

Board Meeting Minutes
Connect for Health Colorado Meeting Room
East Tower, Suite 1025
3773 Cherry Creek N Dr., Denver, CO 80209
October 14, 2013
8:30 AM – 12:00 PM

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

Susan Birch and Kevin Patterson joined by phone.

Staff present: Camisha Bailey, Marcia Benshoof, Jessica Dunbar, Stephanie Eng, Adela Flores-Brennan, Patty Fontneau, Lindy Hinman, Myung Oak Kim, Lisa Sevier, Jim Sugden, Heather Taber, Jessica Urban, 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 23rd Board meeting [minutes](#).

Vote: The minutes were unanimously approved. There were 9 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 the Board will try to move to a once a month meeting schedule, over the coming months. We would let the board know about the second meeting in October in the next week.

Sharon O’Hara asked if it would still be the 2nd Monday of the month as we move to the once a month schedule. Gretchen confirmed.

III. Exchange Development and Operations

1. CEO Report

As an overview, Patty Fontneau announced we opened just before 8:00 am on October 1st with both our English and Spanish site. Metrics were distributed and posted on the site. Since go-live, the system has been available 97.25% of the time with planned outages that took place in the middle of the night, generally during the 2 – 4 am

time frame, to add additional functionality and implement fixes. As an item of note, our Spanish site isn't a word for word translation, but rather a holistic translation.

Patty mentioned she has been asked about whether or not the government shutdown affects us and it has not.

Patty mentioned that there were no additional rules and regulations that effected the Marketplace since presented at the last board meeting.

Patty then presented some updates from the last board meeting: 1. Spanish radio will start in November. 2. Quality stars were implemented on the front page. The detailed quality info is available on the detail information page and will be available through a link from the front page in a few weeks. 3. Adele will provide more information about the provider directory later in the meeting. 4. Patty explained that Eric had asked in the last meeting, if many customers hit the servers simultaneously (for example for printing), would the system be able to handle it. Adele confirmed that it had been tested and it is not a concern at this point.

Gretchen praised the staff for their work and explained how proud the Board is of how hard everyone has worked to get the Marketplace up and running by October 1st.

2. Metrics

Patty provided an overview of week 1. This data is for October 1st – 7th, but as we start pulling weekly numbers, it will always be Sunday through Saturday night. Looking at the snapshot, Patty explained we are pleased with the week 1 number of unique visitors, which was 162,000. 28,000 of the customers had created accounts. Because there is the option to anonymous shop, which was very popular, the people that create accounts are more likely to buy.

Patty went on to provide an overview of the most popular pages: Get Started, Browse Plans and quick check for Financial Assistance. Richard Betts complimented the Marketplace on the ability to anonymous shop.

Patty outlined most common questions asked in the service center, noting that at this point, it is anecdotal. The top questions are "How do I create an account?" and general questions regarding eligibility.

We did have account creation problems in the first 3 days, where some had trouble creating accounts even though they could shop and browse. Gretchen moved to the graph on the back of the snapshot. She asked for clarification on when the issues with account creation occurred. Patty explained it was on Tuesday, Wednesday, and Thursday - but continues to happen to a small number of people in maintenance situations. The numbers on the graph were those accounts that had been successfully complete and did not include those that started and had a problem.

Patty moved on to the Customer Service Center and noted that there was high interest. She mentioned how surprised she was that about 20% of the Customer Service Center was through the chat feature. The wait times are currently in the 1 – 2 minute range - but were higher the first week. The percent of calls answered within 20 seconds is 33%. The average call and chat length is 13 minutes and 15 seconds. Patty reminded the board that the plan was to look at enrollments monthly - but because of the overwhelming interest - we were releasing week one data.

Patty opened the floor for questions from the Board.

Richard asked about the current average call time compared to projections we had, if there were any. Patty explained that we had projected long calls - but these were very long for averages. We are proud of our call center for the level of response; they have people working overtime and readjusting schedules to accommodate call volume. We are currently evaluating and anticipate that people will need to be added during the open enrollment period.

