



TECHNOLOGY UPDATES

2019 CoverCO Tour

Agenda

1. Renewals
2. Get Assistance
3. Lawful Presence (Five year bar)
4. Verification for Other Insurance
5. Application Results and Summary
6. Periodic Data Matching for Health First Colorado/
CHP+
7. Quick Cost Plan Finder (QCPF)

RENEWALS

Renewals Overview

In October 2019, customers with a 2019 active enrollment will receive at least one of the following notices from Connect for Health Colorado:

-Some households could receive more than one notice if there are multiple enrollment groups on the account:

Auto-Renewal

You'll be automatically renewed in your plan, with APTC if applicable

Suggested Plan

We are unable to renew your current plan but we are suggesting a new plan, with APTC if applicable


Exclusion

We are unable to automatically renew your current plan or suggest a new plan

Renewal Dashboard

Customers who are eligible for auto-renewal or suggested plans will see a **Renewal Dashboard** on the Welcome Page when they sign in.

If no enrollment action is taken by **December 15**, customers will be renewed or enrolled in their suggested plan that was previously noticed to customers.



[Apply for Coverage](#)

[Find a Plan](#)


[My Account](#)

[Learn More](#)

[Get Assistance](#)

nchip@fake.com 0 0 0 Sign Out

Welcome back, Nacho!

 **75** days left to buy Health insurance for 2019.

It's time to enroll for 2020!



The enrollment period is open, which means this is your chance to review your plan options

[Plan Options for 2020](#)

Your 2020 financial help forecast
We estimate your savings will be **\$284/month**

[View Application](#)

Plan information for 2019

PLAN TYPE	MEMBER(S)	CARRIER/PHONE	PLAN	PREMIUM	APTC	ACTIONS
Dental	Nacho Chip Cheddar Chip	 800-610-0201	Child Mesa Plan Low/EPO	\$0	\$0	Manage Enrollment
Health	Nacho Chip Cheddar Chip	 877-900-1237	Cigna Connect Flex Silver 4500 Silver/EPO	\$866.86	\$742.70	Manage Enrollment

Make changes to your health insurance

Health insurance enrollment Open Closed

Enrollment for health insurance is currently closed. Open enrollment runs from November through January 15. You may still be eligible to purchase insurance if you have a Qualifying Life Event, such as gaining coverage, getting married or the birth of a child. Select button below to get started.

[Make changes](#)

Renewal and Suggested Plan Options

When the “Plan Options for 2020” is selected, the renewal or suggested plan options will display.


It's time to enroll for 2020!

The enrollment period is open, which means this is your chance to review your plan options

[Plan Options for 2020](#)

Your 2020 financial help forecast
We estimate your savings will be
\$284/month

[View Application](#)

Hello, Chris Smith

[Dashboard](#) [Plans](#) [My Information](#) [Financial Help](#) [Need Help?](#) [Alerts & Notices](#) [English](#)

Your Renewal Plan Options for 2020

Select an option for the renewal plan(s) listed below

Chris Smith and Jamie Smith
Advance Premium Tax Credit - \$222/mo

Medical Plan

Cigna Connect Flex Bronze 7000 \$355/mo
APTC Applied - \$123/mo [Show More](#)

Dental Plan


Cigna Dental Plan 1234 \$35/mo
APTC Applied - \$123/mo [Show More](#)

★★★★★ Preferred Drug List	X
Insurance Carrier	Cigna
Annual Deductibles	6,500/Person 13,000/Family
Annual Max. Costs	6,500/Person 13,000/Family

[Renew my current plan\(s\)](#)

[Find new plans](#)

[Cancel my renewal plan\(s\) for 2020](#)
(Current plan(s) will end prior to Jan. 1, 2020)

Hello, Chris Smith

[My Information](#) [Financial Help](#) [Need Help?](#) [Alerts & Notices](#) [English](#)

Your Suggested Plan Options for 2020

Select an option for your suggested plan(s) listed below

Chris Smith and Jamie Smith
Advance Premium Tax Credit - \$135/mo

Medical Plan

Cigna Connect Flex Bronze 7000 \$355/mo
APTC Applied - \$123/mo [Show More](#)

Dental Plan

Cigna Dental Plan 1234 \$35/mo
APTC Applied - \$12/mo [Show More](#)

★★★★★ Preferred Drug List	X
Insurance Carrier	Cigna
Annual Deductibles	6,500/Person 13,000/Family
Annual Max. Costs	6,500/Person 13,000/Family

[Enroll in my suggested plan\(s\)](#)

[Find new plans](#)

[Cancel my suggested plan\(s\) for 2020](#)
(Current plan(s) will end prior to Jan. 1, 2020)

Renewal and Suggested Plan Options

Auto-Renewal customers are presented their options:

- Renew my current plan(s)
- Find new plans
- Cancel my renewal plan(s) for 2020

Suggested Plan customers are presented their options:

- Enroll in my suggested plan(s)
- Find new plans
- Cancel my suggested plan(s) for 2020

