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WELCOME – presentation starting soon



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COLORADO
Department of Health Care
Policy & Financing



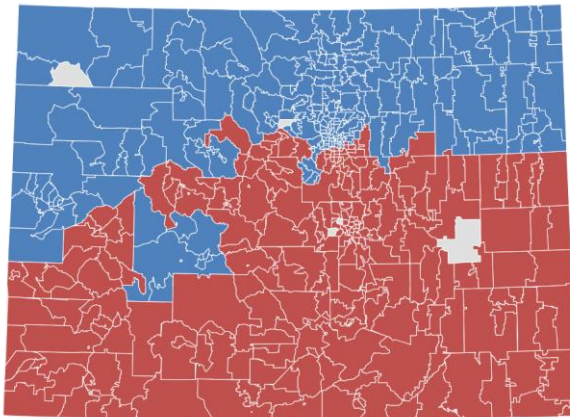
Broker Update Session Agenda

Topics	Timing
Connect for Health Colorado Broker Team Introductions	2:00 – 2:05
Certification Training and CE Credits Reminder	2:05 – 2:07
Online Store & Sample Customer Notices	2:07 – 2:15
Best Practices for Accessing your account	2:15 – 2:25
QCPF and Compare Plans Resources	2:25 – 2:30
Autorenewals	2:30 – 2:40
Office Hours & Escalations Reminder	2:40 – 2:45



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Connect for Health Colorado Introductions



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Rebecca Hernandez, rhernandez@c4hco.com:

Broker Account Manager for Northern Colorado

Ann Eisenhart, aeisenhart@c4hco.com:

Broker Account Manager for Southern Colorado

Ezra Watland: Director of Communications & Relationships

Elizabeth Horng: Sr. Manager of Broker & Assister Operations

Alicia Plantz: Outreach & Enrollment Support, Western Slope

Ashley Blevins: Enrollment & Enablement Program Manager

Heather Taber: Enrollment Center, Broker & Assister Support

BrokerTeam@c4hco.com is managed by Ann and Rebecca and is your best resource for questions and escalations!



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Community Enrollment Support Reminder

We encourage brokers and assisters to partner together and serve as strong community advocates for all customers.

We share all local broker information with our assisters. Please contact BrokerTeam@c4hco.com if you would like to be put in contact with a site in your area.

A broker and assistance network site can be authorized at the same time in a customer portal. Having a site associated will not impact broker commissions.



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Certification Training and CE Credits Reminder

- **Certification Training** - For New Brokers and Web Producers is open from: Sept. 1, 2021 through July 31, 2022
 - New CO resident brokers will receive 17 CE Credits
- **Recertification Training** – For Returning Brokers is from: Sept. 1, 2021 through Oct. 15, 2021
 - Returning CO resident brokers will receive 8 CE Credits

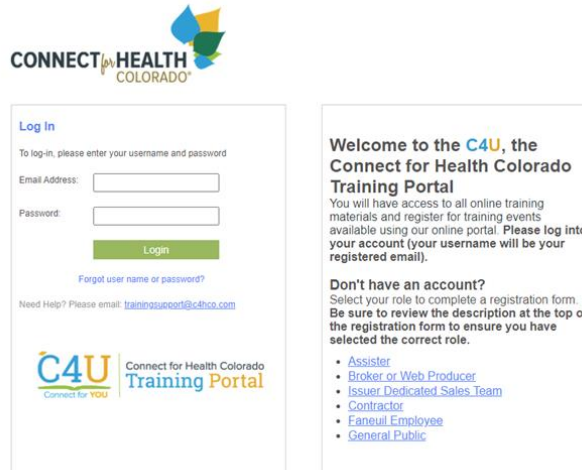
CE Credits are submitted every Friday to Sircon



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Certification Training and CE Credits Reminder

Log Into your C4U account – <https://c4hco.csod.com>



The screenshot shows the login and registration interface for the C4U (Connect for Health Colorado) Training Portal. On the left, there is a 'Log In' section with fields for 'Email Address' and 'Password', a 'Login' button, and links for 'Forgot user name or password?' and 'Need Help? Please email: trainingsupport@c4hco.com'. Below this is the 'C4U Connect for Health Colorado Training Portal' logo. On the right, a 'Welcome to the C4U, the Connect for Health Colorado Training Portal' message states that users will have access to online training materials and must log into their account. It includes a 'Don't have an account?' section with a list of roles to select for registration: Assister, Broker or Web Producer, Issuer Dedicated Sales Team, Contractor, Faneuil Employee, and General Public.

