

Board Meeting Minutes
Connect for Health Colorado Meeting Room
East Tower, Suite 1025
3773 Cherry Creek N Dr., Denver, CO 80209
January 27, 2014
8:30 AM – 12:00 PM

Board members present: Richard Betts, Eric Grossman, Gretchen Hammer, Sharon O’Hara, Kevin Patterson, Arnold Salazar, Marguerite Salazar, Antoinette Taranto (for Sue Birch) and Nathan Wilkes.

Gretchen Hammer noted that Ellen Daehnick, Steve ErkenBrack and Mike Fallon were not able to join.

Staff present: Camisha Bailey, Marcia Benshoof, Stephanie Bernardin, Cammie Blais, Patty Fontneau, Caren Henderson, Lindy Hinman, Myung Oak Kim, Christa McClure, Lisa Sevier and Adele Work.

Approximately 15 people attended the meeting in person and additional people joined by phone.

I. Business Agenda

The January 13, 2014 minutes will be reviewed at the February 10th board meeting.

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 she and Patty presented the annual report to the Joint Health Committees of the legislature on January 23rd. It’s a retrospective look at the accomplishments of the year. They will also meet with LIRC at 8 am on Thursday morning to review and approve the operational and financial plan, which is a requirement of SB 11-200.

Gretchen commented on the current board meeting schedule and asked for board input on moving to once a month.

Sharon O’Hara suggested doing more work through Committee meetings in order to have less Board meetings. Eric Grossman commented that he would prefer implementing the once a month structure for Board meetings and have metrics every 2 weeks. Patty Fontneau is in favor of moving to once a month with metrics in a more regular cadence, but would like the reserve the opportunity to call an adhoc meeting as necessary.

III. Exchange Development and Operations

1. CEO Report

Patty Fontneau reported on the current level of covered lives and commented that the staff is transitioning to the dashboard that was approved by the board in September. It will be presented at the next board meeting. We will get board input on the metrics – recognizing that there will be additional data they will want to see and there will be data elements that should be dropped. One thing we will not be able to report on is the number of people that didn't previously have coverage. The question is optional on the application and not enough customers have answered it to ensure that the data is credible.

Marguerite commented on people's request for more data. She wanted to remind the public it is hard to compare old data to new because this is such a new process. When people ask for more data, need to clarify why they are asking so time is not wasted.

2. Policy and Process Topics

a. Operations Plan

i. Presentation

Patty introduced the operations plan commenting it was brought to the Operations Committee for discussion and written Board feedback was received over the past week. Feedback was also received from Sue Birch and Antoinette Taranto on how the Marketplace can integrate some of their service work. Patty recommended that be brought to the Board for discussion at a future board meeting.

Lindy Hinman presented the [2014 Operational Plan](#). It is intended to drive the operational plan for the organization for the next year.

Sharon O'Hara asked for clarification on why everything has equal value. Where are the priorities? Lindy commented this operational plan will drive a work plan that will evaluate where our successes have been and establish priorities within each channel – to maximize their ability to enroll customers.

Gretchen commented that change management was mentioned, but could be highlighted because of its importance and complexity. Patty agreed and commented that Lindy had a dedicated role towards the change management in a new organization focused on operations.

Kevin Patterson added we need to continue to discuss assistance network adequacy and work with the different departments within the State. He also supported the importance of communication and change management across all groups.

Gretchen commented the operational plan is intended to drive a more detailed work plan. This is to confirm with the board that these are the key areas of work for the next year.

Arnold Salazar moved to approve the operations plan as presented. Richard Betts seconded the motion.

Eric Grossman suggested amending the operations plan with a timeline for the metrics. Patty commented the board has yet to see the dashboard that was approved in September. She suggested waiting and evaluating the currently approved dashboard and then make changes. Eric agreed as long as there was a tight timeframe around changes – he suggested 30 days.

ii. Vote

Eric Grossman moved to approve the operations plan with the amendment of having a first evaluation of metrics in 30 days to implement fully by the end of the first quarter. Sharon O’Hara seconded the motion.

Vote: The motion to add the amendment to the operations plan was unanimously approved. There were 6 voting members present.

