

Strategic Plan 21-24 Progress Report

February 10, 2025 Board Meeting



2021- 2024 Strategic Goals

Goal #1:

Improve access to coverage to increase enrollments in rural areas of Colorado.

Goal #2:

Maximize the number of consumers who shop and enroll through the health insurance marketplace and apply for available financial assistance.

Goal #3:

Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.

Goal #4:

Ensure that Connect for Health Colorado remains a healthy and thriving organization.

Success Measure Overview – Goal #1

Goal	Measure	Progress
Improve access to coverage to increase enrollments in rural areas of Colorado.	Rural Coloradans Enrolled (% of population)	Increased % enrolled from 4.8% (plan year 2024 open enrollment) to 5.5% (plan year 2025 open enrollment) – original target was 3.8%
	Rural Customer Retention	Increased customer retention from 97.8% in 2023 to 98.1% in 2024 – original baseline target was 97.8%
	Rural Customers Receiving Financial Assistance	Increased rural customers receiving financial assistance in 2024 by 2% from the prior year. Overall increase since 2021 is 33% - exceeded target of 5% per year over the strategic plan period.
	Rural focused meetings/conversations	Participated in 38 rural related discussions/meetings: • Sponsored and attended Voices of Rural Colorado Conference • Attend monthly check-ins with Rural Health Policy Center • Hosted a Open Enrollment webinar for rural providers • Increasing attendance at events hosted by Colorado Counties Incorporated and Colorado Municipal League
	Subsidy eligible rural Coloradans not enrolled	Percentage of eligible Rural Coloradans who are uninsured vs covered on exchange decreased from 50% in 2023 to 46% in 2024

Success Measure Overview – Goal #2

Goal	Measure	Progress
Maximize the number of consumers who shop and enroll through the health insurance marketplace and apply for available financial assistance.	Effectuated Enrollments	Average enrollments increased 21% from 2023 to 2024 – exceeding target of 3.5% annual increase
	Coloradans Enrolled (% of population)	Increased from 4% for plan year 2024 open enrollment to 4.7% for plan year 2025 open enrollment – original target was 3%
	Effectuation Rate	Effectuation rate increased from 93% to 95% from plan year 2023 to 2024 – target rate is 92%
	Subsidized Enrollments	Subsidized enrollments increased 30% between 2023 and 2024 – target 3.5% annual increase
	Subsidy eligible Coloradans not enrolled	Percentage of eligible Coloradans who are uninsured vs covered on exchange decreased from 52% in 2023 to 48% in 2024
	Net Promoter Score	Implemented new measurement tool in January 2024 – score increased over 12 month period by 25% (39 to 49)
	Customer Retention Rate	Customer retention % increased from 97.4% to 97.7% between 2023 and 2024
	Systemically Marginalized Communities	Increased enrollments by 35% between 2023 and 2024

Success Measure Overview – Goal #2(continued)

Goal	Measure	Progress
Maximize the number of consumers who shop and enroll through the health insurance marketplace and apply for available financial assistance.	Small Business Outreach	• 25 outreach events focused on small businesses, including two ICHRA focused sessions at CoverCO 2024 • Small Business web page garnered 10,275 users and 14,133 pageviews in 2024. • 1244 Small business referrals to Enrollment Centers and Brokers in 2024

Success Measure Overview – Goal #3

Goal	Measure	Progress
Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.	Customer Satisfaction with Plan	Increased “agree” response in customer survey to “I am satisfied with the health insurance plan that I enrolled in” from 65% in 2023 to 67% in 2024
	CSR eligible customers enrolled in Silver plans	Increased from 67% to 75% between 2023 and 2024.
	Customer Enrollment Experience	Year-over-year improvement in “overall enrolling was easy” score from 67% in 2023 to 73% in 2024. Improvements made to the enrollment platform resulted in: • Easier income input • Improved data quality/data transfer with issuers • Increase system stability – less customer friction • Real time survey and customer feedback capability Expanded user experience resources to assess and improve customer experience
	1095 Tax Forms	Reduced tax form disputes by 74% (plan year 23 vs plan year 22 disputes). Reduced 1095 corrections by 68% for same period.
	Decision Support Tool Usage	Implemented new tool for measuring usage - from 2/1/24-2/1/25 had 990k visitors to the decision support tool. Average time on tool was 4 minutes.



Success Measure Overview – Goal #3 (Continued)

Goal	Measure	Progress
Improve the ability of customers to attain and retain coverage based on their health care needs and circumstances.	Issuer Satisfaction	Overall issuer satisfaction improved from 59% in 2019 to 65% in 2024; content and timeliness of communications with issuer improved from 82% 2019 to 85% in 2024
	Health Equity/Social Determinants	Incorporated updated race and ethnicity questions in application. Will be monitoring for improvement in data collection to identify disparities.

Success Measure Overview – Goal #4

Goal	Measure	Progress
Ensure that Connect for Health Colorado remains a healthy and thriving organization.	Expenses per member	Per Member Per Month operating expenses decreased from \$19.42 to \$18.92 between fiscal year 2023 and 2024 (based on audited financials)
	Cash/Reserves	Cash/Investment balance increased by 65% from EOY 2023 to EOY 2024. Months cash on hand also increased from 3.3 to 5.5 for the same period.
	Operating income	Audited fiscal year operating margin increased from 13% for fiscal year 2023 to 17% for fiscal year 2024
	Employee Opinion Survey	All measures improved from prior survey: Work Processes – 8% Engagement – 4% Satisfaction – 3% Leadership – 2% Work Culture – 5% Benefits – 2% Communication – 5%