CONNECT for HEALTH COLORADO

Log In

To log-in, please enter your username and password

Email Address:

Password:

[Forgot user name or password?](#)

Need Help? Please email: trainingsupport@c4hco.com

C4U | Connect for Health Colorado
Connect for YOU | Training Portal

**Welcome to the C4U, the
Connect for Health Colorado
Training Portal**

You will have access to all online training materials and register for training events available using our online portal. Please log into your account (your username will be your registered email).

Don't have an account?
Select your role to complete a registration form. Be sure to review the description at the top of the registration form to ensure you have selected the correct role.

- [Assister](#)
- [Broker or Web Producer](#)
- [Issuer Dedicated Sales Team](#)
- [Contractor](#)
- [Faneuil Employee](#)
- [General Public](#)

For username and password issues contact TrainingSupport@c4hco.com during business hours, **Mon – Fri 9:00 a.m. – 5:00 p.m. MT**



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Online Store

The Connect for Health Colorado Online Store will allow you to order outreach and educational materials at **no cost** to you and without shipping fees.

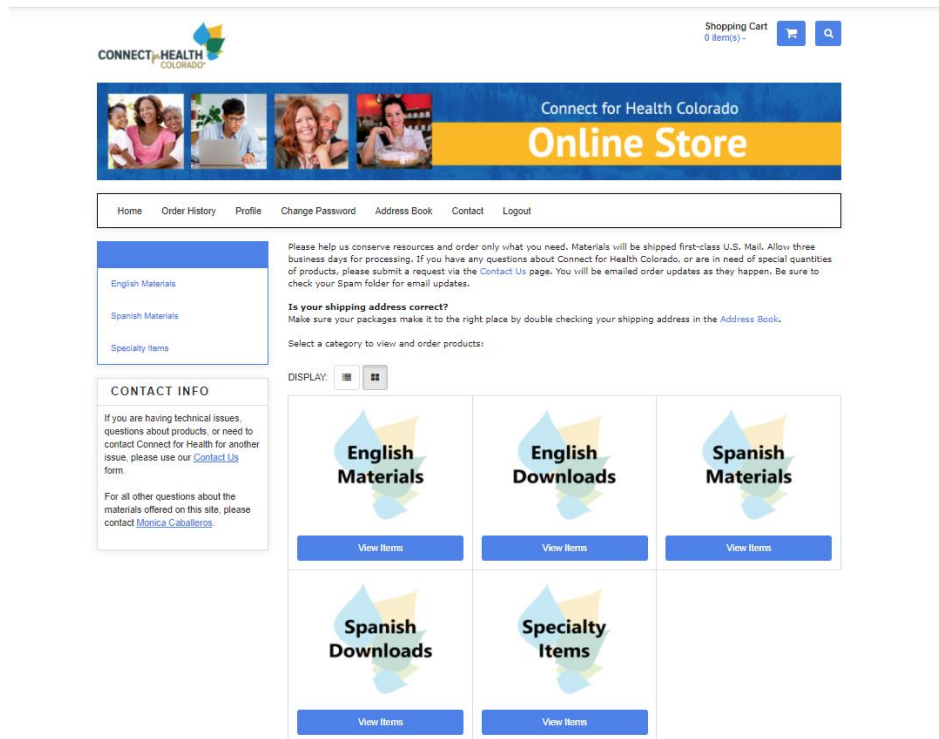
- Starting **October 18th**, go to <https://c4hcostore.com>
- If you are new to the online store, you will need to select **“Create an Account”**
- You will be notified via email when your account has been activated.



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Online Store

Once you have logged in, you will have access to both English and Spanish print materials and specialty items, which include folders and pens.



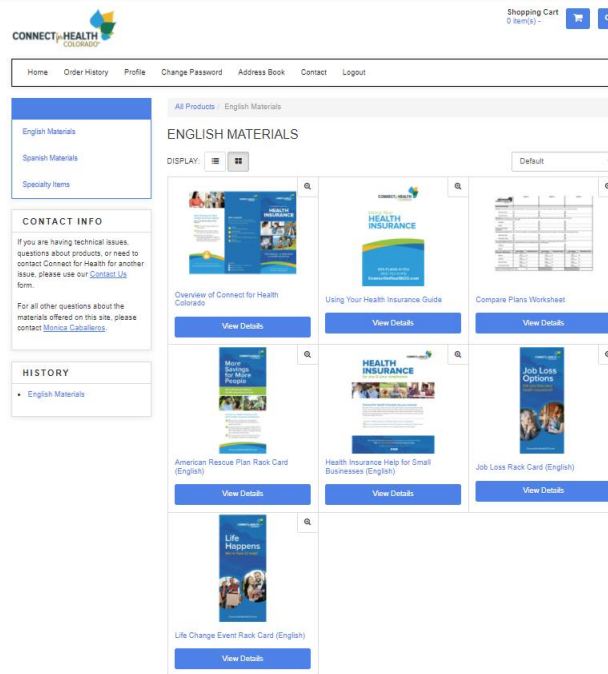
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Online Store

- ✓ Available for you to order at no cost to you.
- ✓ Sent to you without shipping fees.

