

Joint Committee Meeting Minutes

Operations & Finance

Connect for Health Colorado Meeting Room

East Tower, Suite 1025

3773 Cherry Creek N Dr., Denver, CO 80209

May 20, 2015

7:30 AM – 9:30 AM

Board Members Present: Adela Flores-Brennan, David Padrino, and Nathan Wilkes.

Board Members Joining via Phone: Mike Fallon, Davis Fansler, Eric Grossman and Arnold Salazar

Staff Present: Gabriela Aguilar, Marcia Benshoof, Luke Clarke, Gary Drews, Kyla Hoskins, Linda Kanamine, Kevin Patterson, Taylor Roddy, Alan Schmitz, Lisa Sevier, John Wetherington and Adele Work.

I. Welcome and Introductions

- Nathan Wilkes chaired the Joint Committee meeting and called the meeting to order at 7:30 am and welcomed those in attendance, both in-person and on the phone.

II. 2016 Strategic Update & Financial Plan

Chief Information Officer, Adele Work, gave the Committees a brief update on the current negotiations regarding the Service Center contract. Ms. Work commented that discussions are going very well with the first candidate as determined by the Board during the Executive Session portion of the last Board Meeting.

Eric Grossman questioned whether the negotiations were supposed to be with two companies rather than one. Mike Fallon clarified to Mr. Grossman that the Board had decided to focus negotiations on one company and if that company is not able to meet all criteria as outlined, Connect for Health Colorado would shift negotiations to the second choice.

Chief Marketing Officer, Linda Kanamine, advised the Committees on the results of the Marketing and Outreach efforts over the past two open enrollments:

- The number of uninsured has dropped to 11%
- 73% of Coloradans are aware of Connect for Health Colorado, with increases in awareness in every region of the state
 - Awareness is strongest in the Front Range
 - Rural and Grand Junction's awareness increased by 10%
 - The Durango Region (New Mexico TV Market) increased by 9%
- More than half of those who have heard of Connect for Health Colorado believe it has had a positive impact on Coloradans.
- Approximately half of the people who have heard of the Marketplace heard about it from TV.

- There has been a focus on young adults as well as people in the rural areas.
- Social media use has largely increased.

Ms. Kanamine discussed areas of awareness that need improvement:

- Belief that insurance is too expensive.
- Many people don't think they need insurance.
- Confusion exists regarding what the Marketplace is
 - There is belief that it is a government-backed insurance plan
 - There is some belief that it is Medicaid.
- There is confusion around eligibility for financial assistance.
- While most people are aware of the penalty for not having insurance, there are some people who are not aware the penalty increases each year.

The Marketing and Outreach staff summarized the 2016 strategy for the department:

- Grow awareness, positive perception and loyalty to the brand.
- Optimize education, outreach, advertising, communications and other marketing.
- Emphasize grassroots tactics and enrollment opportunities.
- Educate people about which "door" will best serve their needs.
- Engage stakeholders and partners in enrolling customers
- Support sales channels and stakeholders with tools.
- Define and develop public policy and advocacy strategies for the organization.
- Increase education and awareness with State Legislature, business groups and other organizations.
- Identify new partners for collaboration and continue targeted stakeholder engagement.

David Padrino used the example of the 16th Street Mall Enrollment Site to point out the importance of Connect for Health Colorado's continued direct involvement with outreach and assistance. This allows the Marketplace to have a ground level experience of what is happening in all the enrollment and assistance networks sites. The staff agreed that it is a different experience to work directly with the customers and there are a lot of tangible benefits to having an enrollment site fully directed by the Marketplace.

It was pointed out that metrics that exhibit enrollments versus the uninsured per county offer value when demonstrating the importance of the Marketplace.

The budget for the Marketing and Outreach department for FY 2016 was outlined and discussed. It was explained that the media is very important when building and maintaining a brand. Interim CEO, Kevin Patterson, added that whenever possible, there will be more of a focus on earned media versus using the Marketing and Outreach Department's limited budget for paid media.

An update of Connect for Health Colorado's full FY budget, including enrollment projections and staffing was presented. Over the next week the staff will be working with the

department heads to ensure the budget is solid and accurate; however, it was noted that the budget as presented, is pretty lean and there isn't a lot of available mobility.

Ms. Benshoof explained that the enrollment projections took into account the possibility of large rate changes, but added that the competitiveness of Colorado's market should have an effect of keeping the rates somewhat lower compared to the rest of the nation.

The Board noted that at the current rate reserves will run out in 2018 if nothing else changes. However, ancillary products are a viable source of alternative revenue.

The magnitude of the uncertainties that Connect for Health Colorado experienced this year were larger than the contingent budget. But, the Marketplace is focused on fixing the challenges of this past year and does not expect to experience anything near the same level of uncertainties in 2016.

Mr. Patterson stated that Connect for Health Colorado has to execute a strongly successful open enrollment this year, which will open the Marketplace up to many opportunities leading to its continued success.

Part of the focus on this next open enrollment includes making sure people are getting the assistance they need without any overlapping or duplication. The initiatives for the assistance channels and the Service Center are targeted to reduce overlap as well as mitigating the cost of the Service Center. But being able to control these channels is a moving target, and while the Marketplace is starting to better understand what it's dealing with, it is not in a place to fully control them.

III. Public Comment

There was no public comment.

Meeting adjourned at 9:20 am.

Respectfully submitted,

Nathan Wilkes
Operations Committee Chair