Your Renewal Plan Options for 2020

Select an option for the renewal plan(s) listed below

Chris Smith and Jamie Smith

Advance Premium Tax Credit - \$222/mo

Medical Plan

Cigna Connect Flex Bronze 7000

\$355/mo

APTC Applied- \$123/mo

Show More

Dental Plan

Cigna Dental Plan 1234

\$35/mo

APTC Applied - \$123/mo

Show More

★★★★★ Preferred Drug List

Insurance Carrier

Cigna

Annual Deductibles

6,500/Person | 13,000/Family

Annual Max. Costs

6,500/Person | 13,000/Family

Renew my current plan(s)

✓ Find new plans

Cancel my renewal plan(s) for 2020
(Current plan(s) will end prior to Jan. 1, 2020)

What's New in 2019

After selecting a plan, a pop-up will require confirmation of the specific enrollment by requiring the customer to click Continue again.

Clicking Back on this pop-up **will not complete the enrollment.** This action will take you back to the Renewals/Suggested Plan Options page.

Congratulations on staying covered in 2020! We are now working with your insurance company to process your enrollment. Don't forget to pay your premium! Your insurance company will invoice you directly.

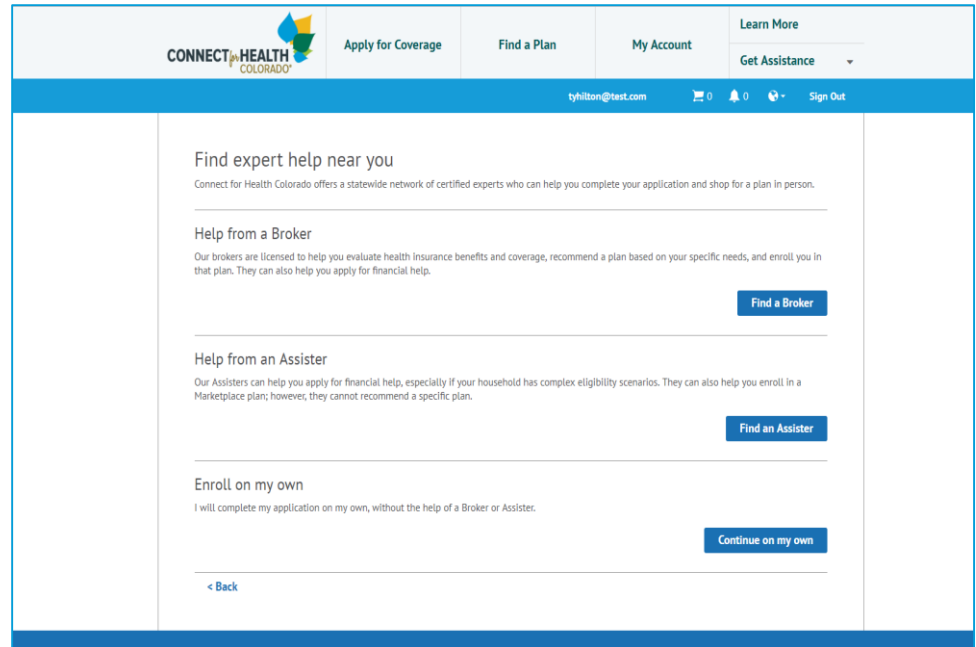
[< Back](#)

[Continue](#)

UPDATED GET ASSISTANCE PAGE

A New Get Assistance Page

- The Get Assistance page has been updated and now aligns with the look and feel with the rest of the eligibility application.
- Applicants have the ability to view their current broker or assister with contact information to reach out for any concerns.
- Applicants can also view all the past brokers and assisters they have worked with previously for any lingering questions.



LAWFUL PRESENCE (FIVE-YEAR BAR) ENHANCEMENTS

Overview

For lawfully present non-US citizens, eligibility for health insurance affordability programs and any financial assistance depends on their current immigration status. These include immigration statuses that are:

- **Eligible For All Programs-** regardless of their entry/grant date.
 - This includes veterans, those who have entered the US before 1996, and in Colorado, children and pregnant women.
- **Eligible for Medicaid After Five Years-** of having that status.
- **Never Eligible for Medicaid-** regardless of their entry date and income.

Non-citizens who are in their five year waiting period and those who are not eligible for Medicaid due to their status, but are lawfully present, may be eligible for APTC or CSR, even if their income is within Medicaid range.

Last Open Enrollment

During Open Enrollment for the 2019 plan year, Connect for Health Colorado relied solely on data from the Federal Verify Lawful Presence interface to obtain customers' immigration and five year bar status.