Questions on the Online Store?

Please contact Monica Caballeros, Strategic Communications Lead at mcaballeros@c4hco.com.



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Best Practices for Accessing your Account

All Brokers, Web producers and Issuer Dedicated Sales Teams must complete the certification program annually to keep their book of business and access to their Broker Portal functions.

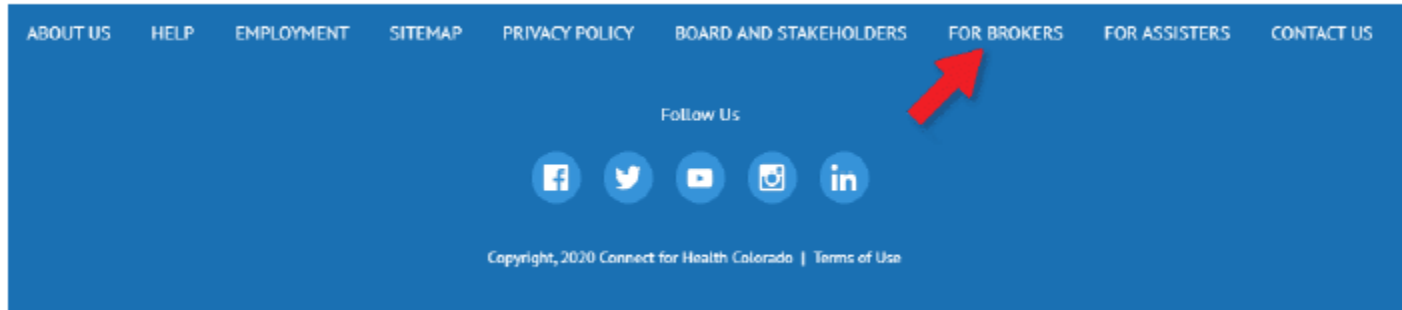
- Google Chrome is our recommended web browser.
 - Safari, FireFox and MacBooks can be a challenge.
- Our development team schedules technology updates every Wednesday evening. You may need to clear your cache on Thursday mornings.
- To Reset your password, click “I forgot my email/username or password”



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Best Practices for Accessing your Account

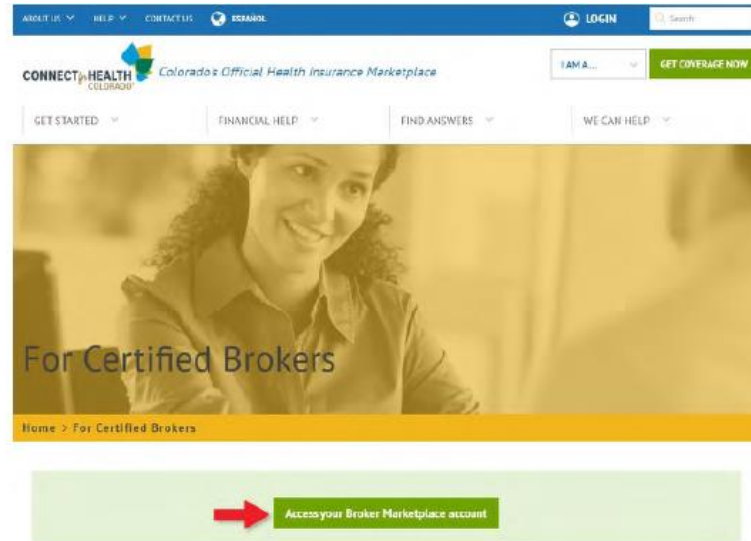
Go to <http://connectforhealthco.com>. Scroll to the bottom and select “**For Brokers**”



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Best Practices for Accessing your Account

