



## **Q&A with Jessalyn Hampton, Connect for Health Colorado** November 18, 2022

### **What's the difference between Colorado Connect, OmniSalud, SilverEnhanced Savings, and the Colorado Option?**

- **Colorado Connect** is a subsidiary corporation of Connect for Health Colorado. Think of it as a parallel marketplace for folks who are not eligible on the exchange, to apply for benefits. It was especially created for Coloradans who are undocumented or Deferred Action for Childhood Arrival (DACA) recipients. It is fully owned by Connect for Health Colorado.
- **OmniSalud** is the program for people who are undocumented or are DACA recipients to be able to shop, compare, and enroll in health coverage. OmniSalud includes financial assistance.
- **SilverEnhanced Savings** is the financial help available to people enrolled in OmniSalud. Customers must be under 150% of the federal poverty level (FPL) to qualify. Savings include \$0 monthly payments, and 94% of medical expenses covered by the plan. These savings are for is for silver-level plans only.
- **Colorado Option** are plans that are sold on exchange through Connect for Health Colorado, and off-exchange though Colorado Connect. The Colorado Option includes a standardized set of benefits, including culturally-responsive network requirements, and eventually, premium reduction targets as set by law.

### **Why there is a 10,000 person cap on the OmniSalud enrollments? How many people have enrolled so far?**

The Health Insurance Affordability Enterprise allotted funding to cover the cost of 10,000 plans. Connect for Health Colorado will share enrollment numbers when they are available, as soon as next week.

Connect for Health Colorado will provide advance notice when enrollments are close to the 10,000 person cap, ensuring that customers who are in the process of enrolling are able to finalize doing so before 10,000 person limit is met.

### **Assuming not all 10,000 spots are filled, or someone is disenrolled during the plan year, will there be a special enrollment period (SEP) for customers to enroll in OmniSalud later?**

Yes. SEPs will be available for qualified life change events including birth, marriage, divorce, and new residents.

**If someone is enrolled in a SilverEnhanced plan and then has a change in income, where and how do they report that change? What are their options for coverage?**

Customers can report income changes through their Colorado Connect account. If they are over-income for SilverEnhanced savings, they may enroll in a full-price Colorado Option plan.

**Do OmniSalud customers reconcile their taxes at the end of the year?**

No, there is no tax reconciliation affiliated with OmniSalud programs. This includes for customers enrolled in SilverEnhanced savings, because it is not a tax credit.

**What makes someone eligible for a SilverEnhanced plan?**

The customer must have a Colorado resident (have a Colorado address), be under 150% FPL, and be ineligible for any other type of affordability program (e.g. Medicaid, advanced premium tax credits (APTC))

**How is Open Enrollment going this year?**

Enrollments through Connect for Health Colorado are trending above where they were this time last year. Note that there is now an option to manually enroll individuals who were previously caught in the family glitch by calling the customer service center.

Some individuals are receiving renewal notices with incorrect premium amounts. For example, customers enrolled in APTCs are receiving notices with the full premium amount before APTCs are applied. Connect for Health Colorado has found and fixed this bug.

Bright Health left the marketplace two weeks before open enrollment began. This affected 40,000 Connect for Health Colorado customers. Customers will not be auto enrolled in a new plan, and will need to compare and shop for a new plan.

**Will customers enrolled in SilverEnhanced savings through OmniSalud be automatically re-enrolled each year?**

Connect for Health Colorado intends to offer a renewal path, but has not yet solidified this plan.