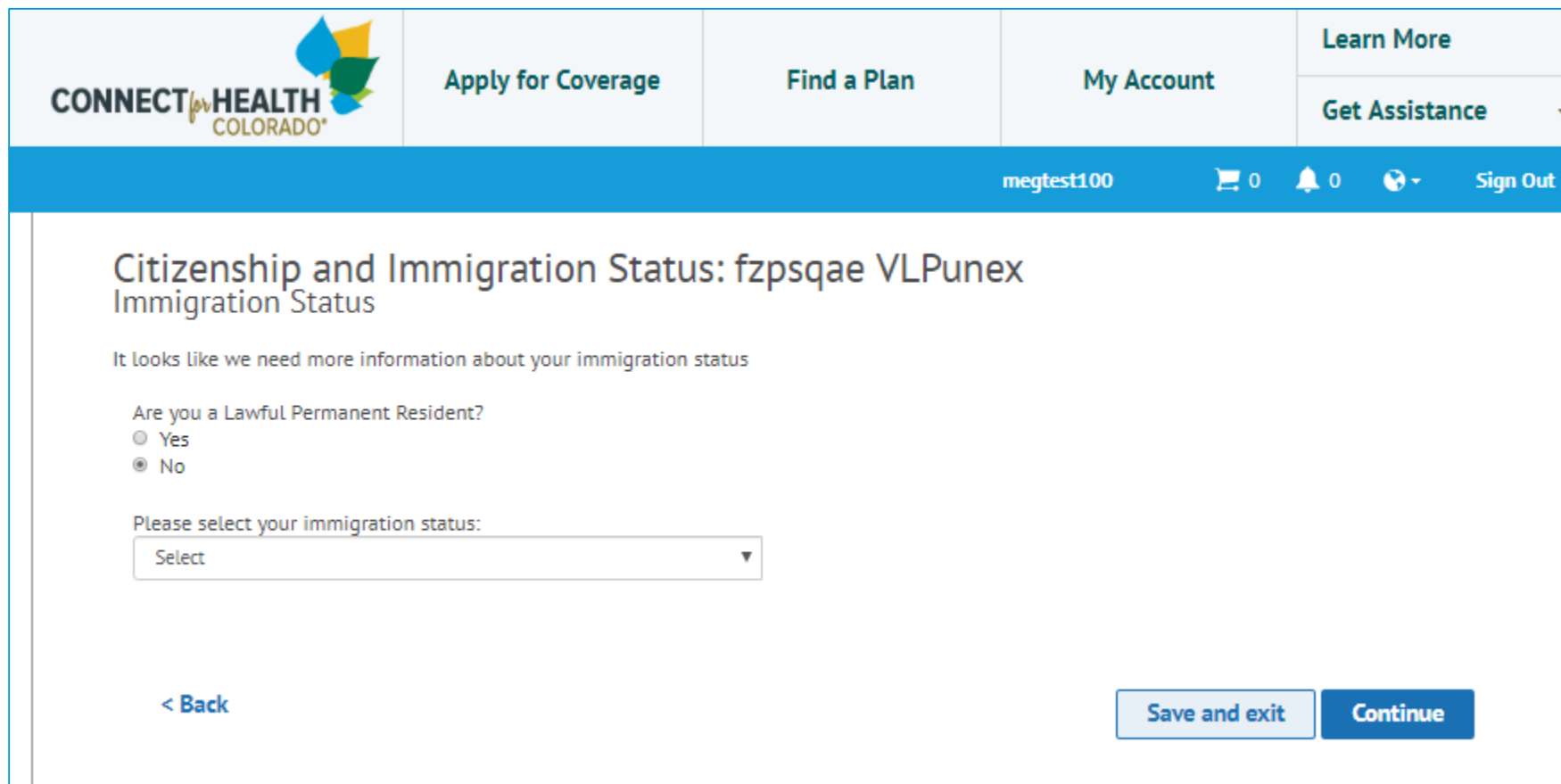
If no data was provided to us, a denial from Health First Colorado was required before granting APTC or CSR eligibility.

For customers who had met the five-year bar, this sometimes required an extra step before receiving APTC or CSR eligibility.

New This Open Enrollment

- New questions have been added to our updated website for non-citizen customers to better collect information regarding their immigration and five year bar status. This will ease the process for customers.
- The new questions will be asked for customers who are:
 - Over 19
 - Not pregnant
 - Not a US citizen but self-attest to having an eligible immigration status
 - Not a veteran and do not have veteran family members
 - Not living in the U.S. before 1996
 - Or, do not select one of the below immigration documents:
 - DS2019 (Exchange Visitor)
 - I-20 (Student)
 - I-571 (Refugee)

Further Questions Depending on Status



The screenshot shows the top navigation bar of the CONNECT for HEALTH COLORADO website. The navigation bar includes links for 'Apply for Coverage', 'Find a Plan', 'My Account', 'Learn More', and 'Get Assistance'. The user is logged in as 'megtest100' and has 0 items in their cart and 0 notifications. The main content area is titled 'Citizenship and Immigration Status: fzpsqae VLPunex' and 'Immigration Status'. It contains a message: 'It looks like we need more information about your immigration status'. Below this, there is a question: 'Are you a Lawful Permanent Resident?' with two radio button options: 'Yes' and 'No'. The 'No' option is selected. Below the question, there is a dropdown menu labeled 'Please select your immigration status:' with the text 'Select' and a downward arrow. At the bottom of the form, there are three buttons: '< Back', 'Save and exit', and 'Continue'.