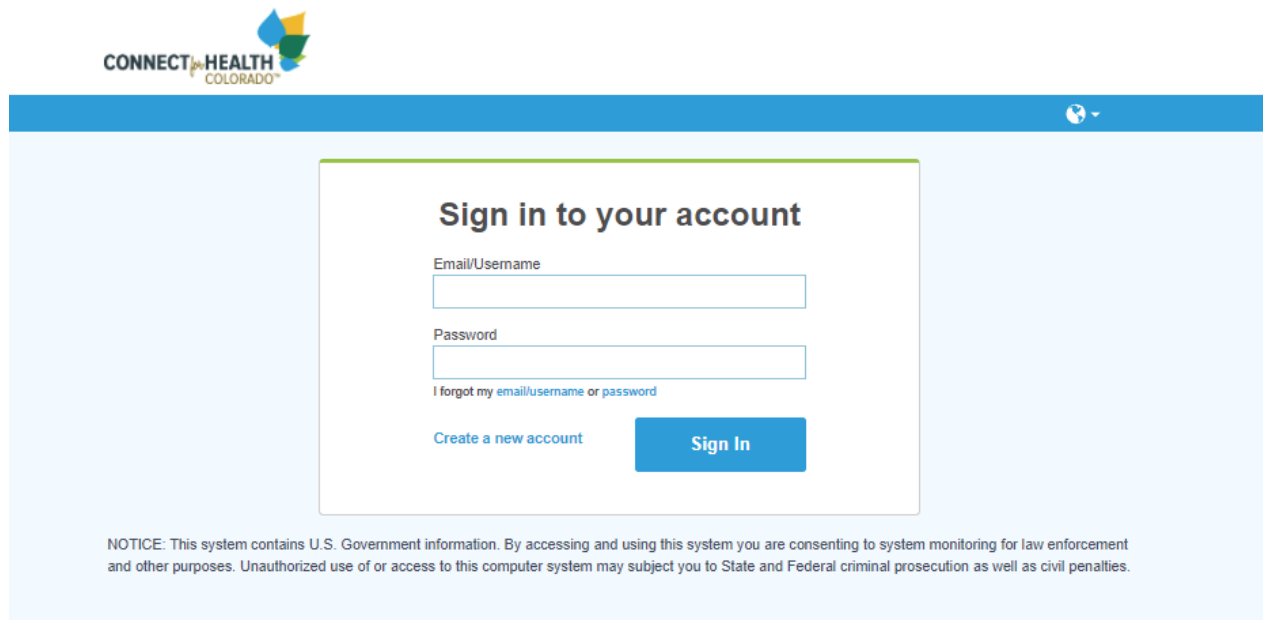
Select the “Access your Broker Marketplace account” button. You will be redirected to the Broker/Agent Portal landing page.



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Best Practices for Accessing your Account

Sign in using your registered login and password used to create your Broker Portal account.



The screenshot shows the 'CONNECT for HEALTH COLORADO' sign-in interface. At the top left is the logo, and at the top right is a user profile icon. The main content area is titled 'Sign in to your account' and contains two input fields: 'Email/Username' and 'Password'. Below the password field is a link that reads 'I forgot my email/username or password'. At the bottom of the form area are two buttons: 'Create a new account' (a text link) and 'Sign In' (a blue button). Below the form area is a legal notice: 'NOTICE: This system contains U.S. Government information. By accessing and using this system you are consenting to system monitoring for law enforcement and other purposes. Unauthorized use of or access to this computer system may subject you to State and Federal criminal prosecution as well as civil penalties.'



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QCPF and Compare Plans Resources

Quick Cost and Plan Finder Tool

<https://planfinder.connectforhealthco.com/home>

Simple to use estimator

Compare Plans up to 3 side-by-side comparisons in pdf format

Downloadable in pdf format

Shopping Portal


Compare up to 3 side-by-side plans in Customer's Shopping Portal

Downloadable in pdf format





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Compare Plans



Anthem Bronze Mountain Enhanced X HMO 6000

Annual Costs		Per Visit Costs	
Individual Deductible	\$6,000	Primary Care Copay	\$45
Family Deductible	\$12,000	Urgent Care	\$100
Individual Out of Pocket Max	\$8,150	Specialist (after deductible)	30%
Family Out of Pocket Max	\$16,300		




Bronze 2/5

Monthly Premium \$619.30



After \$50 tax credit: \$569.30/mo

[Plan Details](#) [Compare](#) [Select this Plan](#)



Friday Bronze Rx Copay Plan 12345

Individual <u>Deductible</u>	\$50	Primary Care <u>Co-Pay</u>	\$50
Family Deductible	\$50	Urgent Care	\$50
Individual <u>Out of Pocket</u> Max	\$1,000	Specialist	\$50
Family Out of Pocket Max	\$10,000		



