

Board Meeting Minutes

Connect for Health Colorado Meeting Room

East Tower, Suite 1025

3773 Cherry Creek N Dr., Denver, CO 80209

August 11, 2014

8:30 AM – 12:00 PM

Board Members: Richard Betts, Ellen Daehnick, Steve ErkenBrack (left at 8:55 am), Mike Fallon, Eric Grossman, Gretchen Hammer, Sharon O’Hara, Kevin Patterson (originally on cell phone then arrived to meeting), Arnold Salazar, Marguerite Salazar, Nathan Wilkes

Board Members Joining via Phone: Sue Birch

Board Members Absent: None

Staff Present: Camisha Bailey, Marcia Benshoof, Cammie Blais, Adiel Brasov, Cliff Craig, Ryan Dunn, Michelle Decker, Proteus Duxbury, Kevin Finder, Patty Fontneau, Lindy Hinman, Roxanne Johnson, Linda Kanamine, Jeff Masongsong, Shelley Michas, Karen Phillips, Taylor Roddy, Lisa Sevier, Adele Work

Approximately 25 guests attended the meeting in-person and the conference line was available for people to join by phone.

I. Board Executive Session

- An Executive Session was held for the purpose of a personnel matter from 7:30 – 8:30 am with no policy decisions made.

II. Business Agenda

- Chair Sharon O’Hara 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.
- Arnold Salazar moved to approve the July 14, 2014 minutes and Gretchen Hammer seconded the motion. The minutes were approved by unanimous vote.
- Gretchen Hammer moved to approve the June 9, 2014 minutes and Arnold Salazar seconded the motion. The minutes were approved by unanimous vote.
- The agenda was reviewed and there were no changes made.
- Disclosure of Conflicts of Interest: None

III. Board Development and Operations

Board Chair Report

Resolution for Signature Authority

- Ms. O'Hara presented a Signature Authority Resolution for the purpose of signing contracts and legal entities until an Interim or new CEO is named.
- Mr. Salazar moved to accept the resolution and Ms. Hammer seconded the motion.
- There was no further discussion.
- **Vote:** - The vote was called for with unanimous approval as follows:
 - Yes:** Richard Betts, Ellen Daehnick, Steve ErkenBrack, Mike Fallon, Eric Grossman, Gretchen Hammer, Arnold Salazar and Nathan Wilkes
 - No:** None

CEO Search Process

Ms. O'Hara stated that the Board is reviewing CEO search firm proposals as a result of a C4 Executive Search Request for Information that was released to the public. The Executive Search firm selection will be finalized in the coming week. In addition, Ms. O'Hara stated that the Board is moving aggressively in the search for an interim CEO, who they expect to name shortly.

IV. CEO Report

On her last day at Connect for Health Colorado, Patty Fontneau thanked the Board for their guidance and support, emphasizing that this is a volunteer Board that has gone above and beyond expectations. She also extended a thank you to state partners, stakeholders, legislators and those attending in-person and on the phone, as well as the general public. Ms. Fontneau stated it was the combined effort of all the people who gave time and energy to achieve the organization's mission for the benefit of the citizens of Colorado.

Ms. Fontneau noted that this is a remarkable time to make this transition, noting the following:

- There are over 140,000 covered lives to-date.
- The organization is financially secure.
- Carrier participation is strong with over 230 plans loaded for the next Open Enrollment.
- Continual improvement is being made in all areas of the business.
- Deadlines and goals are being met.
- Great pride in this team.

Ms. O'Hara thanked Ms. Fontneau for her commitment to building the organization.

V. Financial Update

Richard Betts, Finance Committee Chair, asked Cammie Blais, CFO, to give an overview of the year-end financial statements. Mr. Betts noted that the Finance Committee met on August 7th. In addition, Mr. Betts thanked the Finance Committee members for their time.

Ms. Blais presented the Statement of Financial Position, Statement of Activities and the Budget to Actual Statement. She explained that the statements are still in draft form as the year is not completely closed out. She emphasized there will be no significant changes to the statements once the year is closed out, there are just some minor adjustments that need to be made. Ms. Blais also indicated that C4HCO's regular audit will begin at the end of August 2014.

Ms. Blais shared that there is a greater positive variance than originally projected and therefore C4HCO is in a better position than what was reported in the May financials.