CONNECT for HEALTH COLORADO

Apply for Coverage Find a Plan My Account Learn More Get Assistance

megtest100 0 0 Sign Out

Citizenship and Immigration Status: fzpsqae VLPunex

Immigration Status

It looks like we need more information about your immigration status

Are you a Lawful Permanent Resident?

☐ Yes

☒ No


Please select your immigration status:

Select

< Back Save and exit Continue

Depending on which status chosen, customers will be asked for additional information regarding grant date and authorization to work in the U.S.

New Questions Depending on Status

[Apply for Coverage](#)[Find a Plan](#)[My Account](#)

[Learn More](#)[Get Assistance](#)

megtest10000[Sign Out](#)

Citizenship and Immigration Status: fzpsqae VLPunex

Immigration Status

It looks like we need more information about your immigration status

Are you a Lawful Permanent Resident?

☒ Yes
☐ No

Do any of the following immigration statuses also apply to you?

None of these apply to me

What is the grant date of your Lawful Permanent Residency status?

01/01/2019

[< Back](#)[Save and exit](#)[Continue](#)

NEW VERIFICATION INTERFACE

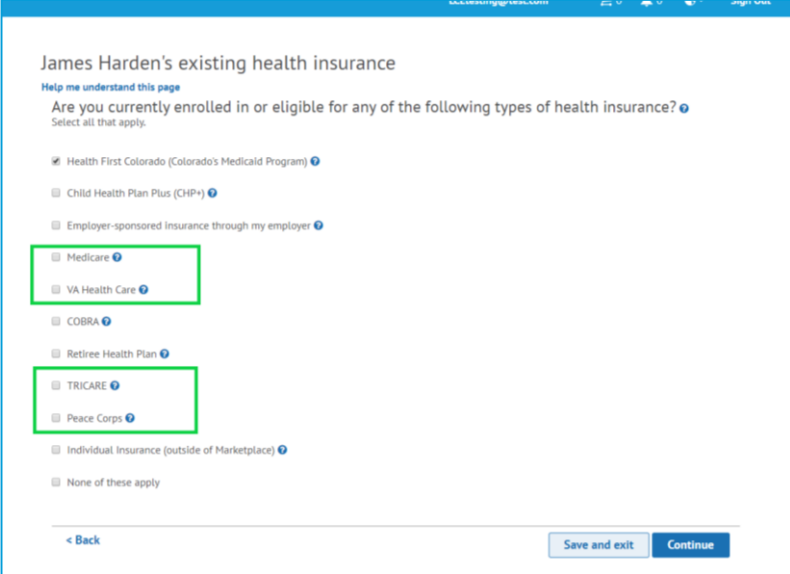
Verification of Other Insurance

Connect for Health Colorado will now check if applicants are enrolled in other health insurance via a new electronic interface.*

The four insurance types verified within the interface are:

- Medicare
- Peace Corps
- TRICARE
- VA Health Care

*The interface is referred to as “Non-ESI (Employer-Sponsored Insurance)”



James Harden's existing health insurance

[Help me understand this page](#)

Are you currently enrolled in or eligible for any of the following types of health insurance? [?](#)

Select all that apply:

- ☒ Health First Colorado (Colorado's Medicaid Program) [?](#)
- ☐ Child Health Plan Plus (CHP+) [?](#)
- ☐ Employer-sponsored insurance through my employer [?](#)
- ☐ Medicare [?](#)
- ☐ VA Health Care [?](#)
- ☐ COBRA [?](#)
- ☐ Retiree Health Plan [?](#)
- ☐ TRICARE [?](#)
- ☐ Peace Corps [?](#)
- ☐ Individual insurance (outside of Marketplace) [?](#)
- ☐ None of these apply


[< Back](#) [Save and exit](#) [Continue](#)

The Non-ESI interface will not be triggered if an applicant attests to being enrolled in any of the insurance types.

Other Insurance Manual Verification Request

If the interface indicates an applicant is enrolled in other coverage, they will be granted a 90-day reasonable opportunity period to provide documentation to dispute this.

The eligibility notice will specify which insurance type the applicant must provide documentation.

	Verification is needed	We're missing some information! <ul style="list-style-type: none">You are temporarily approved for 90 days, but we need more information from you. Please see the "More information needed" section below for what is needed and next steps.
---	------------------------	---

More information needed

We're sorry, we were unable to verify everything you provided and need additional information. If you do not send the information by the due date listed below, you could lose your health insurance plan or the financial help you're getting to pay for your health insurance plan. Even if someone in your household is not applying through Connect for Health Colorado or may qualify for Health First Colorado or Child Health Plan *Plus*, we still need the information listed below.

