

Policy Committee Meeting Minutes
June 25, 2018
3:30 PM – 5:30 PM

Board Members Present: Claire Brockbank, Adela Flores-Brennan, Tom Massey, Jay Norris, Sharon O’Hara and Marc Reece

Staff Present: Dustin Arnette, Brian Braun, Kelly Davies, Saphia Elfituri, Kelly Guthner, Caren Henderson, Molly McClurg, Kevin Patterson, Jackie Sanderson, Lisa Sevier and Ezra Watland

I. Welcome and Introductions

Sharon O’Hara chaired the Policy Committee Meeting and called the meeting to order at 3:30 p.m., welcoming those in attendance, both in-person and on the phone. The May Policy Committee minutes were voted on and approved.

II. Updates

a. Colorado Department of Health Care Policy and Financing (HCPF)

Marivel Klueckman gave the following updates for HCPF:

- HCPF will be implementing phase II of the Accountable Care Collaborative on July 2, 2018.

b. Division of Insurance (DOI)

Matt Mortier, Director of Compliance at Colorado Department of Regulatory Agencies, gave the following updates:

- The DOI is in the process of doing an internal review of the Federal Association Health Plans rule which was just released. The DOI’s original comments to the proposed rule can be found [here](#).

III. Marketing Surveys Report

Connect for Health Colorado consults with Corona Insights to conduct three surveys annually to determine the last open enrollment’s successes & challenges, customer satisfaction and brand awareness. Each of the three surveys focus on a specific audience 1) current and new customers, 2) lapsed customers and 3) Colorado residents.

Kevin Raines, with Corona Insights gave the committee a high-level review of the key findings from the three surveys.

- Satisfaction among customers is notably higher this year
- The net promoter score (whether a customer would recommend the Marketplace) had a positive change of 18 points from the previous open enrollment
- Lapses in insurance through the Marketplace are generally due to customers gaining insurance through other sources
- Customer dissatisfaction was due more to cost then service

- Awareness of Connect for Health Colorado has dropped
 - Believed to be due to the drop in national news coverage
- Cost of health insurance is a rising concern
- The results around the Marketplace’s financial assistance messaging tracks closely to the findings from the recent focus groups

IV. Silver-Loading & Renewals Strategy

Dustin Arnette gave an update on the Silver-Loading and renewals strategy for Connect for Health Colorado. The DOI finalized Bulletin No. B-4.100 on June 8, 2018, which directs insurance issuers to load the rate increase necessary to cover the cost of providing the Cost-Sharing Reduction (CSR) benefit onto Silver-level plans. Additionally, issuers are to create a “substantially similar” Silver-level plan, without the CSR load, for those off-exchange consumers who do not qualify for advanced premium tax credits (APTC) or CSRs. The expected consumer impacts are:

- Subsidized consumers will receive an increase in APTC which will protect them from premium increases.
- Unsubsidized consumers will see an increased cost in silver level plans but can purchase other metal levels on the exchange or choose off-exchange silver level plans that will not have the added CSR load.
- More consumers may be eligible for APTC because the silver benchmark plan will be higher priced.

Messaging will include stressing the importance of shopping and reaching out to non-subsidized consumers who may be auto-renewed into a silver plan, or unknowingly choose a silver plan. Additionally, there will be messaging informing all consumers of the increased APTC and its possible impacts.

IV. Eligibility Update

An update was provided on the New Eligibility System (NES). Key activities include:

- Continuing to refine the screens by leveraging feedback from stakeholders and consumer testing.
- Continuing development of the eligibility rules.
- Development and testing of the Spanish application has begun.

V. Public Comment

Public comment given by:

Deb Judy, Colorado Consumer Health Initiative

Meeting adjourned at 4:50 p.m.

Respectfully submitted,
Sharon O’Hara
Policy Committee Chair