

Board Meeting Minutes
Connect for Health Colorado Meeting Room
East Tower, Suite 1025
3773 Cherry Creek N Dr., Denver, CO 80209
November 14, 2016
8:30 AM – 11:30 AM

Board Members Present: Adela Flores-Brennan, Kyle Brown, Sharon O’Hara, Denise O’Leary and Nathan Wilkes

Board Members Joining via Phone: Sue Birch, Davis Fansler, Eric Grossman, Jay Norris, Marc Reece and Marguerite Salazar

Board Members Absent: Steve ErkenBrack

Staff Present: Gabriela Aguilar, Brian Braun, Traci Butzen, Luke Clarke, Kate Harris, Judith Jung, Ian McMahon, Kevin Patterson, Carolyn Pickton, Alan Schmitz, Taylor Roddy, Lisa Sevier and James Turner

Approximately 5 guests attended the meeting in-person and the conference line was available for people to join by phone.

I. Call to Order

- Board Chair Adela Flores-Brennan, called the meeting to order at 8:30 am and welcomed those in attendance, both in-person and on the phone.

II. Executive Session

Ms. Flores-Brennan entertained a motion to move into Executive Session to discuss matters concerning sensitive and confidential issues around a personnel matter. A vote was called for and passed with unanimous approval.

The Executive Session is permitted pursuant to CRS §24-6-402(4)(f).

The Board returned from Executive Session at 9:50 am.

III. Business Agenda

- The minutes from the October 10, 2016 board meeting were voted on and approved.
- The agenda was reviewed and one change was made.
 - The election results discussion was moved up to the topic IV.
- Disclosure of Conflicts of Interest: none.

IV. Election Results

Ms. Flores-Brennan began the discussion by acknowledging that the presidential election results of the previous week has the potential to change the work that Connect for Health

Colorado has been doing. As a state-based exchange, the organization has the opportunity to explore different pathways toward the future and the Board is committed to this endeavor. Any changes are still unknown and the organization's focus remains on enrollment and assisting Coloradans in getting insured.

Kevin Patterson, CEO, shared with the board that Connect for Health Colorado's staff is passionate about what they do and determined to continue with this endeavor to address the need for access, affordability and choice in health insurance for all Coloradans. There are opportunities that can come from whatever happens in the future, and the Marketplace is a valuable tool.

Currently the focus of the organization continues to be signing up as many people as possible this open enrollment.

V. Board Report

Sharon O'Hara gave a report on the Board Advisory Group. The advisory group's current focus has been on Special Enrollment Periods (SEPs). The group will be bringing forward recommended plans related to SEPs. Ms. O'Hara noted that these plans would be policy related and not be implemented in the current open enrollment period.

The Board Advisory Groups report on SEPs will be referred to the Policy committee for processing to determine a recommendation for the full board.

VI. CEO Report

An update was given to the board on open enrollment four (OE4).

- As of November 10, 2016, enrollment numbers are 54% above last year, this is part of a national trend.
- Real Time Eligibility Determination (RTE) is on target
- Reasonable Opportunity Period (ROP) is at 20% of target. A wording change has been made on a question requesting permission to check data against federal sources. This change should bring an improvement.
- Achievement of customer service levels is 70% below target due to system issues. The issues have been resolved and service levels are improving.
- Average page load time is at 6.4 seconds, over the target of 4 seconds. This is due to system performance issues. A fix was applied on November 5th that has addressed the root cause.
- Total homepage visitors is 3% above target.
- Higher enrollment numbers indicate more shopping in proportion to browsing.
- Root causes for the ROP include:
 - Customers not providing permission to check against federal data sources. To mitigate this, a change has been made in the question that asks permission.
 - When a Medicaid/APTC mixed household's income is checked, not all members of the household may have authorized the federal data check. Analysis is continuing on this.

- Income comes in more than 25% above IRS Sources.
- Data mismatches when calling the Federal Data Services Hub (FDSH) services.
- FDSH response code error or timeout.

The top call reason codes for the customer service center include:

- Enrollment
- Technical support
- Eligibility determination
- Life change event
- Account Corrections

VII. Finance & Operations

Nathan Wilkes gave a brief overview of the October Finance and Operations Committee meeting.

Brian Braun reviewed the fiscal year 2017 first quarter financials

- Revenues are up
- Expenditures are below budget
- Key metrics include:
 - Plan selection and effectuated enrollments are up
 - Percentage of calls answered in 300 seconds is just below the baseline
 - Average number hours the system is down per month is significantly lower
 - The net operating ratio is at 62.5% vs. the baseline of 36.4%
 - The per member per month is at \$18 for expenditures vs. the target of \$23

There are no plans to change anything on the financial outlook. The organization will continue to be prudent with expenditures, as well as be adaptive and flexible to continue to meet needs. Connect for Health Colorado conservatively projects to achieve sustainability over the next 36 months.

Mr. Braun introduced the Investment Policy to the board. The Policy outlines an overall philosophy that is specific yet flexible. It involves safe investments and identifies the responsibilities of all involved parties and establishes procedures for ongoing performance and policy review.

Denise O’Leary made a motion for the board to approve the Investment Policy. Ms. O’Hara seconded the motion. There was no discussion. There was no public comment

Ms. Flores-Brennan called the motion to a vote. The motion was approved as follows:

Yes: Davis Fansler, Adela Flores-Brennan, Eric Grossman, Jay Norris, Denise O’Leary, Sharon O’Hara, Marc Reece and Nathan Wilkes

No: None

Abstain: None

Taylor Roddy, Director of Marketing, presented a media buy request to the board. The buys were discussed at the Finance & Operations Committee. They have been planned and are part of the budget.

- Partnering with Emico Media for all English digital and local radio buys to support Open Enrollment goals for 2016 and 2017
- Pre-shopping campaign currently in market – below threshold for needing procurement approval
- All campaigns target EBNE, the uninsured and customers losing plans

The request was opened for discussion, there was none. The request was opened for public comment, there was none.

Ms. Flores-Brennan called the media buy request to a vote. The request was approved as follows:

Yes: Davis Fansler, Adela Flores-Brennan, Eric Grossman, Jay Norris, Denise O’Leary, Sharon O’Hara, Marc Reece and Nathan Wilkes

No: None

Abstain: None

VIII. Public Comment

The following members of the public gave comment:

A.J. Earl, Broker

Meeting adjourned at 11:10 am.

Respectfully submitted,

Davis Fansler
Secretary

Next Meeting

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