Who needs to provide information?	What information is needed?	When is the information due?
prbkfly Allesimecy	Proof you are not enrolled in or do not qualify for Medicare	September 24, 2019
prbkfly Allesimecy	Proof you are not enrolled in or do not qualify for VA health coverage	September 24, 2019
prbkfly Allesimecy	Proof you are not enrolled in or do not qualify for TRICARE	September 24, 2019
prbkfly Allesimecy	Proof you are not enrolled in or do not qualify for Peace Corps coverage	September 24, 2019

APPLICATION RESULTS AND APPLICATION SUMMARY

Previous Screens After Application Submission

Year	Date Created	Application Id	Description	Status	Actions
2019	07-15-2019 11:43 AM	145344869	QUALIFIED_LIFE_CHANGE_EVENT	SUBMITTED	VIEW
2019	07-12-2019 10:19 AM	145344869	Newly APTC Eligible Bettyyy Curtiss Change CSR Level Bettyyy Curtiss	SUBMITTED	VIEW
2019	07-02-2019 08:57 AM	145344869	QUALIFIED_LIFE_CHANGE_EVENT	SUBMITTED	VIEW
2019	06-12-2019 11:13 AM	145344869	Moved to State Bettyyy Cui	SUBMITTED	VIEW
2019	06-12-2019 08:24 AM	145344869			
2019	05-21-2019 10:23 AM	145344869			

Eligibility Application

Eligibility Results

Shopping

Application Summary

New Screens After Application Submission

CONNECT for HEALTH COLORADO

Hello, Chris Smith

Dashboard Plans My Information Financial Help Need Help? Alerts & Notices English

Current Application

2019 - 2019

Application Summary

Application ID: 12345678
 Coverage Year: 2019
 Submitted on: 11/22/2018
 Application Purpose: Verification period expired

Results Summary

Congratulations! You and/or members of your household qualify for the following:

- Premium Tax Credit
- Cost Sharing Reductions
- Qualified Health Plan
- Health First Colorado or CHP, if the State of Colorado determines you qualify

Total Savings: **\$262.52/mo**

[View Your Results](#)

Previous Applications

Plan Year XXXX [View Results](#)

Application ID: 12345678
 Coverage Year: 2018
 Submitted on: 11/22/2018
 Application Purpose: Initial application

Plan Year XXXX [View Results](#)

Application ID: 12345678
 Coverage Year: 2018
 Submitted on: 11/22/2018
 Application Purpose: Renewal

Plan Year XXXX [View Results](#)

Application ID: 12345678
 Coverage Year: 2018
 Submitted on: 11/22/2018
 Application Purpose: Renewal

Application ID: 12345678
 Coverage Year: 2018
 Submitted on: 11/22/2018
 Application Purpose: Renewal

[View Application Summary](#)

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Application History

CONNECT for HEALTH COLORADO

Hello, Chris Smith

Dashboard Plans My Information Financial Help Need Help? Alerts & Notices English

Here's what your household qualifies for

Chris Smith 1 benefit

Premium Tax Credit
 Qualified Health Plan

Jamie Smith 2 benefits

Premium Tax Credit
 Qualified Health Plan

Dana Smith 1 benefit

Health First Colorado or CHP, if the State of Colorado determines you qualify

Total Savings **\$262.52/mo**

[View Application Summary](#)

About the benefit programs

Premium Tax Credit
 A tax credit designed to help pay for your monthly premium

Cost Sharing Reduction
 Subsidies designed to lower the amount you pay when you receive care

Qualified Health Plan
 An insurance plan that is certified by Connect for Health Colorado

Health First Colorado or CHP
 A state-administered health insurance program that provides free or low-cost

Application Results

CONNECT for HEALTH COLORADO

Apply for Coverage Find a Plan My Account Learn More Get Assistance

rechoy@state.com

Pre-shopping Declaration

Select Member Group

Pre-Shopping Declarations

Tax Household 1
 Available Tax Credit Amount

[For lowering health coverage costs the people below who qualify for premium assistance will receive a maximum Premium Tax Credit in the amount of **\$261.25**]

Within the past 6 months, has Natche Chip used tobacco products regularly (at or more times per week on average)?

☐ Yes ☒ No

[Back](#) [Continue](#)

Shopping

Application Summary

CONNECT for HEALTH COLORADO

Dashboard Plans My Information Financial Help Need Help? Alerts & Notices English

Almost done. Here's your Financial Application.