Mike Fallon asked if part of the extra time spent on calls was due in part to the Federal HUB. Patty explained that the Federal HUB is not affecting call times at this point. Arnold commented that there are a lot of comments about the Federal site and that it hard to get the message out that we are different when the national media is focusing on the federal side.

Steve congratulated the staff and applauded them for keeping their eye on the ball regardless of the negative comments. It's about building something unique to Colorado. There are a number of things we have done here that other states are starting to say we want to do. Steve then expressed his concern about the average call or chat time. Fifteen, twenty, or thirty minutes to an hour long conversations are unusual. Steve asked what Patty what her perspective about how to track and measure the progress on that. Patty commented that we are watching it closely and will react and keep the board informed. She acknowledged that we had to do some retraining due to changing procedures and that had an affect on our call time as staff was pulled off the phones for training.

Sharon asked if the Certified Application Counselors would be able to help with the traffic. Patty answered yes, the support network we have are trained to take people through the process. It consists of Customer Service Center Representatives, Agents and Brokers, Health Coverage Guides, Certified Application Counselors, Hospitals and other groups that have requested to get training, such as Carriers. Sharon then asked at what point would that all ramp up and Patty let Marcia Benshoof, strategic business development lead, explain. Marcia explained the vast majority of the different distribution channels had been through training - and there are still more classes occurring in the coming weeks. Most groups were looking at November for the full push.

Sharon asked how things were going with PEAK and if the real time determination was happening. Sue Birch started with congratulation for teams on both sides for a successful launch. She went on to explain data they have collected for the first 10 days of the Marketplace being open. There were a little over 9,000 PEAK applications received and 53% or 4,800 came from the Exchange, 47% went directly to PEAK. When looking at determinations, individuals were looked at and not just applications. The PEAK applications received consisted of over 17,000 individuals. 3,814 individuals received real time approval or denial. 4,211 individuals received real time decision informing them additional information was needed for their determination. Sue explained that these numbers will continue to increase as they continue to refine the process. There are over 60 denial reasons in the system so they are in the process of data mining and working with staff on these denial reasons.

Arnold asked Sue how this 10 day's period amount of applications received compares to a normal 10 day period. Sue explained they are at about 30,000 new applications a month, but re-determinations can dramatically affect the number. They are still evaluating the numbers but they are pleased with the response. Sue expressed that is a big accomplishment for them.

Steve asked about the people that have not gotten their eligibility but go on to buy a product anyway assuming they'll receive a subsidy, but are in fact Medicaid eligible. Patty explained that at this time, a person cannot move through until they receive their denial.

Gretchen wrapped up the metrics discussion and asked if there were any more questions or comments about the metrics. She reminded the Board it was just a one week snapshot for October 1st – 7th. At the November meeting, there will be a more robust metrics.

In reference to the metrics, Eric commented when looking at the number of enrollments to conversion the numbers are low. He asked Patty if it was concerning or is it too early to ask. Patty commented that at this point, these numbers are not surprising - but the group was still starting to gear up with sales strategies for the different distribution channels.

Steve commented there is value keeping in mind that a significant objective of our efforts is to cover people who didn't want to or didn't have the means to get coverage before. He commented that he is less concerned about the number, than who we are covering. Patty explained that those questions are asked (were you previously uninsured) but they're optional so that number will always be suspect.

Gretchen explained The Colorado Health Access Survey was in the field this summer to establish a baseline, but the results won't be out for another two years for robust state based data.

Patty added that we have a strong Assistance Network and Support Network across the field that is there to help us reach the enrollment numbers. Mike added he doesn't believe these numbers mean a lot until we reach December because human nature is deciding to put off spending money until you have to.

