

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

Board Members Present: Richard Betts, Susan Birch, Steve ErkenBrack(on phone and in person), Mike Fallon, Gretchen Hammer, Sharon O’Hara, Kevin Patterson and Arnold Salazar and Marguerite Salazar

Board Members Joining via Phone: Ellen Daehnick

Board Members Absent: Nathan Wilkes and Kevin Patterson

Staff Present: Camisha Bailey, Jacob Baus, Marcia Benshoof, Stephanie Bernardin, Cammie Blais, Adela Flores-Brennan, Jason Green, Lindy Hinman, Cheryl Ierna, Linda Kanamine, Patty Fontneau, Roxanne Johnson, Myung Oak Kim, Karen Phillips, Taylor Roddy, Lisa Sevier and Adele Work

Approximately 17 guests attended the meeting in-person and the conference line was available for people to join by phone.

I. Business Agenda

- Chair Gretchen Hammer called the meeting to order at 8:35 am and welcomed those in attendance, both in-person and on the phone.
- The agenda was reviewed and there were no changes made.
- There were no disclosures on any new conflicts of interest.
- One change to the Board minutes from the April 14, 2014 meeting was recommended by Ms. Hammer. The change was to add that there was unanimous approval by the Board members present to the motion made by Ms. Hammer to go into Executive Session with a second by Richard Betts. The change is duly noted and will be made to the minutes. With that modification the minutes were approved by unanimous vote.

II. Board Development and Operations

1. Board Chair Report

Ms. Hammer noted that July 14, 2014 is the date for the Connect for Health Colorado Annual Meeting. At that meeting, nominations for new officers will be accepted for the positions of Chair, Vice Chair and Secretary. Nominations will also be accepted just prior to the July election. Arnold Salazar asked if voting members are the only ones eligible to serve as officers. Ms. Hammer was not sure of the answer and will check the Articles of Governance for that ruling.

Ms. Hammer congratulated CEO Patty Fontneau on reaching the goals set-forth by the Board culminating with Open Enrollment operations beginning October 2013. She continued that with Ms. Fontneau's leadership, she successfully completed a daunting responsibility. Ms. Hammer recognized and thanked Ms. Fontneau and the C4HCO staff for their work.

Richard Betts presented the Board's recommendation regarding Ms. Fontneau's performance evaluation. The Board is offering Ms. Fontneau a 2.5% cost of living raise effective January 2014 and a performance bonus of 7.5% of her current salary to be paid upon approval of the Board.

Discussion:

Mr. Salazar supported Ms. Fontneau and stated that it is almost impossible to have a complete picture what she accomplished in the time frame, with the multiple challenges and amidst political strife. He, too, acknowledged the work of Ms. Fontneau and the Connect for Health Colorado staff. Mr. Salazar stated that in his business Ms. Fontneau's bonus would have been increased for the job done.

Vote:

The vote was called for and the cost of living raise of 2.5% and performance bonus of 7.5% of salary for Patty Fontneau was approved with one dissenting vote from Ellen Daehnick.

Response:

Ms. Fontneau thanked the Board for their kind words and then thanked the Board for their time and energy over the past year.

III. Exchange Development and Operations

1. CEO Report

Patty Fontneau took the opportunity to clarify key points regarding Connect for Health Colorado's status given recent media reports questioning the financial health and future of C4HCO.

- Connect for Health Colorado is one of the most financially secure marketplaces in the nation.
- Connect for Health Colorado has a sound financial structure.
- The administrative fee is one of the lowest in the country.
- Among our comparative peers, we have among the smallest staff and smallest budget.
- Because of the work of the Board and Staff and the support of the legislature, we are in this solid position.

Ms. Fontneau then discussed some key the metrics for the organization.

- As of 5/3/14, there are 131,255 covered lives.
- We continue to sell insurance via new enrollments through individuals with life changes and also small business enrollments
- Our technical performance is very positive with 99.9% availability.

Patty acknowledged questions from Board Members and noted that the staff is working on the implementation of strategies for the next enrollment period.

Finance Committee Update

Richard Betts, Finance Committee Chair, asked Cammie Blais, CFO, to present the quarterly financial statements (linked). Ms. Blais said that the organization would be moving from a grant funded to operational budget. The FY2015 budget will be presented for approval at the Board meeting on June 9, 2014.

Mr. Betts suggested that the organization move toward a calendar year that would align with the business services function of insurance. Ms. Blais noted that there are several tax and business issues to deal with in changing the timeframe and will provide more information on the potential transition.