[Help](#)

Household Profile

Chris Smith 38
 Birth Date: 11/23/1980
 Sex: Male
 CO Resident? Yes

Dana Smith 8
 Birth Date: 11/23/2010
 Sex: Female
 CO Resident? Yes

Jamie Smith 35
 Birth Date: 11/23/2010
 Sex: Female
 CO Resident? Yes

Household Finances

Income

Chris Smith \$50,000
 Dana Smith + \$24,000

Deductions

Chris Smith -\$15,000
 Dana Smith -\$0
 Jamie Smith -\$2,000

Household Total **\$57,000**

Tax Filings

Chris Smith
 Jamie Smith

Existing Insurance

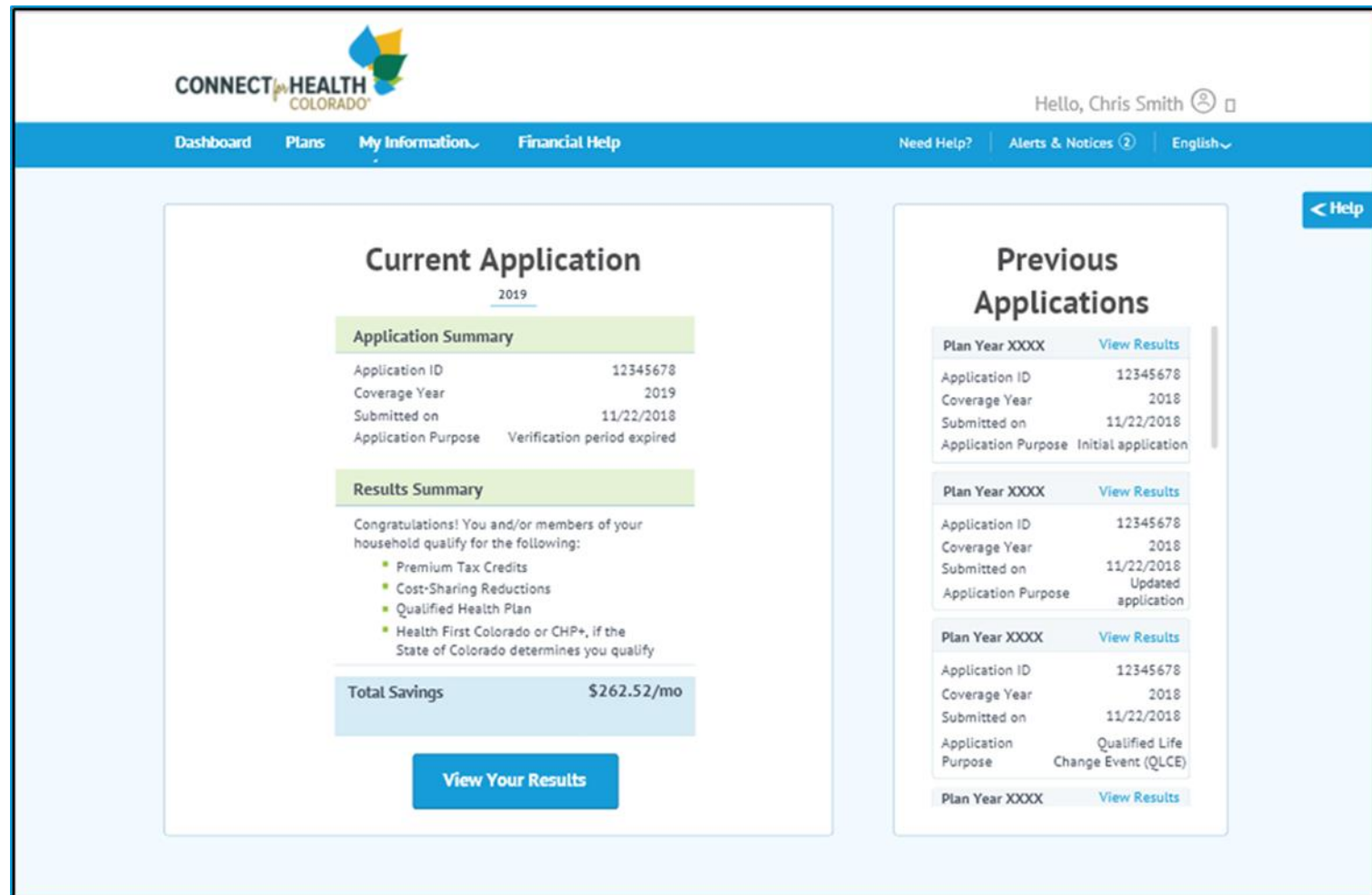
Chris Smith
 Dana Smith
 Jamie Smith

[Download as a PDF](#)

[Go Back](#) [Save and Finish Later](#) [Continue](#)

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New Application History Page



The screenshot displays the 'New Application History Page' on the Connect for Health Colorado website. The page features a blue header with the logo and navigation links. The main content area is divided into two columns. The left column, titled 'Current Application', shows details for a 2019 application, including an application ID, coverage year, submission date, and purpose. It also includes a 'Results Summary' section with a congratulatory message and a list of benefits. The right column, titled 'Previous Applications', lists three past applications with their respective details and 'View Results' links. A 'View Your Results' button is located at the bottom of the current application section.