No further Board discussion.

No public comment.

Vote: The motion to approve the operations plan as presented was unanimously approved. There were 6 voting members present.

b. Financial Plan

i. Presentation

Cammie Blais presented the 2014 financial plan which started out as a sustainability plan. It was presented to the Legislative Implementation Review Committee (LIRC) earlier in 2013 and is being brought back to the board in order to get approval to be taken back to LIRC for a formal approval. The plan shows a plan to diversify revenue sources, especially in the early years, to set the Marketplace up for success by maintaining affordability. 2014 operations are mostly funded by federal grant revenue. HB13-1245 established a series of short term funding streams that support the organization while enrollments build. In the long term, the organization will transition to be more dependent on administrative fees, with other revenue sources helping to keep those fees low, such as the sale of ancillary products, potential website advertising, cost sharing with other states and foundation grants and other opportunities that may come available.

Sharon asked when the board will be asked to set the administrative fee for 2015. Patty commented soon, because the carriers will need the information in order to build it into their rates. Both the administrative fee and the general market assessment will be brought to the board in the coming months.

Richard Betts moved to approve the financial plan as presented. Arnold Salazar seconded the motion.

Eric asked for clarification on what was being approved. Patty clarified that it is the financial plan for 2014 which includes both the sustainability plan, as well as the 2014 budget that had previously been approved with the grant.

No public comment.

ii. Vote

Vote: The motion to approve the financial plan as presented was unanimously approved. There were 6 voting members present.

Stephanie Bernardin and Marc Reece with the Colorado Association of Health Plans presented on the step by step enrollment process – from application to ID card. They outlined the enrollment communication back and forth with the carriers, both for the Individual and Small Business marketplace, as well as the approximate time frame of the current process.

Sharon asked about carrier feedback. Stephanie commented that as Connect for Health Colorado extended deadlines, carriers were put in a position of extending their deadline for enrollment and payment. It created delays and enrollment questions. The current process requires an invoice, which takes longer. We are working on functionality that will allow the customer to provide their payment information while picking their product to help speed up the turnaround time. Stephanie clarified the customer will not be actually paying us and we will not store the customer’s payment data – but it will be forwarded directly to the carrier so the payment will occur as soon as the plan is processed.

Stephanie commented the process for the Small Group Process is different, because employers pay Connect for Health Colorado. Once the information is sent to the carrier and the first premium is paid, group numbers are sent to the employer.

Marc commented how closely the carriers have been working with Connect for Health Colorado and encouraged the organization to continue to automate the change and reconciliation processes as well as the more direct payment approach.

4. Awareness Data

Myung Kim and Tom Leydon with Pilgrim Advertising presented on the awareness data collected of Connect for Health Colorado to the public. There were 750 – 950 people interviewed statewide. Before the campaign was launched, the awareness level was about 25% for people in Denver and 12% outside the Front Range. After the campaign, awareness in Denver jumped to 65% and 51% outside the Front Range. People had a better understanding of what Connect for Health Colorado did. The paid media tactics were television, radio, online banners, search engine marketing campaigns, Facebook ads, RTD bus and lightrail ads, newspaper and billboards which resulted in about 816 million impressions.

Arnold commented he has yet to see any of our advertising on the Spanish language channels. Myung commented we were on Spanish television and radio. Moving forward, we are leveraging a partnership through the Assistance Network with CCares to focus on that market.

Eric asked at what point we will be able to see the cost of effectiveness. Myung commented the question was asked of how people found out about us. The majority answered through tv and radio and we are continuing to get more information around that. The cost per acquisition is only part of the big picture; the retention still needs to be figured in as well.

5. Public Comment

Larry Bringer, a broker, shared a problem he has had with a customer that appeared to be eligible for Medicaid, but believed should be receiving a tax credit based on income.

6. Executive Session

The Board entered into executive session.

IV. Adjourn

The Board went into Executive session at 11:20 AM to discuss a legal and personnel matter.

The Board meeting adjourned at 12:30 PM. There was no formal action to be taken.

Meeting adjourned: at 12:30 PM.