Bronze 3/5

Monthly Premium \$456

After \$56 tax credit: \$400/mo

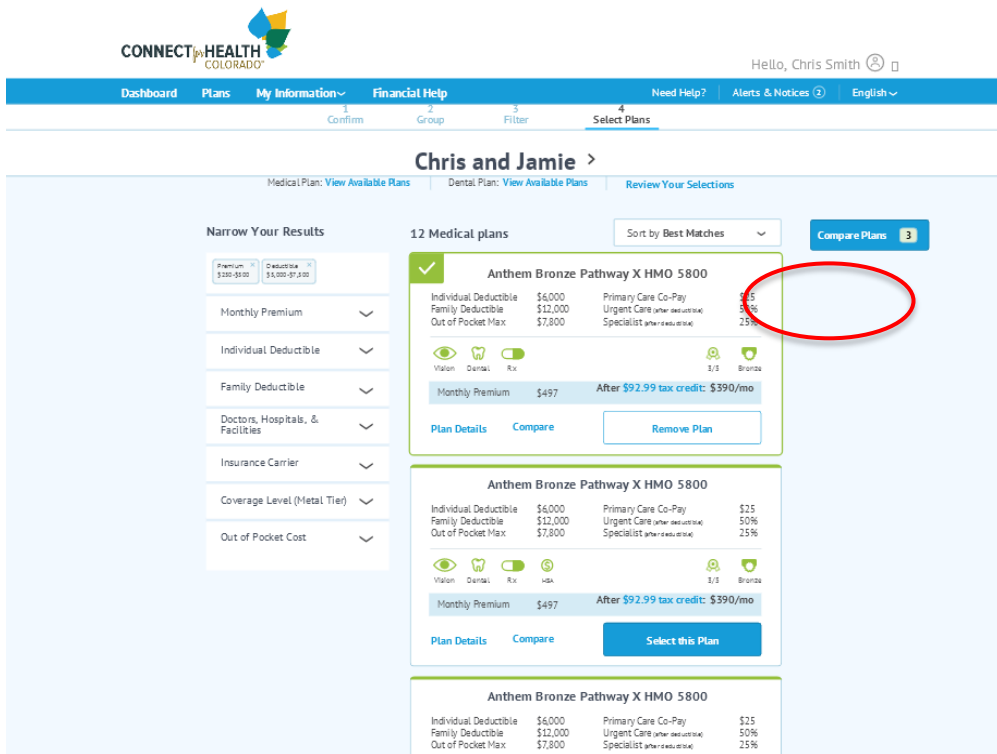
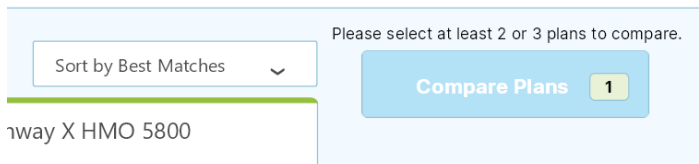
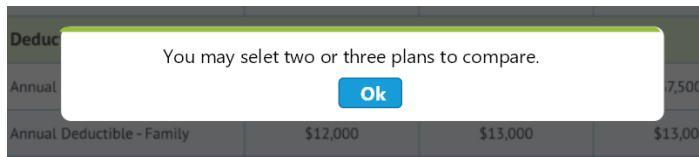
[Plan Details](#) [Compare x](#) [Select this Plan](#)

Compare text link in plan selection. When plan is selected, it will be **highlighted in green** and have an 'x' to deselect the plan to compare.



Compare Plans

By selecting the “Compare Plans” button, you are taken to the compare plans page from plan results. The **number** indicated to the right of “compare plans” is the number of plans that you have selected.



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Compare Plans

Download summary of this page			
Plan Comparison	Anthem Bronze Pathway X HMO 5800	Kaiser Permanente CO Bronze 5250/50	Cigna Connect Flex Bronze 7000
	Select	Select	Select
Monthly Premium			
Before tax credits	\$497	\$334	\$456
After \$92.99 tax credit	\$404	\$241	\$363
Deductibles & Max Costs			
Annual Deductible - Individual	\$6,000	\$7,500	\$7,500
Annual Deductible - Family	\$12,000	\$13,000	\$13,000
Maximum Out of Pocket - Individual	\$7,900	\$8,750	\$8,750
Maximum Out of Pocket - Family	\$15,800	\$17,500	\$17,500
Doctor Visits			
Primary Care Visits			
Co-Pay	\$35	\$25	\$30
Coinsurance	40% after deductible	None	40% after deductible
Explanation	Co-Pay applies to first 2 visits, then Ded/Coins	None	Co-Pay applies to first 2 visits, then Ded/Coins
ConnectforHealthCO.com			