CONNECT for HEALTH COLORADO

Hello, Chris Smith

Dashboard Plans My Information Financial Help Need Help? Alerts & Notices English

Current Application

2019

Application Summary

Application ID	12345678
Coverage Year	2019
Submitted on	11/22/2018
Application Purpose	Verification period expired

Results Summary

Congratulations! You and/or members of your household qualify for the following:

- Premium Tax Credits
- Cost-Sharing Reductions
- Qualified Health Plan
- Health First Colorado or CHP+, if the State of Colorado determines you qualify

Total Savings	\$262.52/mo
---------------	-------------

[View Your Results](#)

Previous Applications


Plan Year XXXX	View Results
Application ID	12345678
Coverage Year	2018
Submitted on	11/22/2018
Application Purpose	Initial application

Plan Year XXXX	View Results
Application ID	12345678
Coverage Year	2018
Submitted on	11/22/2018
Application Purpose	Updated application

Plan Year XXXX	View Results
Application ID	12345678
Coverage Year	2018
Submitted on	11/22/2018
Application Purpose	Qualified Life Change Event (QLCE)

Plan Year XXXX	View Results
----------------	------------------------------

New Application Results Page



[Apply for Coverage](#)

[Find a Plan](#)

[My Account](#)

[Learn More](#)
[Get Assistance](#)

nchip@fake.com00Sign Out

Here's what your household qualifies for

Nacho Chip3 Benefits

Premium Tax Credit
Cost-Sharing Reductions
Qualified Health Plan


Cheddar Chip3 Benefits


Premium Tax Credit
Cost-Sharing Reductions
Qualified Health Plan


Total Savings\$742.70/mo

[View Application Summary >](#)

Overview



[Premium Tax Credit >](#)
A tax credit designed to help pay for your monthly premium.


[Cost-Sharing Reductions >](#)
Subsidies designed to lower the amount you pay when you receive care.


[Qualified Health Plan >](#)
An insurance plan that is certified by Connect for Health Colorado.

[You may need to provide documents to add to or confirm the information you listed in your application >](#)

[< Back](#)[Save and exit](#)[Continue](#)


CONNECT for HEALTH
COLORADO®

24

No Applicant in the Household Qualifies for a QHP

The screenshot shows the 'CONNECT for HEALTH COLORADO' website. The user is logged in as 'Chris Smith'. The main message states: 'Here's what your household qualifies for'. Below this, it says: 'Based on the information listed in your application, you do not qualify for a health plan at this time.' A blue box contains the text: 'Submit a new application if your situation changes- you can re-apply and newly qualify for a health plan or financial help.' A link 'View Application Summary' is provided. To the right, a list of requirements for buying a health plan is shown: 'You must live in Colorado', 'You must be a U.S. citizen or be lawfully present', 'You cannot be incarcerated', and 'You cannot be identified as deceased'. Below these are 'Resources for you' including a phone number (855-PLANS-4-YOU) and a website (https://blueguide.cohealthinitiative.org/). At the bottom, there are buttons for 'Back', 'Save and Exit', and 'Continue'. The footer includes links for 'Privacy Policy', 'Terms of Use', and 'Contact Us', along with social media icons for Twitter, Facebook, and Instagram.

CONNECT for HEALTH COLORADO

Hello, Chris Smith

Dashboard Plans My Information Financial Help Need Help? Alerts & Notices English

Here's what your household qualifies for

Based on the information listed in your application, you do not qualify for a health plan at this time.

Submit a new application if your situation changes- you can re-apply and newly qualify for a health plan or financial help.

[View Application Summary](#)

Here are the basic requirements to buy a health plan through our marketplace:

- You must live in Colorado
- You must be a U.S. citizen or be lawfully present
- You cannot be incarcerated
- You cannot be identified as deceased


Resources for you
Call us at 855-PLANS-4-YOU (855-752-6749) to review your application results and qualifications to buy a health plan.
Find medical care and enrollment assistance in your community.
<https://blueguide.cohealthinitiative.org/>

[Back](#) [Save and Exit](#) [Continue](#)

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New Application Summary Page for Financial Assistance Applications

[Apply for Coverage](#)[Find a Plan](#)[My Account](#)

[Learn More](#)

[Get Assistance](#)

nchip@fake.com00[Sign Out](#)

Here's your Application

August 14, 2019 at 03:04 PM

Household Profile

Age

Nacho Chip	34
Date of Birth	02/28/1985
Primary Applicant?	Yes
Applying for Health Insurance?	Yes
CO Resident?	Yes
Cheddar Chip	34
Relationship to primary applicant	Partner
Date of Birth	09/01/1985
Primary Applicant?	No
Applying for Health Insurance?	Yes
CO Resident?	Yes

Citizenship

Nacho Chip	▼
------------	---

Household Finances

Income	
Nacho Chip	+ \$25000
Cheddar Chip	+ \$0
Deductions	
Nacho Chip	- \$0
Cheddar Chip	- \$0
Household Total	\$25000
Projected Income	
Nacho Chip	
None	
Cheddar Chip	
Anticipated Changes to Income in 2019?	Yes
Projected Income	\$5000

Tax Filings

Nacho Chip	▼
Cheddar Chip	▼

Existing Insurance



Nacho Chip	^
None	
Cheddar Chip	▼



Life Change Event(s)

Nacho Chip	▼
Cheddar Chip	▼

[< Back](#)[Save and exit](#)[Return to Application Results](#)

New Application Summary Page for Non-Financial Applications

Hello, Chris Smith 


[Dashboard](#) | [Plans](#) | [My Information](#) | [Financial Help](#) | [Need Help?](#) | [Alerts & Notices](#)  | [English](#) 


Help


Here's your application.


