

Board Meeting Minutes

Connect for Health Colorado Meeting Room

East Tower, Suite 1025

3773 Cherry Creek N Dr., Denver, CO 80209

August 10, 2015

8:30 AM – 11:00 AM

Board Members Present: Sue Birch (arrived at 10:15 am), Steve ErkenBrack, Adela Flores-Brennan, Eric Grossman (arrived at 9:30 am) Jay Norris, Sharon O’Hara, David Padrino, Marc Reece, Marguerite Salazar (arrived at 10:00 am) and Nathan Wilkes

Board Members Joining via Phone: Davis Fansler, Eric Grossman (until 9:30 am) and Denise O’Leary.

Board Members Absent: None

Staff Present: Marcia Benshoof, Brian Braun, Luke Clarke, Patricia Meyer, John Neumeier, Kevin Patterson, Lynn Pressnall, Taylor Roddy, Alan Schmitz, Lisa Sevier and Adele Work.

Approximately 15 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.
- The minutes from the June 26th Board meeting, July 13th Board Meeting and June 22nd Joint Committee Meeting were voted on and approved.
- The agenda was reviewed and no changes were made.
- Disclosure of Conflicts of Interest: None.

II. Policy

Referring to the Articles of Governance, Alan Schmitz, General Council for Connect for Health Colorado, began a discussion on audit and risks. The enabling statute for the Board states that:

- The Board members are obligated to serve the public interest of individuals and small employers purchasing health insurance in Colorado.
- To ensure the operational well-being and fiscal solvency of the Marketplace.

The common law obligations for the Board are the duties of care, loyalty and obedience.

Mr. Schmitz then referred the Board to the Oversight and Compliance Plan description stating that the plan describes policies and procedures put in place to assist the Board and organization in its operations. In addition to this, an audit process is being created which tracks all audits and reviews, as well as the implementation of the resulting recommendations. This will allow a gap analysis to identify areas of operational improvement.

Regular audit reports will be provided to the Board, with the Finance Committee and management determining the best level of detail needed for the reports.

Action items

- *Ms. O'Hara and Mr. Patterson will discuss Board attendance at the Legislative Audit Committee meeting on August 31, 2015.*
- *The Finance Committee will provide regular audit reports to the Board.*

III. Board Development and Operations

Two positions on the Board and Executive Committee are vacant; vice-chair and secretary.

Ms. O'Hara called for a nomination for vice-chair of the Board.

Adela Flores-Brennan nominated Steve ErkenBrack for vice-chair.
Jay Norris seconded the nomination.

Ms. O'Hara called for discussion of the nomination.
There was none.

Ms. O'Hara called the nomination to a vote and it passed unanimously.

Ms. O'Hara called for a nomination for secretary of the Board.

Ms. Flores-Brennan nominated Davis Fansler for secretary.
Marc Reece seconded the nomination.

Ms. O'Hara called for discussion of the nomination.
There was none.

Ms. O'Hara called the nomination to a vote and it passed unanimously.

The function of the Board was discussed and determined to primarily consist of strategic oversight by:

- Delegating authority to management to enact the strategy, principles and policies adopted by the Board
- Monitoring compliance
- Ensuring the Board and management are accountable to audit findings and outlined policies
- Focusing on the future
- Assuring the stakeholder's voices are heard and considered every step of the way

Committee participation and membership was discussed. Ms. O'Hara noted that the Board determined that membership will be limited to one committee per Board member. The Finance and Operations Committees will be combined to form one committee.

The Committee members were announced:

Executive Committee

- Sharon O’Hara, Chair
- Steve ErkenBrack, Vice-Chair
- Davis Fansler, Secretary
- David Padrino

Finance & Operations Committee

- Eric Grossman, Chair
- Denise O’Leary
- Nathan Wilkes
- Sue Birch

Policy Committee

- Adela Flores-Brennan, Chair
- Jay Norris
- Marc Reece
- Marguerite Salazar

Fiscal audit oversight will be a function of the Finance & Operations Committee while performance oversight will be function of the Policy Committee.

Mr. Reece stated that the broad and diverse input from other attendees, specifically the stakeholders, is necessary to the Policy Committee in order to determine the best options particularly around 1332 waivers.

Action items

- *Action items section added to state specific actions and for monitoring the actions*
- *Committee Meetings will be scheduled two weeks after Board meetings*
- *Agendas are to be more detailed*
- *During the September Board meeting there will be a review of the strategic plan to develop some overreaching metrics that will guide agendas going forward.*

IV. Marketplace Development and Operations

Kevin Patterson, Interim Chief Executive Officer (CEO), is continuing his outreach throughout the state, visiting Colorado Springs in late July with plans to visit the Fort Collins/Loveland/Greeley area in the next coming week. The outreach trips have been encouraging; as well as a great opportunity to receive feedback on the Marketplace.

Mr. Patterson discussed the importance of focusing on a forward path for the Marketplace, taking Connect for Health Colorado from a start-up to a mature organization.

Action item

- *Bring a maximum of five suggested or confirmed metrics for the strategic plan to the next Board meeting.*

V. Financials

Brian Braun, the incoming Chief Finance Officer, was introduced the Board. Mr. Braun discussed his plans for the finance department and his ongoing focus on cash management and sustainability for the Marketplace.

