

Board Meeting Minutes
Connect for Health Colorado Meeting Room
East Tower, Suite 1025
3773 Cherry Creek N Dr., Denver, CO 80209
January 11, 2015
8:30 AM – 11:00 AM

Board Members Present: Steve ErkenBrack, Adela Flores-Brennan, Marivel Klueckman (proxy for Sue Birch), Sharon O’Hara, Denise O’Leary, David Padrino, Marc Reece, Marguerite Salazar and Nathan Wilkes.

Board Members Joining via Phone: Davis Fansler, Eric Grossman and Jay Norris.

Board Members Absent: None.

Staff Present: Brian Braun, Marcia Benshoof, Luke Clarke, Christine Gavin, Jason Green, Kate Harris, Kyla Hoskins, Cheryl Ierna, John Neumeier, Kevin Patterson, Carolyn Pickton, Alan Schmitz, Lisa Sevier and Adele Work.

Approximately 23 guests attended the meeting in-person and the conference line was available for people to join by phone.

I. Business Agenda

- Board Chair Sharon O’Hara, called the meeting to order at 8:30 am and welcomed those in attendance, both in-person and on the phone.
- A change to the December 17, 2015 Board meeting minutes was proposed and will be discussed. The minutes will be brought back in the February meeting for approval.
- The agenda was reviewed and no changes were made.
- Disclosure of Conflicts of Interest: None.

II. Board Development and Operations

Ms. O’Hara gave a brief update:

- The Annual Report will be presented to the Legislative Joint Health Committee Meeting on December 21, 2016.
- The Board Public Policy Approach was reviewed for any proposed changes. No changes were proposed.

III. Marketplace Development and Operations

Kevin Patterson, CEO, provided the following update:

- In December, Connect for Health Colorado’s current standings were sent in an interim report to the Legislative Oversight Committee.
- A post-open enrollment report will be shared with the Board and the Legislative Oversight Committee once open enrollment has ended.

Marcia Benshoof and Adele Work gave the Board an update on open enrollment:

Enrollment

- As of January 6th total enrollments on the individual market were 133,759 covered live.
- There are 36% new customers.
- 97 Small Groups were renewed this year and 70 were retained. Note: SHOP is not subject to open enrollment.
- The Service Center has received 173,388 calls, average speed to answer is 9.09 minutes with an average handle time of 23.24 minutes. The service level is at 57%.
- The broker lead tool has resulted in 8,736 leads so far.
- The Assistant Network has had 9,668 appointments with 2,883 enrolled.
- Efforts continue to reach the Colorado HealthOp customers through Outreach and Marketing.
 - 59% of the HealthOp customers have taken no action
 - 39% have purchased a plan on the Marketplace through another carrier
 - 1% have started shopping but have not completed enrollment
- Reasons for HealthOp customers delay in enrolling
 - Cost of coverage
 - Lack of choice
- Of the 95 groups of Colorado HealthOp SHOP members, 52 were retained through plans on and off the Marketplace.

Concerns were raised by the Board around plan costs including the possibility of Colorado becoming one statewide rating area and western slope provider dynamics.

Technology

- System availability is at 99.97%, with an average page response time of .55 seconds.
- The median system volume is at 1M transactions per day, with a peak volume of 4.75M transactions on December 15, 2015.
- Real time eligibility through either PEAK or the Marketplace has been a consistent 80% real time eligibility.
- Less than 2% of customers have reported a technical or functional issue that requires technical support to correct.
- There have been no security incidents related to technology.
- 1095's will be delivered at the end of January.

Action Item

- *Leadership will work with the state network to determine the best way to create a path to sustainability that improves the customer experience.*

Action Item

- *Operations will survey the HealthOp customers who haven't enrolled in an insurance plan to find out why and engage the salesforce to work with the customers to help them find a plan.*

IV. Contracts & Policy

A working group has been established to determine if a Public Benefit Corporation will be beneficial to the Marketplace.

Brian Braun, CFO, reviewed the procurement process flow with the Board.

Action Item

- *Legal will add a vendor relationship term board review to the procurement policy.*

Action Item

- *Legal and Finance will bring any cumulative vendor contracts that begin to exceed \$150,000 to the Finance & Operations Committee.*

Action Item

- *Legal and Finance will add to the procurement policy that any significant variance in financials on all contracts will be brought to the Finance & Operations Committee.*

Action Item

- *Legal and Finance will define a dollar amount for requiring a competitive bid on all RFPs.*

V. Policy Committee

Adela Flores-Brennan reported that the Policy Committee has requested that any comments on proposed rules made by the Federal Government be brought to the Committee. Noting that staff does have the autonomy to submit comments on behalf of Connect for Health Colorado without the Committee's approval.

Jason Green reviewed the comments submitted to the Centers for Medicare & Medicaid Services regarding the HHS Notice of Benefit and Payment Parameters for 2017.

- Most comments were requests for clarification.
- Most pertinent issues were:
 - Increases to Navigator's responsibilities
 - The use of Web-brokers
 - SHOP proposal allowing employers to exit SHOP while continuing coverage
 - Federal Government to allow direct enrollment through Carrier webpages
 - Proposed changes to rating areas

Jay Norris stated that the Division of Insurance (DOI) should determine what brokers are allowed to work on the Marketplace and that Connect for Health Colorado should work with anyone who is allowed.

Mr. Patterson stated that the most important job is to make sure the customers are being serviced in whatever path they come through on the Marketplace. However there may be circumstances in which the Marketplace will make a decision that won't necessarily be a DOI decision. Connect for Health Colorado's focus is on working with assistors who are fully servicing the client while not requiring the Marketplace's back office to do the work of the assistor.

Marguerite Salazar will report back on DOI's stance regarding determining what brokers are allowed to work on the Marketplace.

Action Item

- *The Policy Committee will work on determining which policy decisions should be made by the Board vs operational policies made by the Marketplace staff.*

Action Item

- *Policy Committee will review policies affecting who is allowed to work on the Marketplace assisting customers.*

The Policy Committee began a discussion regarding the Broker Award Program at the last Policy Committee meeting, this conversation will continue in future meetings.

VI. Public Comment

Appendix A attached.

Meeting adjourned at 12:15 pm.

Respectfully submitted,

Davis Fansler
Secretary

Next Meeting

February 8, 2016 from 8:30 am – 12:00 pm