Ms. Blais reviewed the 3t Systems contract for the Service Center Managed Services. C4HCO is requesting approval and highlighted the process and the primary points necessary in securing contracts with government dollars. The process is very thorough and based on the evaluation of several vendors.

Motion: Richard Betts moved that the Board authorize Patty Fontneau to sign the agreement with 3t Systems. Arnold Salazar seconded the motion. There was no further discussion and no public comment.

Vote: The vote was approved unanimously.

Appeals Process

Staff members Jason Green, Senior Appeal Associate, and Jacob Baus, Appeals Associate, presented the review of the [Appeals Process](#). The process utilized for appeals and the low rate of appeals was well-received by the Board.

Break from 9:55 – 10:05 am

Discussion of Target Populations

Linda Kanamine, Director of Communications, presented the strategies on [Target Populations](#). Current target markets include new graduates, newcomers to Colorado, small businesses, seasonal workers, part-time workers, COBRA eligible individuals and those people with life changing events. It was suggested that we review Colorado Department of Labor data to gather additional data. It was noted that the marketing departments of the state marketplaces meet regularly to share best practices.

Assistance Network Evaluation Update

Dr. Jewlya Lynn, CEO, Sparks Policy, presented the [Assistance Network Evaluation](#) for the period from January – March, 2014. There was discussion on measures of effectiveness and closing the sale with the Assistance Network. Surveys and site visits have resulted in information that will be added to the next enrollment period. Patty reminded the group that the brokers are the experts of closing.

Retention and Renewals

Staff members Kyla Hoskins, Policy Analyst, and Taylor Roddy, Marketing and Communications Manager, presented the information on [Retention and Renewals](#). Discussion continued around re-determination of eligibility, rating area changes and the pre-enrollment period. Marc Reece, Associate Director, Colorado Association of Health Plans was recognized by the Chair and said that a continued focus on customer service is key with renewals and retention and that adequate notification will be critical. Marguerite Salazar said that we will know more from the Department of Insurance regarding timing in a month or so.

Public Comment

Marty Pool asked to speak during this public comment portion of the meeting. Mr. Pool is a University of Denver graduate student. He needed health coverage as he has another job as a rafting guide in Grand Junction in the summer. He was very positive about his experience with the process of enrolling in Connect for Health Colorado. He is also very pleased with his coverage under the Gold Plan. He recommended that a better explanation of terms would be helpful as he isn't as familiar with some insurance verbiage. He wanted the Board to know how beneficial C4HCO was for him.

Ms. Hammer thanked Mr. Pool and asked him to keep in touch with us.

Colorado Consumer Health Initiative (CCHI) asked to speak on behalf of their members and provide feedback to C4HCO. CCHI has six national funders and conducted satisfaction surveys on the C4HCO enrollment process. Their results were 'incredibly positive' with 91% of those surveyed recommending Connect for Health Colorado.

Colorado Public Interest Research Group (CoPIRG) presented, as well. COPIRG had 45 group user sessions with the following recommendations from consumers:

- Provide more clear definitions of terms such as premium, co-pay, deductible, out-of-pocket
- Upgrade filter tools to make search easier
- Prescription drug clarification for various plans
- Provide multiple geographic area information (i.e. college students)

Colorado Center on Law and Policy (CCLP) offered their feedback and were complimentary of C4HCO being culturally responsive. CCLP was pleased to report that via their survey, 100% of the assistance offered was respectful of the individual culture of the client.

- Again, the need for more clear definitions of insurance terminology was requested
- Tax credits are misunderstood
- Utilizing email and associated security questions for personal identification do not work for all clientele.

Ms. Hammer thanked George Lyford for his excellent work and insight he offered to Connect for Health Colorado as he is changing jobs.

The information from the three organizations will be made available to C4HCO.

The meeting was adjourned at 11:35 am (25 minutes early).

Respectfully submitted,

Mike Fallon
Board Secretary

Follow-Up from Meeting
Action to be Taken
<ul style="list-style-type: none"> • Are voting members the only ones eligible to serve as officers?
Votes
<ul style="list-style-type: none"> • The cost of living raise of 2.5% and performance bonus of 7.5% of salary for Patty Fontneau was approved.
<ul style="list-style-type: none"> • The Board authorized Patty Fontneau to sign the agreement with 3t Systems for Service Center Managed Services.
Next Meeting
<ul style="list-style-type: none"> • June 9, 2014 from 8:30 am – 12:00 noon