



COLORADO
**HEALTH
BENEFIT**
EXCHANGE

Adela Flores-Brennan
Navigator Manager

What is a Health Benefit Exchange?



- Compare
- Shop
- Determine eligibility
- Access help
- Enroll

SB11-200: The Colorado Health Benefit Exchange Act of 2011



Mission is to increase **access**, **affordability** and **choice** for individuals and small employers purchasing health insurance

Key Features

- Competitive marketplace (**one-stop shopping**)
- Two shopping paths:
 - Individual/family
 - Small employer
- Designed for Coloradans shopping for private health insurance
- Option to still buy outside the Exchange and through brokers
- Premium subsidies only available through the Exchange



Premium Subsidies

Exchange will provide access to financial help to reduce the cost of premiums

- For individuals and families earning up to 4x poverty level
- Managed by IRS
- Subsidy applied up-front for individuals
- Tax credits available to small businesses and non-profits with 25 or fewer employees earning on average less than \$50,000,
sliding scale up to 50% of premium



More about Premium Subsidies

Who qualifies?



Individual earning \$14,858 to \$44,680/ year



Couple earning \$20,123 to \$60,520/ year



Family of 4 earning \$30,657 to \$92,200/ year

Customer Support Network

- Effective and accessible customer service will be key to success of the Exchange
- Assistance will be available by:
 - Online chat from shopping website
 - Phone through customer service center
 - In-person through navigators/assisters and brokers
- Navigators and Exchange will coordinate with outreach



Exchange Navigators and Assisters

- The Exchange will establish an Exchange Navigator and Assister program to serve the individual and SHOP markets and to support efficient access to coverage.
- The roles of Exchange Navigators and Assisters is currently under consideration.
 - Funding sources are different, but there is no clear differentiation in roles.
- The Exchange Navigator program will fund Navigator entities around the state through competitive grants.
 - Exchange Navigator entities should be diverse and geographically representative of the state and will include community based and other types of organizations.



Exchange Navigators and Assisters

- Exchange Navigators will:
 - Conduct outreach activities to raise awareness about the Exchange;
 - Educate consumers about their health coverage options;
 - Maintain expertise in eligibility, enrollment and program specifications;
 - Provide information and services in a fair and impartial manner;
 - Help consumers with the application for insurance affordability programs;
 - Facilitate plan selection and enrollment;
 - Provide information in a culturally and linguistically appropriate manner and ensure accessibility for individuals with disabilities and limited English proficiency.