Downloadable page

- Click "Select" button and you are taken back to Compare Plans page with that plan selected
- Expand to view more about each plan using 'v' arrow
- Back on Plan Results page, you can remove plan with the 'X' to continue and compare other options



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Compare Plans: Expandable Details

[Download summary of this page](#)

Plan Comparison				Help
	Anthem Bronze Pathway X HMO \$800	Kaiser Permanente CO Bronze 5250/50	Cigna Connect Flex Bronze 7000	
	Select	Select	Select	
General Details				▼
Provider Office Visits				▼
Perscription Drugs				▼
Facilities				▼
Maternity				▼
Emergency Care				▼
Mental Health Benefits				▼
Testing				▼
Medical Devices				▼
Habilitative and Rehabilitative Services				▼
Home Care & Hospice				▼
Additional EHB Benefits				▼

Expandable sections will open to display the details about each plan benefit using “V” drop down to the right of each section



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Compare Plans: Additional Benefits

[Download summary of this page](#)

Plan Comparison		Anthem Bronze Pathway X HMO 5800 <div>Select</div>	Kaiser Permanente CO Bronze 5250/50 <div>Select</div>	Cigna Connect Flex Bronze 7000 <div>Select</div>	<div>Help</div>
<div>Additional EHB Benefits</div> <div>Chiropractic Care</div> <div>Copay</div> <div>Coinurance</div> <div>Limit Quantity</div> <div>Bariatric Surgery</div> <div>Copay</div> <div>Coinurance</div> <div>Limit Quantity</div> <div>Explanation</div> <div>Infertility Treatment</div> <div>Copay</div> <div>Coinurance</div>					



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Compare Dental Plans

The screenshot displays the 'CONNECT for HEALTH COLORADO' website. At the top, there is a navigation bar with links for 'Dashboard', 'Plans', 'My Information', and 'Financial Help'. Below this, a 'Download summary of this page' link is visible. The main content area features a 'Plan Comparison' section. This section includes three plan cards: 'Anthem Bronze Pathway X HMO 5800', 'Kaiser Permanente CO Bronze 5250/50', and 'Cigna Connect Flex Bronze 7000'. Each card has a 'Select' button. To the right of these cards is a 'Help' button. Below the plan cards is a table with seven rows, each representing a service category. Each row has a dropdown arrow on the right side. The 'Diagnostic and Preventive Services Adult' row's dropdown arrow is circled in red, indicating it is an expandable section.

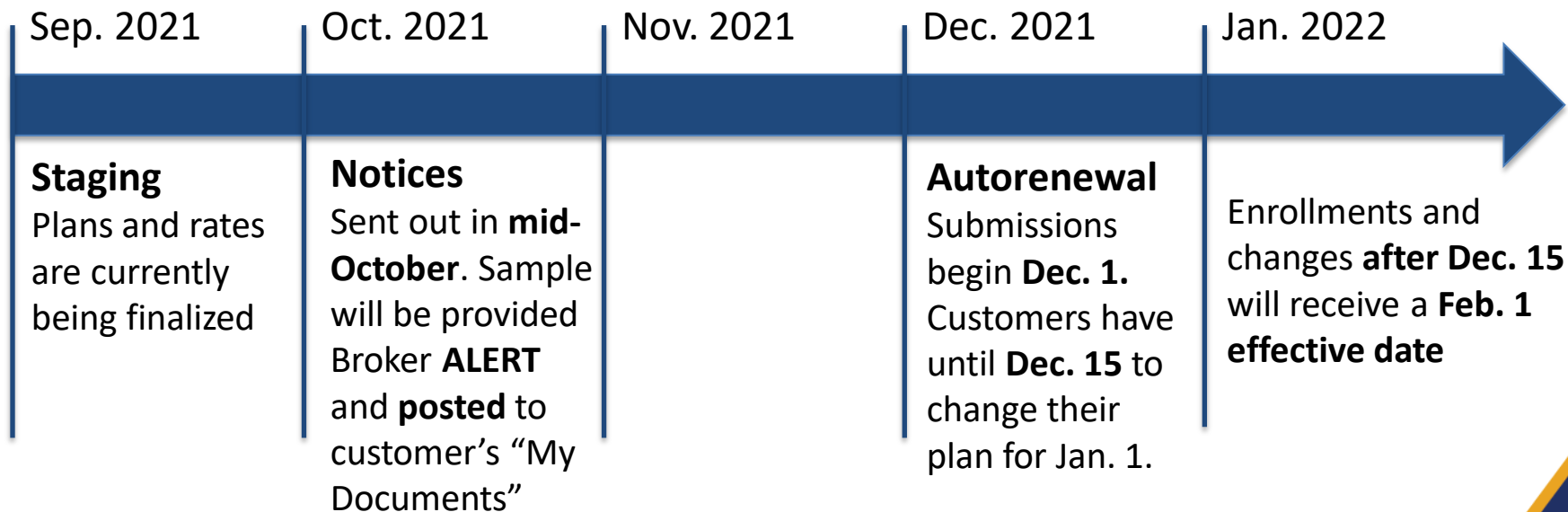
Plan Comparison	Anthem Bronze Pathway X HMO 5800	Kaiser Permanente CO Bronze 5250/50	Cigna Connect Flex Bronze 7000	Help
General Details	▼	▼	▼	
Diagnostic and Preventive Services Child	▼	▼	▼	
Diagnostic and Preventive Services Adult	▼	▼	▼	
Basic Services Child	▼	▼	▼	
Basic Services Adult	▼	▼	▼	
Major Services Child	▼	▼	▼	
Major Services Adult	▼	▼	▼	