3. Technology Update

Adele Work provided an update on technology, starting with an acknowledgement to our vendors for their work and sacrifices to get us where we are. She went on to explain we went live just before 8 am October 1 with a robust website. Maintenance windows for upgrades, fixes and new functionality had occurred 6 times and were anticipated to continue.

Adele described some of the tech issues that occurred and were resolved in the first few days. She also confirmed that the provider directory was being deployed that evening.

Eric commended the team on having weekly releases, since that is not an easy feat. He added there are pros and cons to having weekly releases, recognizing that they are standard with a new system. Eric asked when will there be more standard monthly releases and Adele indicated that monthly release cycles will start in a few months.

Eric asked if these releases were planned from an expense standpoint. Adele confirmed they were.

Mike Fallon asked for clarification about the Federal system and the technical issues they have been having, since we have the same technological vendor but are not having the same problems. Patty explained that although CGI is our system integrator and also one of the vendors used by the Federal Marketplace - we used a different approach, different products and a different team than the Federal Exchange. Patty commented that CGI had been flexible and responsive and a good partner to us. Mike commented he was aware, but just wanted to let that be known publically, because there is a lot of misconception that we are having the same issues since we have some of the same vendors.

Gretchen announced that she has asked Patty, as part of Board Meeting, to start having people come in and share their experiences with the system.

Break 9:40 AM – 9:50 AM

4. Experiences

Adela Flores-Brennan introduced Barbara Raynor and Karen Spink who are both part of organizations within the Assistant Network.

Karen Spink with The Health District of Northern Larimer County expressed her organizations gratitude to be invited today and to be part of the Assistant Network. Their site serves all of Larimer County with 5 primary sites as well as many satellite sites. She explained that they had taken a soft launch approach with the expectation that it would take some time to get things running smoothly. Karen explained that they did limited outreach and PR, but rather focused on partner engagement and letting the community know what they were going to be doing. Currently have 37 clients through the program and most people have been looking to schedule 60 – 90 minute appointments. They also have a handful coming in with a few questions. The process is taking them a half hour to an hour and 45 minutes depending on how prepared the person is with their information. There are people that know they don't qualify for Medicaid and are frustrated to have to go through the Medicaid application because not everyone is receiving real-time determination and are put into a waiting period for an answer they already know. As of Thursday or Friday, they were starting to see more real-time determinations. People are very encouraged by what they're seeing from the plans and the help they're receiving from Health Coverage Guides.

Richard asked of the people they are seeing, how many either do or don't have insurance and how many are Spanish speakers. Karen explained that she didn't tally those numbers, but they are asking people to answer anonymously who has insurance and who does not. They have only had a couple of Spanish speaking clients at this point. They do have 2 fully trained bilingual staff members available to help with the process and will have one more trained later this month. Patty thanked Karen for her organization's work and for coming in to share her experiences.

Barbara Raynor with Boomers Leading Change in Health presented her organizations experience so far since go live. She started off by saying thank you for allowing them to be an Assistant Site and provide positions for part time staff. She went on to provide a little background of her organization. They mobilize adults 50 and older to increase healthcare across Metro Denver for medically underserved individuals and families. The organization started in July 2010. The organization also has an AmeriCorps Encore Project that does the same thing for the 55 and older group.

Barbara shared that their guides have been in learning mode since about mid-august. Their target audience is the general population. They also looked at this as a soft launch. They have mobile teams out in the community and are focusing on education and outreach right now. They are currently partnered with the Denver Public Library; typically have guides in a library once or twice a week to answer questions. Currently have 85 outreach and education events scheduled through November. The Health Coverage Guides are having a positive experience; they are being well received in the community. There is still confusion in the marketplace with the ACA and what all it means for individuals and their families. Some of the negative feedback they have received is that there is confusion when calling the Service Center, email responses have been slow and there have been some technical issues. There were no numbers to report currently. Barbara then shared that she feels they are in the front row for a history making event and they are very grateful for the opportunity to play a role!

Gretchen thanked Adela for bringing in folks to share their experience and welcomed Lindy Hinman to provide a Customer Service Center Update.