Ms. Fontneau asked Ms. Blais to highlight the final approval received from the Federal Government to allow C4HCO to extend current federal grants, as a no-cost extension, through the end of the fiscal year, June 30, 2015.

Ms. Blais informed the Board that five audits from various entities will be reviewing C4HCO business operations.

Ms. Hammer queried if C4HCO is still on track to move the fiscal year to the calendar year. Ms. Blais confirmed the move to the calendar year and will review the process with the Finance Committee meeting, prior to bringing it to a full vote of the Board.

Eric Grossman suggested that it would be useful to get a breakout of aging accounts receivable. Additionally, Mr. Grossman expressed that it would be helpful to see monthly breakouts for the fiscal year to look at trend. Ms. Fontneau cautioned it would be better to start to look at the trend in a few months rather than now due to reconciling, explaining that the use of this timeframe as a baseline isn't valid.

Mike Fallon inquired if we had anticipated waiting six to eight months before receiving revenue from the carriers. Ms. Blais confirmed that this was discussed very early in this year due to the new grace periods allowed under the Affordable Care Act permitting individuals a 90-day time frame when paying their premiums.

Ms. O'Hara thanked Ms. Blais and Mr. Betts for their work and leadership with the Finance Committee and in presenting the financials to the Board.

VI. Preparation for 2015 Open Enrollment

Customer Service Strategy

Shelley Michas, Customer Service Director, presented the Customer Service Strategy for 2015.

Marguerite Salazar asked Ms. Michas to expand on the management component and how it relates to policy. Ms. Michas explained it is around vendor governance, looking at forecast, service level agreements and key performance indicators on a regular cadence.

Ellen Daehnick asked about forecasting for open enrollment call times and the outcome especially during peak periods vs. the last enrollment period. Ms. Blais asserted that C4HCO has been working with vendor partners on forecasting and additionally focusing on the average times on a daily basis.

Mr. Grossman asked about delineating between renewals and new business with a service level strategy. Lindy Hinman, COO, stated C4HCO will be comparing metrics to the previous enrollment period, reviewing existing actuals and forecasting based on solid models.

Ms. Daehnick asked if the call center in Arizona will continue to be utilized. Ms. Michas explained the Arizona call center specializes in outbound calls. Ms. Daehnick questioned the cost of the Arizona center vs. other companies. Ms. Hinman assured the Board that the return on investment is positive. In addition, the staff in the Arizona center has been kept at a minimal level. Ms. Hammer clarified this is based on long-term perspective and vision. Ms. Hinman agreed that we will continue to evaluate the contract.

Ms. Daehnick requested information as to what training will be done to handle Medicaid eligibility. Ms. Hinman assured that C4HCO is tracking activity around assisting Medicaid consumers through the Shared Eligibility System. There are discussions around cost allocation as C4HCO begins to recognize C4 Marketplace customers vs. Medicaid consumers. This data will be tracked and ultimately a decision will need to be made as to what level of support C4HCO can provide around Medicaid.

Ms. Daehnick asked if there is a bill-back to Medicaid. Ms. Fontneau stated currently we are not charging Medicaid and they are not charging us, however there is an agreement to evaluate that after this coming year. Sue Birch indicated that there is a set cost allocation attributed this year and Medicaid is working with their Federal partners.

Renewal Strategy:

Adele Work, Director of Product Implementation, presented the Renewal Strategy along with the Renewal High Level Picture. She noted that 142,000 covered lives represents approximately 110,000 enrollments.

C4HCO's goal is to auto-renew as many people as possible to keep the process simple for all parties. As a side note, auto-renews will need to be sent to the carriers on or by December 15th.

Ms. Fontneau explained that C4HCO is required to use the Renewals and Redeterminations Verifications (RRV) service for renewal determination. It is estimated that 7,000,000 people will need to go through the RRV process. C4HCO has developed a path to move forward while waiting for final determination from RRV so we will not be dependent on the timing of RRV's process. Initial noticing to consumers will indicate this. Kyla Hoskins, Manager of Consumer Operations, explained the notice will be in the form of a letter or email, depending on the consumer's preference. In addition, Ms. Hoskins stated that the DOI will be crafting these letters.

On October 15th consumers will be able to begin shopping for plans for 2015, though they won't be able to actually enroll until Open Enrollment begins on November 15th.