Expandable sections will open to display the details about each plan benefit using “V” drop down to the right of each section



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Renewals for Plan Year 2022



Those currently receiving financial assistance will be automatically redetermined under the increased American Rescue Plan benefits



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Standard Renewal Notices

- Notices are generated with **approved DOI language** and cannot be changed
- Customers will receive a renewal notice by their **preferred** communication method (email or US mail), and it will also be **posted** to their “**My Documents**” folder in their online account
- Customers may also receive notices from their current Issuer – please advise the customer that **they should rely on the Connect for Health Colorado generated notice.**
- Watch for the Broker **ALERTS** that will provide additional information as it becomes available.



Notice 1 – Auto Renewal

October XX , 2021

Username:

To help you sign into your account, we provided a username hint above, but cannot display your full username due to security reasons.

Important: Renew your health and/or dental plan through Connect for Health Colorado for 2022

Dear [Policyholder or Name],

Your health and/or dental insurance plan is coming up for renewal. **Your current plan, will be offered in the upcoming 2022 plan year.** We estimate your 2022 advance premium tax credit will be \$ _____, which will lower your new monthly premium to \$_____, starting January 1, 2022. **Your 2022 estimated** monthly premium will be \$_____, starting January 1, 2022.

You can view your renewal options in your account from November 1, 2021, through December 1, 2021. **Starting November 1st, review and update your information** to make sure you are accessing all the savings that you qualify for. Thanks to a new federal law, there are more savings available, and more Coloradans are eligible, including those who were not eligible in the past because of their income.



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Notice 2 – Cannot Auto-Renew

October XX, 2021

Username: XXXX

To help you sign into your account, we provided a username hint above, but cannot display your full username due to security reasons.

Action Needed: Select a New Health and/or Dental Plan for 2022 through Connect for Health Colorado

Dear [Policyholder or Name],

It's time to consider your health and/or dental insurance for the [Plan Year] plan year. **We cannot automatically renew** your current plan(s), which means you must update your application and enroll on or before December 1, 2021, for your plan to start January 1, 2022.

The Open Enrollment Period for 2022 is from November 1, 2021, to January 15, 2022.

<Exclusion Reason = Age Out Catastrophic OR Age Out Dependent OR Age Out APTC Dental>

Why Can't We Automatically Renew Your Plan and/or Determine Your Eligibility?



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Notice 3 – Suggested Plan

October XX, 2021

Username: XXX

To help you sign into your account, we provided a username hint above, but cannot display your full username due to security reasons.

Action Needed: Select a New Health and/or Dental Plan for 2022 through Connect for Health Colorado

Dear [Policyholder or Name],

The Open Enrollment Period is starting November 1, 2021, which means it is time to consider your health and/or dental insurance for the 2022 plan year. **We are unable to automatically renew your current plan(s) because at least one of your plans is no longer being offered.** To help you decide which plan may be right for you, **we provided suggested plans**. You can also shop for a new plan that is not one of the suggested plans listed in this letter at any time during the Open Enrollment Period, which ends January 15, 2022.

If you want to enroll in the suggested plan(s), follow the steps below on or before December 1, 2021:



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Office Hours & Escalations Reminder

Broker Office Hours Calls during Open Enrollment

- 1st and 3rd Wednesdays: 1pm - 2pm
 - Recorded and posted to the Training Site when appropriate

Escalations

- What is it?
- What can I use it for?
- Email BrokerTeam@C4hco.com for instructions



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Escalation Template

Escalations Team:

Please review email below and respond directly to the broker listed and copy the Broker Team with all updates and/or resolutions.

