

Policy Committee Meeting Minutes
Connect for Health Colorado Meeting Room
East Tower, Suite 1025
3773 Cherry Creek N Dr., Denver, CO 80209
July 25, 2016
3:30 PM – 5:30 PM

Board Members Present: Adela Flores-Brennan, Jay Norris, Marc Reece, Nathan Wilkes and Sharon O’Hara

Staff Present: Traci Butzen, Luke Clarke, Beth Deines, Saphia Elfituri, Kate Harris, Cheryl Ierna, Taylor Roddy, 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 June Policy Committee minutes were voted on and approved

II. Updates

a. HCPF

Nina Schwartz with Colorado Department of Health Care Policy and Financing (HCPF) updated the committee on the following:

- The Annualized Income policy change went into effect July 1, 2016. This methodology is for individuals that are self-employed, have commission based income or seasonal employment that are ineligible based on their monthly income. The individual’s income will be determined based on their annual income. Data on the annualized income will be updated in the future.
- Parent Caretaker Relatives Rule. It is to be compliant with the Affordable Care Act (ACA). This rule applies to individuals who fall under the parent caretaker relative eligibility category for the MAGII adult category for Medicaid. Effective October 1, 2016 these individuals are going to have to answer questions stating their child has minimum essential coverage or they won’t be eligible for the MAGII adult category.
- HCPF along with the Office of Health Equity (OHE), Connect for Health Colorado and the Department of Human Services have embarked on a research project to improve eligibility client correspondence which includes the notice of action, client redetermination letter, the income verification letter and the verification checklist. People who want to learn more about the research or recommendations can go to www.Colorado.gov/hcpf/plainlanguage.

b. DOI

Matt Mortier with the Division of Insurance (DOI) updated the committee on clarification with brokers and carriers on the state of recent federal guidelines of age discrimination. It was determined that as long as the age limit has been legislated by state legislature it can’t be considered discriminatory.

III. Data and Research Projects

Kate Harris, Policy and Research Manager with Connect for Health Colorado reviewed the status of the Data and Research Projects.

- Colorado Health Institute – Interactive Maps: Estimating APTC Eligible-but-not-Enrolled (EBNE) Consumers by Zip Code.
- Harvard/Wakely - Academic Study: Analyzing consumer correspondence enrollment factors.
- Harvard/Columbia - Academic Study: Partnering with HCPF and CIVHC to better understand consumer experience of private health insurance and Medicaid.
- PerryUndhem - Consumer Focus Groups: Conducting a series of five in person groups in four cities to collect feedback from the consumer experiences and preferences.
- University of Colorado Anschutz - Academic Study: Intent of study to analyze consumer movement between Qualifying Health Plan (QHP) and motivations for switching or keeping their health plans.
- Connect for Health Colorado - Consumer Surveys: Four online surveys to better understand current, past and potential customers needs and experiences with the Marketplace.

IV. Participation Policy Draft

Ms. Harris presented the changes to the second paragraph on page 5 of the Participation Policy Draft to the Committee. The policy states that the Board directs Connect for Health Colorado staff to bring significant operational and policy issues to the full Board or Board Committees for review, discussion and to provide the opportunity for public input. However, in situations where urgent resolution is necessary to ensure seamless operation of the Exchange, or where delay would negatively impact the organization or its consumers, the staff has the discretion to implement decisions without prior approval of the Board and public input. The CEO will consult with the Board Chair to communicate such actions. Additionally, all such actions will be brought to the next Board meeting for ratifications if necessary.

Jay Norris motioned for the participation policy draft to go to the board as amended for full approval. Marc Reece seconded the motion. Ms. O'Hara called the motion to a voice vote. The motion was passed unanimously.

V. Quick Cost and Plan Finder

Taylor Roddy, Director of Marketing and Outreach with Connect for Health Colorado presented the Quick Cost and Plan Finder.

- Based on home zip code
- Anonymous shopping tool
- Can navigate to the tax credit estimator
- This is not an endorsement for any specific plan
- Funded by the Colorado Health Foundation
- Data comes from Center for Improving Value in Healthcare (CIVHC)

VI. Meaningful Choice

A takeaway from the April 2016 Board Retreat was to look for options on how to help consumers make meaningful choices to choose the plan that best fits their needs. Page 7 of Meaningful Choice: Consumer-Centered Benefit Designs includes:

- Investing in decision support tools
- Changing the types of plans offered or the number of plans offered on the Marketplace

Action Item

Meaningful Choice will be brought back to the Policy for further review.

VII. SEP Verification

There was a brief discussion around the SEP Verification: Current Status.

- There is a national discussion around whether the Federal Facilitated Marketplace (FFM) and State Based Marketplace (SBM) should verify SEPs by obtaining documentation from customers seeking a SEP, and verifying the information.
- Carriers are pushing this issue as they report substantial losses from unverified customer
- Carriers have expressed significant amount of losses due the lack of verification.

Action Item

Bring SEP Verification back for further review once it's been determined how SEP Verifications will be handled.

VIII. Public Comment

There was public comment by:

Brad Niederman – Owner Niederman Insurance Company

Deb Judy – Policy Director with Colorado Consumer Health Initiative

Carol Pace – Volunteer Advocate with Colorado Consumer Health Initiative

Meeting adjourned at 5:45 p.m.

Respectfully submitted,

Sharon O'Hara

Policy Committee Chair