

Policy Committee Meeting Minutes
January 28, 2019
3:30 PM – 5:30 PM

Board Members Present: Claire Brockbank, Mike Conway (joined at 3:50 pm), Steve ErkenBrack, Adela Flores-Brennan, Jay Norris and Sharon O’Hara

Staff Present: Dustin Arnette, Brian Braun, Luke Clarke, Saphia Elfituri, Ian McMahon, Ilana Rivera, Jackie Sanderson and Lisa Sevier

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 November Policy Committee minutes were voted on and approved.

II. Updates

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

There were no updates from HCPF.

b. Division of Insurance (DOI)

Commissioner Mike Conway, gave an update:

- DOI issued a press release on an adopted regulation concerning short-term health plans. The regulation requires the plans to meet the essential health benefits and the medical loss-ratio requirements in state law.
- The federal government will likely require carriers to separate out any funds received for abortion coverage and require separate invoices and payment for abortion coverage. Carriers would be able to terminate coverage if the customer fails to pay the second invoice. DOI will be issuing a proposed bulletin for comment later this week, interpreting state law prohibiting the plan termination from happening. This will allow the carrier to terminate the abortion coverage, not the full health care plan.

III. OE6 Update

Staff gave a report on the 2019 open enrollment (OE6). At this time there is a total of 169,672 plan submissions, up 2% from 2018. Of this total 21% were new customers, 79% were returning customers and the financially assisted customers increased from 69% in 2018, to 77% this open enrollment.

Most Colorado counties showed level enrollments or an increase. Of the counties that had a decrease in enrollment, the majority were in rural areas.

More detailed information will be provided in the End of Open Enrollment Report.

Action Items

Staff will provide the board with links to media engagements CEO Kevin Patterson participated in.

Staff to determine if there is a connection in the counties that dropped in enrollment to location of assistance sites or demographics.

IV. Legislative/Regulatory Update

Connect for Health Colorado staff are monitoring a few bills that have been introduced to the Colorado Legislature. Of these bills, two are of particular interest at the moment:

- HB 19-1004: Proposal for Affordable Health Coverage Option. This is a study into an affordable state option. This bill has passed into the Appropriations Committee.
- SB 19-004: Address High-cost Health Insurance Pilot Program. Limited to two counties and 200 participants, allows participants to buy in to the state employee plan.

DOI Commissioner Conway indicated the value of the Marketplace in the event that any of the proposed bills are adopted.

The Notice of Payment Benefit Parameters proposed rule for 2020 has been released. Comments on the rule are due February 19th, 2019. Staff is currently reviewing the rule, some items of note:

- Silver-loading (not changing for 2020)
- Changes to auto-reenrollment (not changing for 2020)
- Benefit design changes, allowing issuers to make mid-year changes to their formularies

Another proposed change is a special enrollment period (SEP) for people who are enrolled off-exchange and experience a change in income that would make them eligible for the advanced premium tax credit (APTC).

V. Policy Agenda Principles

The purpose of the [Policy Agenda Principles](#) is to exemplify the values of Connect for Health Colorado and serve as the paradigm through which the organization will gauge progress toward improving the wellbeing of the state and the organization.

The principles have been reviewed by the Board Advisory Group, and Jo Hubchik, co-chair of the group, provided the committee with the results of the groups discussion around the flexibility of Connect for Health Colorado and what the organization may be able to do:

- Serve non-English speaking/eligible non-citizens
- Serve small employers
- Help with southern Colorado's need for affordable health insurance and providers in close proximity
- Preventing gaps in coverage

- Collection and utilization of data to help expand the reach of Connect for Health Colorado
- Becoming influencers of health costs
- Becoming trusted thought leaders
- Expanding the platform

The committee's discussion included the Board Advisory Group's thoughts and concluded that a key driver of the principles should focus on the customer experience and affordability, including the total cost of care. Important points included: the underlying cost of care, access to care, the importance of data, stability and sustainability.

Action Items

Staff will incorporate the committee's feedback into the Policy Agenda Principles draft and bring the updated draft to the February board meeting

IV. Public Comment

Public comment given by Bethany Pray with the Colorado Center on Law and Policy.

Meeting adjourned at 5:31 p.m.

Respectfully submitted,
Sharon O'Hara
Policy Committee Chair