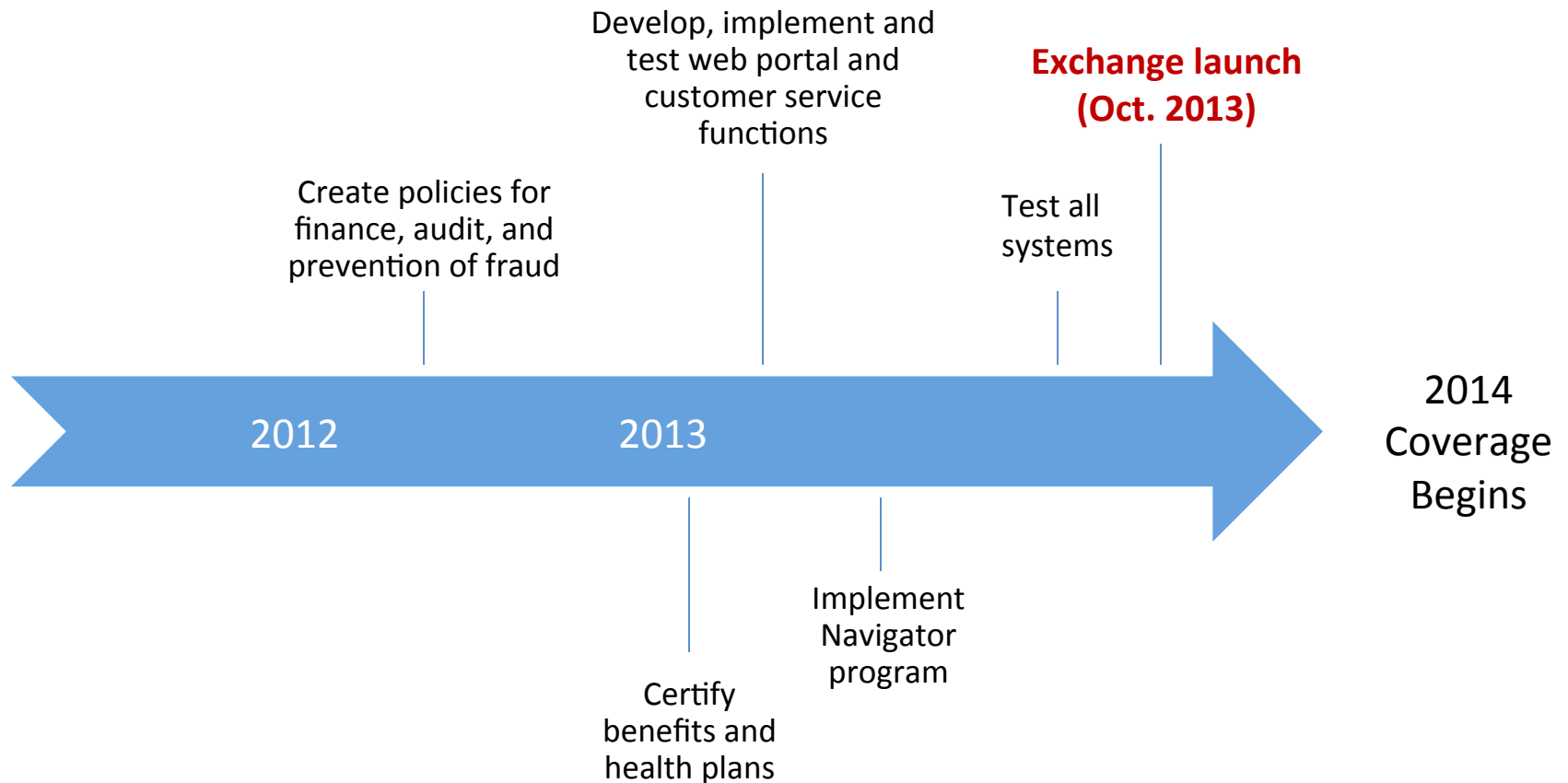


What's next for the Exchange Navigator Program

- Financial and needs assessment
- Refine scope, duties and selection criteria for Exchange Navigator Entities and Exchange Navigators
- Outreach to potential Exchange Navigator Entities around the state
- Solicit stakeholder feedback on key decision items
- Develop and release request for proposals early in 2013

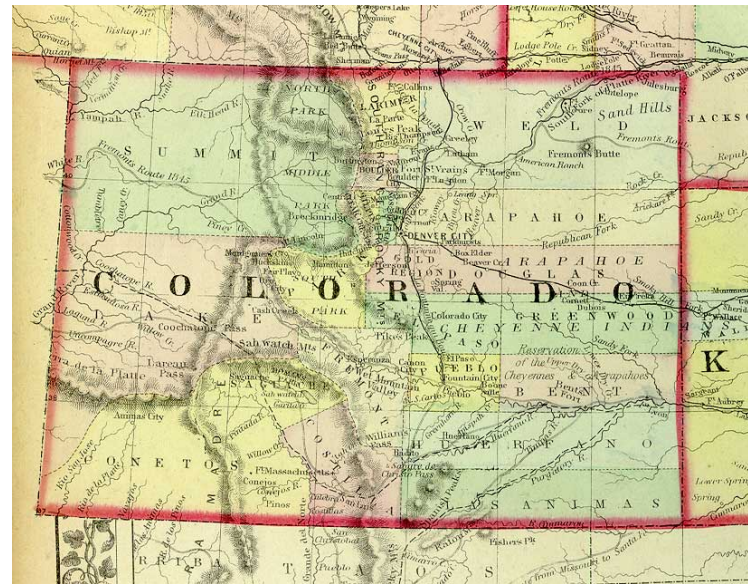


2012-2014 Exchange Timeline



Statewide Participation

- Open Board meetings
- Outreach initiatives
 - Meetings
 - weekly email updates
- Advisory Groups
 - Health Plan
 - SHOP
 - Individual Experience
 - Outreach and Communications



Contact

Adela Flores-Brennan
Navigator Manager
afbrennan@cohbe.org
720.496.2545

www.getcoveredco.org

