



## Connect for Health Colorado Board Legislative Public Policy Priorities Approach

January 26, 2015 September 21, 2015

### Essential Questions:

How will Connect for Health Colorado (the Marketplace) engage with in public policy issues at the Colorado General Assembly that impact the Marketplace's operations and sustainability mission and goals?

### Mission:

The mission of Connect for Health Colorado is to increase access, affordability and choice to individuals, families, and small businesses purchasing private health insurance in Colorado.

### Goals /Objectives of Connect for Health Colorado:

- To create a Health Benefit Marketplace to fit the unique needs of Colorado
  - To ensure and maintain financial sustainability of the Marketplace
  - To foster and maintain a competitive Marketplace for insurance
  - To improve the end to end customer experience, from application to enrollment
  - To balance the needs of numerous stakeholders and maintain open and transparent dialogue
  - To operate a business where all people, no matter where they live or how much they make, have the opportunity to be healthy and secure.
1. To increase access, affordability and choice for individuals and small employers purchasing health insurance in Colorado.
  2. To create a Marketplace to fit the unique needs of Colorado and seek Colorado-specific solutions.
  3. To foster and maintain a competitive marketplace for health and dental insurance.
  4. To balance the needs of numerous stakeholders.
  5. To ensure financial sustainability of Connect for Health Colorado

### Background:

**Approved:** January 14, 2013

**Amended and Approved (version 2):** January 12, 2015

**Amended (version 3):** September 21, 2015

The passage of federal healthcare reform (Affordable Care Act, ACA) and our enabling state legislation has laid the foundation for increasing access, affordability and choice for Coloradans purchasing coverage in the individual and small group markets. Our priority now is to make sure we are implementing the ACA appropriately, building upon and/or simplifying its policies, advocating for the needs of our consumers, and proactively educating policymakers and stakeholders about the work and impact of the Marketplace.

Connect for Health Colorado is a public, non-profit entity established by the Colorado General Assembly in 2011 to create a health insurance Marketplace. We opened for business on Oct. 1, 2013, for individuals, families and small employers to compare and buy health insurance and apply for financial assistance in the form of tax credits. Customers can shop online; get help by phone or online chat from Customer Service Center representatives; and access in-person assistance from a network of certified Brokers, community-based Health Coverage Guides or Application Counselors. In 2014 and 2015, we enrolled more than 200,000 Coloradans in private insurance, helped nearly 100,000 gain access to tax credits that lowered their monthly costs, and tens of thousands more by providing access and support for Medicaid and Child Health Plan *Plus* insurance.

Connect for Health Colorado serves a critical role as the only venue for Coloradans purchasing individual market coverage to receive help paying down their monthly premiums and out of pocket expenses. We also provide Coloradans with a marketplace to shop and compare plans from different insurance companies, side-by-side, and to check to see if their doctor, hospital, or prescription drug is covered before purchasing.

Structured by our mission and goals, this document will be used by Connect for Health Colorado staff and Board Members as a guide to address public policy that may impact the Marketplace and our consumers.

There may be times where changes to state policy or legislation may be required to ensure the continued operation of Connect for Health Colorado. In addition, Connect for Health Colorado Board of Directors may be asked to weigh in on a variety of legislation that may affect either the Marketplace, its customers, or the health care industry in Colorado. This policy provides the fundamental principles for the Board of Directors to make decisions on how to advise Connect for Health Colorado's Chief Executive Officer (CEO) or other Board designee to address public policy that impacts the Marketplace's sustainability.

### **Public Policy Priorities:**

#### **Connect for Health Colorado supports Policy issues that:**

- Support state based marketplaces and individual and small group insurance market competition
- Support financing of the Marketplace
- Support meaningful health reforms that aim to transform the health insurance market, reduce healthcare costs, and make Colorado the healthiest state in the country

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- Promote maximum flexibility to allow for tailored solutions
- Increase access to coverage, particularly in rural communities, underserved and disadvantaged populations, and young adults
- Promote lower cost-sharing requirements so customers can afford to access needed services and prescription drugs
- Support access to quality healthcare services regardless of race, creed, color, sex, physical disability, life-style, or sexual orientation
- Support reliable and timely access to Insurance Affordability Programs (Medicaid/CHP+/APTC/CSR) and minimize disruptions in enrollment
- Promote transparency of health care costs and services including increased access to information that will empower and educate consumers to make informed purchasing decisions
- Promote meaningful choice that allows consumers to make true apples-to-apples comparisons

Connect for Health Colorado may take a position on or propose changes to public policy issues that align with our mission, goals, and the above priorities. Board of Directors and the Chief Executive Officer will discuss policies that impact the Marketplace as needed. Depending on the policy, coordination with government affairs consultants and state entities may be appropriate. Support of a policy will be made public, but the manner in which it is delivered may vary depending on the specific circumstance (i.e. full Board Meeting, newsletter, Committee Meeting, etc).

#### Applicable law:

##### **Colorado:**

~~SB11-200 10-22-104~~ The Board does not have the authority to promulgate rules pursuant to the “State Administrative Procedure Act” Article 4 of title 24, C.R.S. The Exchange shall not duplicate or replace the duties of the Commissioner established in section 10-1-108, including rate approval, except as directed by the federal act.

~~SB11-200 10-22-107 (5)~~ In any year, the Legislative Health Benefit Exchange Implementation Review Committee may report up to five bills or other measures to the legislative council created in section 2-3-301, C.R.S. These bills are exempt from any applicable bill limit imposed on the individual committee members sponsoring such bills if the bills have been approved by the legislative council under joint rules of the Senate and House of Representatives.

**Federal:** N/A

#### Recommendations:

- ~~1. Connect for Health Colorado Board of Directors will not take a position on legislation unless the legislation will have a direct and significant impact on the continued operation of the Exchange.~~
- ~~2. If a piece of legislation is anticipated to have a direct and significant impact on the continued operation of the Exchange, the full Board will discuss whether a position and/or~~

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- public testimony is warranted. If the full Board is unable to convene in a timely manner, the Executive Committee will discuss whether a position and/or public testimony is warranted.
3. If the Executive Committee is unable to convene in a timely manner, the CEO has the authority to go to either the Policy Committee Chair, who will then help determine whether a position and/or public testimony is warranted.
  4. If it is determined appropriate to take a position on a piece of legislation, then the Board Chair, CEO or other Board designee will have the authority to represent the Board as required in working with legislators, administration officials, the Governor, as well as, other parties through the legislative process. The Board Chair will update all Board Members on positions made at the Executive Committee in a medium that is appropriate. If a Board Member receives a request from a legislator or committee for general information about health care or the health care industry or is asked for a comment on potential legislation, the Board Member will make it clear that their comments do not represent a position of the Connect for Health Colorado Board of Directors.

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