Ms. Daehnick asked about mitigation plans and risk levels prior to November 15th. Ms. Work stated the strategy is to have all plans loaded by the critical date of October 12th and C4HCO is on track to meet that date. In addition, a contingency plan is in place to address these kind of issues. Ms. Work noted that more information will be shared in the Technology Preparedness presentation later in the Board meeting.

Marketing and Outreach for Open Enrollment

Linda Kanamine, Chief Marketing Officer, presented the Marketing and Outreach Planning Presentation. Ms. Kanamine emphasized the desire for messaging on the affordability and availability of tax credits, as well as the availability of assistance in local communities. There has been discussion as to C4HCO's role in educating people in insurance literacy, including how to use insurance. Ms. Kanamine asked the Board for their input as to C4HCO's responsibility along these lines. Ms. Daehnick asked what the most effective messages during the first year. Ms. Kanamine explained year one was about building the brand.

Ms. Daehnick suggested that before allocating financial resources, some testing could be done to see what is most effective to achieve the desired message/s. Ms. Fontneau explained that this year there was a tremendous amount of volume and additionally there are restrictions as to what questions are allowed to be asked on the application.

The Board emphasized the concept of insurance literacy as being very important, particularly in the Spanish population. Ms. Birch offered that from Medicaid's perspective they are trying to increase literacy with some of the new tools Medicaid will offer. Additionally she feels the responsibility lies in both Medicaid and C4HCO to help.

Mr. Salazar was concerned that the Spanish website is working. Taylor Roddy, Marketing & Communications Manager, explained that the Spanish website is currently being updated.

Ms. Hammer suggested C4HCO should look to utilize peer-to-peer messaging with people who have had success getting signed-up while discovered how affordable health coverage was for them.

Recertification

Adiel Brosov, Director of Training and Performance Management, presented the Recertification Plan. Mr. Brasov reviewed the plan for recertification of those who have already assisted C4HCO as Brokers and Health Coverage Guides along with the certification of those who are new to the Marketplace. He also confirmed that courses will focus on security and functionality of the system. Continuing Education credits are provided to brokers who go through the C4HCO training.

Plan Management

Cliff Craig, Health Plan Account Manager, presented information on the Plan Management process. Currently C4HCO has 85% of plans entered into the Plan Management Module, which leaves roughly

60 more plans to load into the system, half of which are stand-alone dental plans. Mr. Craig explained that once all plans have been entered, carriers will review their plans for final approval and then they will be ready for Marketplace shopping.

Mr. Betts discussed a comment that came up in the joint committee meeting last week regarding some complaints. He asked if there a different network attached to plans on the exchange vs the retail side of insurance companies. Mr. Craig stated the carriers can have different networks depending on exchange or retail plans. Ms. Hinman mentioned that due to the frequency of possible changes in network providers we are looking to update the provider directory on a monthly basis. Ms. Hinman emphasized the importance of continually checking the directory for provider changes.

Marc Reece, Colorado Association of Health Plans, further explained the new products on the exchange are plans that may have specific networks and designs that vary due to the region. Mr. Fallon elaborated that for many of the providers, the new consumers are a relatively high-risk group and many providers are ensuring that the system works with carriers and C4HCO. Mr. Reece stated that the exchange providers may be characterized as more narrow and part of that is so they can keep rates down. It's more about product type and what target market they are hitting.

Mr. Salazar emphasized the importance of offering decision support tools to the consumer for the current Open Enrollment period and into the future.

Evaluation of Technology Preparedness

Proteus Duxbury, CTO and Adele Work gave an Evaluation of Technology Preparedness. Mr. Duxbury presented a thorough overview of the potential challenges and the mitigation approaches to cover all possibilities for Open Enrollment.

Ms. Daehnick asked about communication plans if the worst case scenario were to happen. Mr. Duxbury noted that his team is prepared for multiple scenarios. Ms. Work explained that the contingency communications plans are immediately available with direct messaging to key audiences and stakeholders via multiple communication vehicles.

VII. Public Comment

Ms. O'Hara asked for public comment. There was no public comment.

Meeting Adjourned at 11:28 am

Respectfully submitted,

Mike Fallon
Board Secretary

Next Meeting

📅 September 8, 2014 from 8:30 am – 12:00 noon