VI. Board Update Requests

Chief Information Officer, Adele Work, addressed the following items as requested by the Board during the July 13th Board Meeting:

- Catastrophic plan age limit: Carriers are handling the catastrophic plan age limit in different ways, which may cause some confusion. Currently Connect for Health Colorado is doing some testing to ensure alignment with the policy.
- Auto renewal/Plan-in-cart: This issue occurred when a customer, up for auto renewal, chose to shop other plans and placed a plan in their cart for consideration, but opted for auto renewal. If the cart still contained the plan, the customer was dropped from auto renewal. This next open enrollment there will be coaching screens throughout the process to clarify the next step to the customer.
- Cost share reduction warning: This issue is on the road map for the next open enrollment enhancements.

VII. Open Enrollment

Ms. Work gave an update on open enrollment (OE) readiness for open enrollment 3 (OE3).

OE3 targets include:

- Enrollment – 195,237 individual enrollments and 6,881 SHOP enrollments
- Customer enrollment issues will be <5%
- 50% of customer assistance will come from Brokers
- 9% of customer assistance will come from Health Coverage Guides (HCG)'s
- A new customer relationship management (CRM) system
- A refined problem resolution team with ticket monitoring
- Access to CBMS data via the Service Portal

There are four key projects the Marketplace is working on for the OE period:

1. Shared Eligibility System (SES) improvements
2. 2015 Marketplace improvements
3. Service Center migration/training
4. Renewals and reverifications

The top customer issues from EO2 that are being addressed this OE:

- Eligibility determinations
 - Addressed through SES projects, training and certification, the Marketplace and the Colorado department of Health Care and Financing (HCPF) operational integration activities.
- Poorly served customers through the Customer Service Center
 - Addressed by a service center refresh, SES projects and the Marketplace and HCPF operational integration activities.
- Renewals confusion

- Addressed by Marketplace improvements and renewals carrier coordination.
- Small business application is difficult to get through
 - Addressed by SHOP defect draw down and RFP process.

Marcia Benshoof, Chief Strategy and Sales Officer, stated that the new SHOP platform implementation will be delayed until February to ensure all focus is on OE3. This will not affect the target for SHOP enrollment, as SHOP enrollment does not have a time limit and currently there is a strong focus on improvements to training, service and help for SHOP enrollments.

Connect for Health Colorado is renegotiating a Management and Operating (M&O) contract with CGI to address the current reality as the original contract was signed in 2012. The goal of this renegotiated contract will be to have a new fixed-price, SLA-driven contract prior to OE3. This contract will be discussed in a future Finance & Operations Committee meeting.

Ms. Benshoof updated the Board on the assistance channels for OE3. While the funded sources of HCG's has gone down, there has been an increase of privately funded Certified Application Counselors. The Certified Application Counselors consist of enrollment and admissions people in the provider community such as the federally qualified help centers, hospitals and clinics.

The Brokers will have several tools to work within OE3 including Access, a database management system. Access will allow Brokers to see every one of their customer's status', including any incidents, on an ongoing basis.

Action Items

- *For discussion around the M&O contract:*
 - *What percent of code is custom development vs supported?*
 - *What percent of M&O work is custom vs supported in terms of dollars and work effort?*

VIII. Public Comment

Debra Judy, Policy Director of the Colorado Consumer Health Initiative, inquired about the advisory group's participation with the newly formed Committees and for an update on simultaneous enrollment. Additionally, she express concern about the testing timeline for the SES, emphasizing the importance of communicating the prioritized fixes and work arounds with HCG's and other assistors.

Bethany Pray with the Colorado Center on Law and Policy asked for information on any fixes in the SES that will not be put into effect for OE3. Ms. Pray also expressed concerns over the timeline for the enhanced fixes for the SES.

Mr. Patterson explained that much of the SES testing has to be done in concert with the State partners, any earlier testing would be outside of the actual production environment.

Ted Pagano addressed a policy oversight regarding Native Americans. Mr. Pagano and his family were denied full family special enrollment because his wife is not a Native American. On the federal exchange site special enrollment is allowed in these situations; however, it is not an allowance on the Colorado state level.

Ms. Work stated that the Affordable Care Act does not allow full family special enrollment in this case; however the federal exchange has interpreted this differently. Connect for Health Colorado will bring this up as a policy discussion for the next open enrollment.

Brad Niederman of Niederman Insurance, inquired about the Board's thoughts on Colorado Cares. Mr. Niederman also express concern with customers attempting to navigate through health insurance products on their own as the products are complicated to understand. He suggested more promotion of the use of navigators and Brokers.

Steve ErkenBrack stated that pursuant to Connect for Health Colorado's policy: the Board will not give an opinion on legislative or political issues.

Action Items

- *The Executive Committee will work on synchronizing the Committees, Marketplace staff, Legislative Oversight committee and advisory groups*
- *Simultaneous enrollment is to be discussed in detail at the next Board meeting. To be prepared the staff should bring in carriers, HCPF and consumer committees to inform the Board of the status and plan for simultaneous enrollment.*

Meeting adjourned at 11:25 am.

Respectfully submitted,

Davis Fansler
Secretary

Next Meeting

September 14, 2015 from 8:30 am – 12:00 pm