships, technology, data collection, reporting) to improve its ability to identify, address and measure equity issues among enrollees.
- Pursue a collaborative approach with Health First Colorado and build on a collaborative approach with other statewide non-profits to reduce health disparities among enrollees and to consider social determinants of health.
- Work with influential Colorado institutions and foundations to be a voice for equity.
- Influence policies that reduce health disparities and that positively address social determinants of health across the state.

## Goal Number 4

*How we ensure that Connect for Health Colorado remains a healthy and thriving organization.*

### Objectives and Success Measures

**Objective 1:** Increase efficiencies and improve our financial stability, now and in the long term.

- In the annual employee opinion survey, increase the work processes and tools performance component survey score from 71% (agree/strongly agree) to 80% (agree/strongly agree) by 2024
- Maintain sufficient operating and capital cash reserves throughout the plan period
- Positive annual operating income annually
- Develop operational process measures, targets, data sources and reporting format by 6/30/21; establish baseline and begin reporting 12/31/21
- Develop operational expense measures, targets, data sources and reporting format by 6/30/21; establish baseline and begin reporting 12/31/21

**Objective 2:** Continue to develop human capital, employee engagement, diversity, and inclusion.

- Maintain annual employee opinion survey participation rate of at least 90% (98% in 2020)
- Increase the performance components survey scores of communications from 78% (agree/strongly agree) to at least 85% (agree/strongly agree) by 2024
- Maintain (within a 5% range) or increase annual employee opinion survey scores in all performance components
- Develop and deploy appropriate metrics/scorecard measures to evaluate and measure ongoing success and accountability

### Strategies to Meet our Objectives

**Objective 1: Increase efficiencies and improve our financial stability, now and in the long term.**

Objective number 1 is all about increasing our efficiencies and improving our financial stability, now and in the long-term. Given the maturation of the organization, we want to broaden the scope of our activities beyond purely fiscal to include operational and administrative improvements that will contribute to long-term stability and sustainability.

*Core Teams for Strategic Priorities (below): General Counsel (Alan), Finance Team, CFO (Brian), Compliance Team, our Policy Team and our Product Team.*

- Maintain and expand best practices in the areas of budgeting, management reporting and cost control.

- ❑ Evaluate the impact of new business opportunities, public policy initiatives and project/technology investments.
- ❑ Improve access, quantity and quality of data for decision making and to improve our processes.
- ❑ Use continuous improvement processes and structures to manage and measure operational and administrative process improvement activities.
- ❑ Hold ourselves to the highest standards of regulatory compliance (i.e., following all the rules!) for all our financial, operational and technology activities.
- ❑ Improve how we coordinate and integrate with State systems and processes.
- ❑ Effectively execute annual operations and technology plans.
- ❑ Explore and implement alternative public/private funding, partnerships, alternative organizational structures (e.g., our Public Benefits Corporation, Colorado Connect) and cost sharing/reimbursement mechanisms that contribute to sustainability.

**Objective #2: Develop employee experience and skill, employee engagement, diversity, and inclusion.**

Objective number 2 is about developing employee experience and skill (human capital), employee engagement, diversity and inclusion. One way that we support this objective is through our values, and how we incorporate those values into our work. Another key component of objective 2 is about building our organization’s infrastructure in a way that supports employee success.

**Walking the Walk: Our Values**

- ❑ Promote and reinforce our values of Creativity, Collaboration, Constructiveness and Consideration (the 4 Cs).
- ❑ Take appropriate steps to ensure that C4HCO does business with organizations that share its values of equity, diversity and inclusion.
- ❑ Build upon our current values to include other forms of equity internally and externally to eradicate systemic disenfranchisement.
- ❑ Build a diverse culture that supports inclusivity and provides for suitability around nimbleness, innovation, fun and community within our organization.

- Align workplace processes and practices with the following 8 values: flexible deployment, customer focus, performance focus, project-based work, human spirit and work, commitment, learning and development, open information.

### **Giving Us Structure for Success**

- Improve upon organizational processes by using change management and internal communications and document management **strategies** to reinforce our culture, set the norms, and increase organizational efficiencies, staff awareness, engagement and productivity.
- Develop **initiatives** aimed at maintaining or improving scores for engagement, job satisfaction, workplace culture, benefits, leadership, communication, work processes, etc.
- Deploy a staffing strategy and rewards and recognition **program** that attracts and retains diverse, qualified talent.
- Deploy talent management, training and communications **initiatives** that support and encourage employee professional growth, workplace employee engagement and inclusivity.

## Appendix A

Connect for Health Colorado has a unique role as the state’s official health insurance marketplace. Because we work at the intersection of public, private and nonprofit sectors, we borrow jargon from health insurance, health and consumer advocacy, and tax preparation arenas. See below for definitions of key terms we use in this document to describe the strategies and objectives that help us meet our goals.

### Definitions

Diversity—

Effectuated-- the customer paid the first months’ premium and has activated their health insurance coverage.

Electronic Data Interchange (EDI)—

Employee engagement--

Equity-

Health equity—

“Equity in the Center” —

Health insurance literacy—

Human capital--

Inclusion--

Issuer—

Net promoter score-- measures the likelihood a customer will recommend the service, company or product to someone else

Social determinants of health-- conditions in the places where people live, learn, work, and play that affect a wide range of health risks and outcomes.