

**Board Meeting Minutes**  
*Connect for Health Colorado Board Room*  
*East Tower, Suite 1025*  
*3773 Cherry Creek N Dr., Denver, CO 80209*  
**September 23, 2013**  
**8:30 AM – 12:00 PM**

**Board members present:** Richard Betts, Susan Birch, Ellen Daehnick, Steve ErkenBrack, Eric Grossman, Gretchen Hammer, Sharon O’Hara, Arnold Salazar, Marguerite Salazar, and Nathan Wilkes.

Mike Fallon and Kevin Patterson joined by phone.

Staff present: Camisha Bailey, Marcia Benshoof, Matt Benson, Jessica Dunbar, Adela Flores-Brennan, Patty Fontneau, Caren Henderson, Lindy Hinman, Trish Lynch, Bill Jenkins, Lisa Sevier, Jim Sugden, Jed Summerton and Adele Work.

Approximately 30 people attended the meeting in person and additional people joined by phone.

**I. Business Agenda**

There were no additions or edits made to the September 9, 2013 Board meeting minutes.

**Vote:** The minutes were unanimously approved. There were 7 voting members present.

There were no changes made to the agenda.

There were no disclosures on any new conflicts of interest.

**II. Board Development and Operations**

1. Board Chair Report

Gretchen Hammer announced that on Sunday, September 22, 2013, she received the inaugural breakthrough award from the Colorado Medical Society for services on this board.

**III. Exchange Development and Operations**

1. CEO Report

Patty Fontneau reported that the board meeting focus is implementation and demonstration. As of October 1, Connect for Health Colorado plans to have both the Individual Marketplace and Small Business Marketplace available for Coloradans to shop, compare and select their health insurance plans.

## **a. Federal Regulations Update**

Patty quickly reviewed the summary of the new IRS regulations that had been received the previous week, and added that a new set was delivered late the preceding week. The second set was not in the board packet, but there will be an update at the next board meeting. There were no questions from the Board about the regulations received.

## **b. Implementation Dashboard**

Patty went through the implementation checklist, noting that everything is on track with the timelines and meeting deadlines that have been set. Many of the items on the checklist don't necessarily have end points, but will be on-going over time, such as training and distribution of education materials.

Arnold Salazar asked for clarification of many of the acronyms that are used in the implementation checklist and Patty went through and provided a definition. Arnold then asked why the calculator on the website was down and Patty explained that the calculator had been using generic rates to calculate a consumer's APTC amount. Once actual rates were approved, it was more accurate to use the actual second lowest silver plan in each rating area to identify the tax credit. The calculator was expected to be back within a couple of days.

Eric Grossman asked if all of the items on the checklist would be completed by October 1, or if they would be ongoing and if they were sorted in any other order besides category in terms of magnitude. Patty confirmed that the sorting is by category and some of them are fully completed and some will continue to be ongoing.

Sharon O'Hara asked if by saying these metrics were completed, is it possible to add more metrics to the list. Patty confirmed that there was always that kind of flexibility. Gretchen asked the board to consider if this type of report would be valuable after go-live, or replaced by the operational dashboard. She asked the board to let Patty know if there is any value in the implementation checklist continuing.

Richard Betts asked about the security of the data and how that is shaping up, because there is a lot of national publicity around the issue. Bill Jenkins, privacy and security, confirmed that we have been completing all of our security controls that are required by CMS and passing all third party reviews. There have been some tweaks that were needed, but have not had any major issues. Richard asked if there have been any attacks on our network. Bill said there haven't been any directly, but we have seen normal background noise; we are prepared if it were to happen.

Marguerite Salazar asked if it was the appropriate time to bring up dental plans. Gretchen said she did not see another place on the agenda where it would apply. Marguerite explained there had been placeholder rates that were showing on plans and there was work to ensure the fix was appropriate. She commented that the DOI had come up with a way to fix it and it should be taken care of shortly. Patty added that outside of the exchange, pediatric dental is required, but on the exchange it just has to be offered, consumers are not required to purchase it.

## **2. Outreach, Education, and Marketing Update**

Caren Henderson introduced Tom Lydon from our advertising agency, Pilgrim, to present the next phase of our outreach and marketing campaign.

Tom reported that they have been working the last couple of months to produce the next phase of the campaign. The first phase was to create awareness and get people's attention. The goal of this campaign is to get people to purchase. The presentation included rough cuts of the commercial spots as well as some of the new print ads.

Tom expressed that the tone in the first phase was humor and surprise to grab attention and get people aware. The tone for this phase is to be more informative and get people to have a better understanding of the value that Connect for Health Colorado brings and the specific call to action. This campaign will have a number of different commercials, targeting a general audience, young Coloradans, small businesses, the uninsured and Spanish audiences. There will be both :15 and :30 second spots. The commercials were shot across the state and were produced locally.

