

Policy Committee Meeting Minutes
Connect for Health Colorado Meeting Room
East Tower, Suite 1025
3773 Cherry Creek N Dr., Denver, CO 80209
February 27, 2017
3:30 PM – 5:30 PM

Board Members Present: Sue Birch, Davis Fansler, Adela Flores-Brennan, Jay Norris, Sharon O’Hara, Denise O’Leary and Mark Reece

Staff Present: Brian Braun, Traci Butzen, Luke Clarke, Beth Deines, Saphia Elfituri, Kate Harris, Judith Jung, Molly McClurg, Ian McMahon, Kevin Patterson, Alan Schmitz and Lisa Sevier.

I. Welcome and Introductions

Sharon O’Hara chaired the Policy Committee Meeting and called the meeting to order at 3:30 p.m., welcoming those in attendance, both in-person and on the phone. The January Policy Committee Minutes were voted on and approved

II. Strategic Goals

Ms. O’Hara stated the organization’s mission - *to increase access, affordability and choice for individuals and small employers purchasing health insurance in Colorado* - to help determine the context for the strategic plan. The timeline will be three years, 2017 to 2020, and the context was resolved to include:

1. Grow enrollment
2. Educate the customer
3. Sustain the business

Noting that the goals were in no specific order, the current draft of the strategic plan goals were reviewed. Staff will work with the context provided to shape the goals more clearly around the organization’s mission. Ms. O’Hara advised the committee that the draft goals were also brought to the last Board Advisory Group and any edits provided by the group will be incorporated.

III. Updates

a. Colorado Department of HealthCare Policy and Financing (HCPF)

Nina Schwartz, HCPF Eligibility Communications Specialist, presented the following updates about the upcoming CMBS PEAK build scheduled for March 19, 2017:

- An additional requirement will be implemented into the annualized income methodology:
 - If an individual has income from seasonal, commission based, or self-employment, and they are over income, the individual will receive an additional question asking if they anticipate their income will remain the same or be lower for the next calendar year.

- Pending renewals letters for Health First Colorado and CHP+ will ask for additional verifications if the MAGII interface is not able to verify either their earned income or self-employment income.
- For individuals who are currently enrolled in Health First Colorado, are over income for Medicaid, and don't provide the additional information required, a new project is being developed that will prevent the individual from bouncing back and forth between Connect for Health Colorado and Health First Colorado.

b. Division of Insurance (DOI)

Kate Harris, Director of Policy and Research, gave an update from the DOI.

- The reasonable qualifications submissions date will be pushed back to April, which will delay subsequent filing deadlines.
- The proposed rule for market stabilization was released earlier this month. A final date for the rule has not been released.

IV. CMS Proposed Ruling

Beth Deines and Molly McClurg, the Compliance and Appeals Attorneys for the organization, presented a summary, including Connect for Health Colorado's comments, of the proposed regulations and rules for market stabilization, which were just released by the Centers for Medicare & Medicaid Services (CMS) and the Department of Health & Human Services (HHS). Comments on the rules are due to HHS on March 7, 2017.

Beth addressed two of the rules:

- The proposal for the shortened enrollment period, November 1, 2017 through December 15, 2017. Connect for Health Colorado is opposed to this proposal as it's believed it will negatively impact customer, broker and issuer experience. Included in the organization's comments will be limiting the amount of healthy people who would get enrolled, the Marketplace's systems would overload and it will have a bad impact on the risk pool. It was noted that young, healthy people generally wait until the last minute to sign up for insurance and the shortened enrollment period will affect whether they get enrolled or not.
- Pre-enrollment verification for special enrollment periods, requires the federal exchange and state based exchanges that use the federal platform, to pend enrollments, pending verification of legitimacy for special enrollment periods. Currently, this is an option for state based exchanges with their own platforms.

V. Legislative Update

Kate Harris, Director of Policy and Research, gave the following legislative update:

- SB17-003, the bill to repeal the Colorado Health Benefit Exchange is waiting to be calendared into the Appropriations Committee.
- A bill to provide state assistance for people whose income is between 400% and 500% of the poverty level, and who pay more than 15% of their income for a bronze plan, has been discussed in the Denver Business Journal. Connect for Health Colorado has been asked to be the facilitator for the assistance and a fiscal note has been requested from the organization. The bill has not yet been introduced to a committee.

VI. Public Comment

There was public comment by:

Jane Wynes – Board Advisory Committee

Meeting adjourned at 5:05 p.m.

Respectfully submitted,

Sharon O'Hara
Policy Committee Chair