Broker Name:

Broker Email:

Broker Phone:

Customer Name:

C4 Account #:

INCIDENT # (IF AVAILABLE):

Carrier:

Effective Date:

ISSUE:

- 1.
- 2.
- 3.

If the issue involves Income - Please follow this Income Format for each household member

Employed Name:

Employer/Company Name:

When did this start:

When did this end:

Gross income (monthly):

Gross income (Annually):

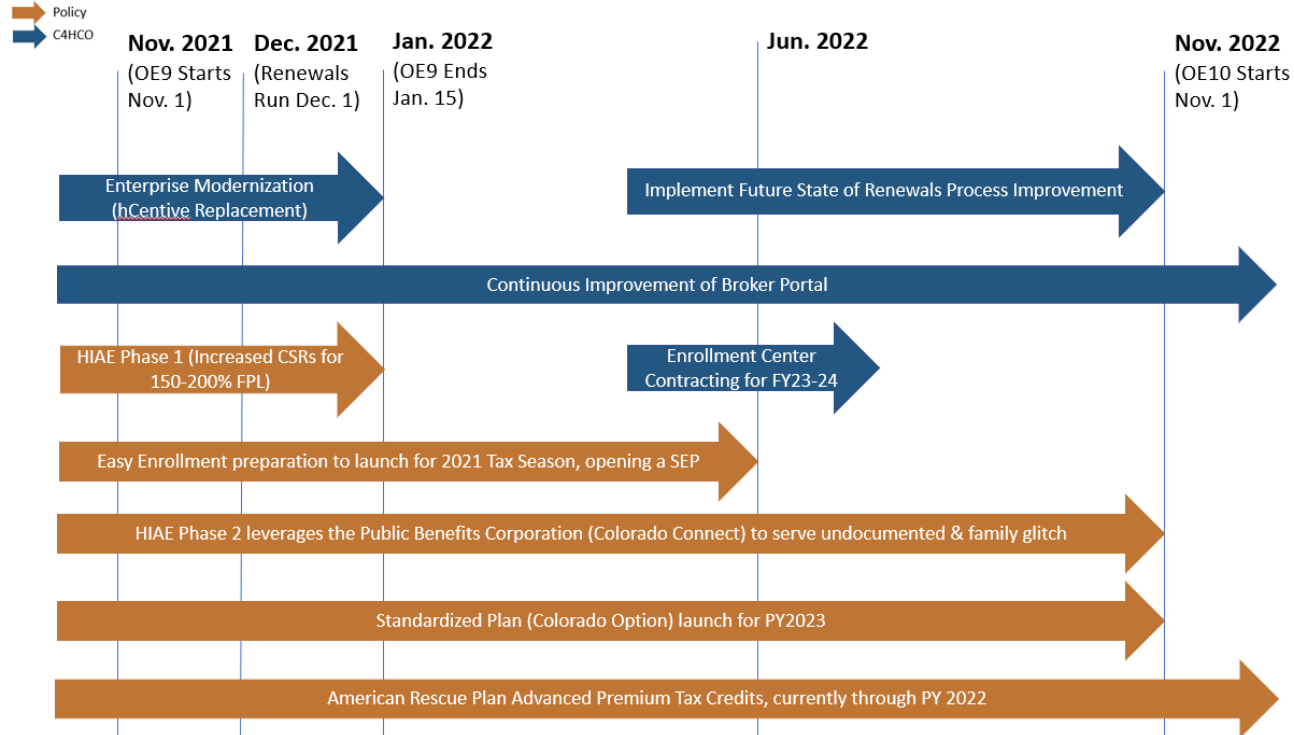
How often do you get paid:

When was the last payment received:



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Join us in future Office Hours to learn more about our ongoing initiatives!



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Wrap Up and Reminders

- Reminders
 - OE9 dates: Nov. 1 – Jan. 15
 - **Nov. 1 – Dec. 15** for a **Jan. 1** effective date
 - **Dec. 16 – Jan. 15** for a **Feb. 1** effective date
 - Certification training: c4hco.csod.com
 - **Deadline Returning Brokers - 10/15**
 - **New Brokers year round**
 - Broker Office Hours Calls during Open Enrollment
 - **1st & 3rd Wednesdays: 1pm-2pm**



Wrap Up and Reminders, cont'd.

- **Contacts**

- Broker Team: BrokerTeam@c4hco.com (Rebecca and Ann)
- Broker Line – **855-426-2765**
 - **Option # 1** - Password Reset
 - **Option # 2** Medicaid, CHP+ & Mixed Eligibility Households
 - **Option # 3** – all other issues



**Thank you
for all you do!**



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