Household Profile	Age
Chris P. Smith Jr	38
Birth Date	1/23/1981
Primary Applicant?	Yes
Applying for health insurance?	Yes
CO Resident?	Yes

Jamie Smith	35
Relationship to primary applicant	Wife
Birth Date	2/12/1986
Primary Applicant?	No
Applying for health insurance?	Yes
CO Resident?	Yes

Citizenship		
Chris P. Smith Jr		
US Citizen	Yes	
Naturalized Citizen	No	

Jamie Smith		
US Citizen	Yes	
Naturalized Citizen	No	

Life Change Event(s)	
Chris P. Smith Jr	
Marriage	7/15/2019




Jamie Smith	
Marriage	7/15/2019

[Back](#)

[Save and exit](#)

[Return to Application Results](#)

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PERIODIC DATA MATCHING FOR SIMULTANEOUS ENROLLMENT WITH MEDICAID AND CHP+

Simultaneous Enrollment

Simultaneous Enrollment (SE) occurs when a customer is enrolled in a Qualified Health Plan (QHP) with the Advance Premium Tax Credit (APTC) or Cost Sharing Reductions (CSR) during a month that they are also eligible for and/or enrolled in Health First Colorado (Colorado's Medicaid Program) or Child Health Plan Plus (CHP+).

In general, an individual who is eligible for Medicaid or CHP+ is not eligible for APTC/CSR but can pay full price for a QHP. An exception to this rule exists for pregnant women.

Helping Simultaneously Enrolled (SE) Customers

Connect for Health Colorado is required by federal regulations to periodically check for SE, to notify these customers and remove APTC from individuals who are eligible for Medicaid programs that are considered Minimum Essential Coverage.

Prior to September 2019 customers who were identified as SE received phone contact from the Connect for Health Colorado® Customer Service Center before APTC was removed from the account. This process took place on a monthly basis.

New Periodic Data Matching Process

Step 1

- Cross reference data with CBMS to identify SE customers
- Send a notice to all identified customers

Step 2

- Give customers 30 days to take action

Step 3

- After 30 days, match the same customers against CBMS data to see who is still SE
- Redetermine eligibility for these individuals

Result

- A new eligibility notice
- A special enrollment period, if losing APTC*
- All family members will continue to stay enrolled in their Connect for Health Colorado plan**
- Family members whose APTC was removed will pay the full price of their plan

*Loss of APTC is considered a qualifying life change event

Connect for Health Colorado **will not automatically terminate and **will not retro-actively terminate** coverage

How to Help Customers

1. Review Customer's Connect for Health Colorado and PEAK Accounts

- Make changes and update customer's information as needed
- Remember to start in PEAK for mixed eligibility households

2. Evaluate Customer's Options

- Review the SE job aid to see if any of the scenarios listed apply to the customer
- Review costs, coverage levels and networks between the customer's QHP options and Health First Colorado or CHP+

3. Help Customer Take Action

Based on the customers' situation, you may help them:

- Call the Customer Service Center and open a ticket
- Terminate their QHP or Health First Colorado/CHP+
- Enroll in a new QHP
- Keep their current QHP

QUICK COST PLAN FINDER UPDATES

Quick Cost Plan Finder

The Quick Cost Plan Finder (QCPF) provides estimated costs and savings before completing the financial assistance application. Customers can compare plans based on the estimated total healthcare costs.

QCPF is now mobile friendly and can be translated to Spanish.

CONNECT for HEALTH COLORADO 855-PLANS-4-YOU (855-752-6749) TTY: 855-546-3432

Quick Cost & Plan Finder

1 Basic Info & Savings Estimate 2 3 4

Who needs health insurance?
Who needs medical insurance? You? You and your family?
Add members of your household such as your spouse or children under the age of 26 who need health insurance.

First name
Jeff

Sex
Male

Date of birth
09/1995

☐ Tobacco user

+ Add another person

Good news, Jeff!

Based on what you told us, it looks like you and your household may qualify for the following financial help.

Jeff

✓ Lower monthly premium

You could be eligible for a **Premium Tax Credit** that, if taken in advance, could lower your monthly insurance bill by:

Save \$158 per month

✓ Lower out-of-pocket-costs

Continue

Cigna. EPO/Silver

Cigna Connect Flex Silver 4500

Plan includes extra savings. [Learn more](#)

Estimated monthly premium
\$199.02/mo
[See details](#)

Yearly cost estimate
\$2,719/yr
[See details](#) Adjust healthcare needs on the left to update.

Annual deductible	\$3,000	\$6,000
Individual	group	

Annual out-of-pocket maximum	\$6,300	\$12,600
Individual	group	

Coverage of my doctors & medications

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QUESTIONS?