Sharon O'Hara asked how they were going to measure the awareness impact of the new campaign. Tom explained that an awareness study was done before the campaign and would be repeated in December. Sharon asked how we will adjust for Spanish audiences, because you often need a different message or approach. Tom assured her that we are receiving input from a Spanish translation firm as well as our consumer groups to target messaging. Sharon also asked how are we going to get the young people to buy and Tom explained there are ads geared towards that age group as well. Sharon also checked to see if there would be Spanish outreach on radio. Caren indicated that that was being reviewed and staff would provide an update at the next board mtg.

Eric asked Tom to explain more about the online and search engine marketing channel and how cost effective that method is. Tom explained that it is the most efficient way when trying to reach a large audience quickly. It's a great support medium to the other channels.

Sue Birch asked about the face to face outreach efforts across that state. Caren explained that we have about 30+ events every week across the state – with staff, Health Coverage Guides as well as the Speakers Bureau members. We have also created sponsorships with sporting events at CU, DU, CSU, and Air force, among others. We have street teams that will be at fairs, festivals, concerts and sporting events throughout the state.

Caren previewed the educational portion of new website, which will be live October 1. She demonstrated its usability and how easy it will be to navigate through the site. Caren also announced that site has been translated into Spanish and that the Spanish site will also be available October 1.

### **Break 9:30 – 9:40 AM**

### **3. Technology Operations**

#### **a. Operations and Technology Demo**

Lindy Hinman and Adele Work provided a live demo of a step by step walk through of a consumer finding and selecting a broker, calling the Customer Service Center and applying for health insurance.

Eric asked Adele if the performance and volume tested multiple people downloading at the same time. Eric also said it would be helpful to see a summary metric report of the website, such as time spent on each page and the speed of page response.

Sue asked where on the site they remind people that although they are purchasing now, their coverage will not start until January 1. Patty commented that that information is throughout.

Nathan Wilkes asked if there is language explaining the differences between HMO, PPO etc. Lindy answered the Service Center Representatives are trained to be able to explain as well as hover text on the site that gives some explanation. They also explained there is a glossary of terms on the website for consumers to use.

Arnold said buying insurance is a complicated process but the site will make it easier. He also asked if you can go through the entire enrollment process on the phone app. Adele commented that you cannot enroll on the phone app – but you can select a broker, locate an Assistance Site, identify your tax credit and shop for plans.

Steve commended the team on the amazing amount of work they have done and how collected everyone stays in such a hectic time all while making sure consumers are staying informed. He also asked how it would work with individuals purchasing catastrophic plans. Adele explained when they choose the catastrophic plan, it takes them to another area where the advance premium tax credit won't apply to the premium. There is language throughout the site to ensure that people know they are not able to apply the APTC to a catastrophic plan.

#### 4. Response Center Update

Lindy Hinman provided an update of the response center – outlining the flow of information from customers, the service center, the HCG and brokers. She outlined how issues would be identified, prioritized and resolved. There will be a dedicated phone lines and email addresses – with connections to vendors, state partners and the federal agencies. Patty added that the question was brought up as to whether the board would need to engage – and although it is not anticipated, the group decided to hold 7:30 on Monday and Friday, the 30<sup>th</sup> and the 4<sup>th</sup>, for a meeting just in case.

Sue Birch wanted to inform the audience that HCPF has a similar plan and approach. Steve asked that if issues arise that directly impact carriers, how would that communication work. Lindy said if we have an issue we will use our health plan group or if it's something urgent, we will contact them directly.

#### 5. Operational Dashboard Discussion

Lindy Hinman provided an update on a series of Metrics for Operations. The Metrics were categorized by weekly, monthly and quarterly stats and also highlighted those metrics targeting our mission (access, affordability and choice.)

Sharon O'Hara asked if they are doing any outreach to consumer groups to get feedback on impact. Lindy explained that there will be tools to ask customers about their experience and see what we can do better. There are also feedback and complaint forms on the site.

Arnold Salazar asked if we will know how many calls are getting answered and dropped. Lindy answered that we will know that. She also explained to the board if there were any metrics that they wanted to see being reported to just let her know and she would see if the information was readily available.

Gretchen Hammer commented she expects the metrics to change over time, for instance in October we could see a lot of shopping, but not a lot of purchasing. We need purchasing to increase in late November and December. Lindy confirmed.

Lindy explained that we are currently getting website metrics and response time. Ellen Daehnick asked that a graphic be provided of how the response time has changed over time.

Sharon asked if there is a need for any metric reporting about enrollment by plan. Patty responded that she is concerned about confidentiality.

Sharon asked if HCPF will be running metrics as well. Sue answered that our federal partners have set guidance for metrics and that they have their own set of metrics that they will be reporting on.

Ellen asked what happens when consumers have complaints about the Marketplace. Lindy responded that we have specific procedures for tracking and handling complaints. There is also an appeals process.

Gretchen wrapped up the meeting and reminded the Board the next meeting is October 14<sup>th</sup>.

#### **IV. Adjourn**

The board meeting adjourned at 11:20 AM.