5. Service Update

Lindy started off by saying the flexibility and adaptability is the theme for the Service Center for the first 2 weeks. The Customer Service Center had about 9,500 calls in the first week with a duration averaging over 13 minutes. There were many general questions as well as eligibility and enrollment questions. Heard that customers are ready to sign up and make appointment with people in the Support Network. There are daily calls with the Assistance Sites as well as the Carriers to get feedback and communicate information. Additional training is being conducted regularly.

We recognize there were technical issues around account creation and were educating staff on how to help people around those issues.

Have about 1,000 Brokers and Agents that are registered in the system of the 1,400 that are certified.

Lindy continued by explaining most activity seen in the first week has been account creation. Brokers are also getting referrals from us. There was an email backlog early on but are now caught up. We were also overwhelmed the first day with the chat feature. We are increasing the number of webinars and open labs in the community for Agents and Brokers and those that need more technical support can get it. Patty added that there continue to be technical issues with the Agents and Brokers and we have made them a priority to fix. We are addressing them with additional training, workshops, and technological support. Assistance Sites are getting positive feedback. Customers have already been reaching out to setup appointments.

Gretchen opened the floor for any questions regarding the service update.

Arnold asked when the Legislative Implementation Review Committee was scheduled for a meeting. Gretchen answered that there is not one currently, but it would most likely be in January. Arnold explained that it seems it would be important to provide some update. Gretchen recommended drafting a memo and working with Senator Aguilar to see if that would be sufficient.

Sharon asked Lindy what struck her the most about the calls she listened in on. Lindy said the empathy of the service agents and their understanding of the customer's needs.

Eric asked what is the expectation of the covered lives to get their id cards. Lindy explained that the service agents are scripted to inform the customer that they should be hearing from the Carrier in November for the coverage beginning in January.

Gretchen expressed appreciation with the staff's transparency in regards to the bumps they have been experiencing which shows the dedication for providing an excellent customer service experience for everyone.

6. Additional Board Discussion and Public Comment

Gretchen explained that we wanted to create the opportunity for additional board discussion and public comment because we need a new structure now that we are operational. She asked the Board if there were any thoughts for updates on what they wanted to create for this space.

Arnold commented that the updates are important for the agenda and in addition, we need to start looking at the long term.

Steve followed up with Arnold's comment saying we need to define what long term means.

Gretchen added that the end of open enrollment period is a critical time. At that point, we can look to see if there are any bigger issues that need to be tackled as a Board for that time frame and then preparation for the

next open enrollment period. Patty added that we are looking at the intermediate plans for the organization in addition to sales development and product development. More will come to the board in the coming months.

Gretchen asked that any ideas people have, please share them with Patty and herself.

Gretchen opened the floor for public comment.

George Swan, retired hospital administrator and Denver resident, shared that he is on Medicare but his daughter's Kaiser Policy will not work for her, so she will be going through the Marketplace. George shared an email that he sent to the Board that included a table showing a 50 year old individual and other scenarios plan options looking at deductibles and max out of pocket costs. He expressed if the table was produced online, people can get a quick number right away.

Gretchen thanked George for taking the time to share and user ability suggestions are always welcomed.

Chris Wanifuchi, Executive Director of the Asian Pacific Development Center, shared concern with the ability to reach and enroll the Asian Pacific community because of the language and cultural barriers. There are a number of issues this population and there is concern the messaging of the importance to sign up for coverage is not getting across.

Steve asked if the subset of the population was majorly affected. Chris explained that the literacy level of refugees that have come here is very low and it's difficult to explain the concept surrounding the Marketplace.

George Swan added that he saw a website with a Google translate button at the top of the page that you can click to translate the entire site.

Gretchen thanked the stakeholder community for continuing to be here and announced we will most likely be cancelling the second meeting in October and will reconvene in November.

I. Adjourn

The Board meeting adjourned at 10:45 am.