

Board Meeting Minutes
Connect for Health Colorado Meeting Room
East Tower, Suite 1025
3773 Cherry Creek N Dr., Denver, CO 80209
March 10, 2014
8:30 AM – 12:00 PM

Board members present: Richard Betts, Steve ErkenBrack, Mike Fallon, Eric Grossman, Gretchen Hammer, Kevin Patterson, Arnold Salazar, Antoinette Taranto (for Sue Birch) and Marguerite Salazar.

Ellen Daehnick and Nathan Wilkes joined by phone.

Staff present: Camisha Bailey, Marcia Benshoof, Cammie Blais, Stephanie Bernardin, Proteus Duxbury, Patty Fontneau, Lindy Hinman, Myung Oak Kim, Karen Phillips, Taylor Roddy, and Lisa Sevier.

Approximately 20 people attended the meeting in person and additional people joined by phone.

I. Business Agenda

There were no additions or edits made to the February 10th Board meeting minutes.

Vote: The minutes were unanimously approved. There were 8 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 reported that she and Patty have been working the monthly board topics and it has now been posted online to give the board and stakeholders a general awareness of when topics will be discussed. She confirmed that the board will hold its annual meeting in July to conduct officer elections and any required changes to the articles of governance.

III. Exchange Development and Operations

1. CEO Report

Patty Fontneau highlighted a number of new federal regulations that will have an impact on the Marketplace. They included, among others, an extension available to states to allow carriers to offer non-ACA compliant plans for an additional 2 or 3 years.

Steve ErkenBrack expressed his concern over the impact this will have on the industry as a whole and on the Marketplace specifically. Gretchen suggested a committee meeting to discuss in greater depth. Marguerite Salazar commented that the DOI is considering all stakeholder input in their deliberations and welcomes input from the board.

Arnold Salazar asked if we were only providing our opinion or if we had any authority in the decision. Mike Huotari with Rocky Mountain Health Plans commented that it is a decision at the state level.

2. Metrics Discussion

Cammie Blais and Lindy Hinman [presented](#) on the operational and financial metrics that will be focused on moving forward. The objectives for the metrics dashboard is to be able to report on metrics that can be analyzed objectively to develop realistic strategies, support reporting to board and stakeholders, and provide an indication of overall organizational health and wellness. Lindy commented that a small number of the original metrics had been removed because the data was not available or not useful. Cammie reviewed current and proposed financial metrics and Lindy did the same for operational metrics.

Patty added Nathan Wilkes asked that additional technology metrics be added to the dashboard. Proteus Duxbury, the CTO, will take a look and we will incorporate at a future time. Eric seconded the need for additional tech metrics.

Steve asked if we are tracking the purchased through Connect for Health Colorado but then drop their insurance. Patty commented we will work getting that information.

Eric Grossman asked if tracking retention on a year to year basis will provide enough of a measurement to know how we are doing mid-cycle.

3. Operations and Marketing End of Open Enrollment

Lindy Hinman and Myung Kim [presented](#) on the operations and marketing push for the end of the first open enrollment period. The goals of the push are to maximize enrollments, maintain service to current customers, prepare for the last minute rush, and utilize all customer support channels. There are a number of enrollment sites being setup where people will be able to go without an appointment to get in-person assistance as well as many other enrollment events scheduled.

Gretchen asked if there has been an impact on enrollment due to the carriers having their own marketing resources. Myung commented it's great the carriers are doing their own marketing but it is hard to quantify the impact on those enrolled through the Exchange.

Marguerite asked if we are going to be doing a push for separate outreach to the mountain areas, afraid they will be missed. Patty added in addition to the things that have already been schedule, we also have been asked to participate in a series of sessions that have been scheduled in that community.

4. Establishing 2015 Admin Fees

i. Presentation

Cammie Blais [presented](#) the plan for the administrative fees for 2015. The finance and operations committees had a joint meeting to discuss setting administrative fees for 2015. Cammie reminded the board that there is also a general market assessment that will need to be set later in the year. The primary objective of the sustainability plan is to have diverse revenue sources so we were not heavily dependent on enrollments.

Eric asked for clarification on whether they were calendar years or fiscal years. Cammie confirmed they are for a coverage year, which corresponds to a calendar years.

Steve asked if there has been an update in the projection of the potential funding that is expected to be received from CoverColorado. Cammie indicated that we did not have an update but that the number will be adjusted when info is received.

The Finance Committee recommended keeping the Administrative Fee at 1.4%. The staff had recommended adding .3% to accommodate unforeseen market changes and to build reserves – still keeping the fee the lowest in the country for Marketplaces funded by enrollment fees.

The Board Finance Committee moved to keep the administration fee at 1.4%.

Mike Fallon commented it is difficult to make a decision without seeing a complete budget for next year, but fundamentally believes that cutting the budget is preferable to raising fees. Ellen commented that there was a need to cut variable costs. Cammie pointed out that significant budget cuts are built into our model and will be needed as we move from grant funding to self-sustainability.

Richard commented we are working to figure out which channels are bringing us the most enrollments and will be asking for the costs associated with them. He also highlighted that technology accounts for about 70% of the budget.

ii. Public comment

No public comment.

iii. Vote

Vote: The motion to accept the Finance Committee recommendation to keep the administrative fee at 1.4% was passed with a vote of 7-1. There were 8 voting members present.

5. Advisory Group Update

Kyla Hoskins [presented](#) an update for the Board Advisory Groups. As voted at the last board meeting, we are keeping the current structure of the advisory groups and staff is working on creating a non-front range or rural advisory group. We have reached out to current members to get an understanding of their intent on participation so we can be prepared to start meeting again once the open enrollment period ends. We have It will be up to the board's discretion to approve any changes to the members for each advisory group.

6. Customer Experience

Charles Lewis, Certified Broker, provided his experience assisting customers enroll through the Marketplace. He owns a small agency with about 20 employees and has predominantly worked with Medicare. Connect for Health Colorado has expanded his business and although there were some technology bumps in the beginning, overall it's been a good experience.

7. Public Comment

Debra Judy with Colorado Consumer Health Initiative and George Lyford with Colorado Center on Law and Policy, provided an update from the Health Coverage Guide point of view. They made a series of recommendations that were distributed as a document to the board and public.

The next meeting will be of April 14th at 8:30 am.

IV. **Adjourn**

The Board meeting adjourned at 11:50 AM.

Meeting adjourned: at 11:50 AM