

Policy Committee Minutes
April 22, 2019
3:00 PM – 5:00 PM

Board Members Present: Claire Brockbank, Steve ErkenBrack, Adela Flores-Brennan and Jay Norris

Staff Present: Dustin Arnette, Brian Braun, Saphia Elfituri, Ian McMahon, Kevin Patterson, Ilana Rivera, Lisa Sevier and Ezra Watland

I. Welcome and Introduction

Steve ErkenBrack chaired the Policy Committee Meeting and called the meeting to order at 3:00 p.m., welcoming everyone in attendance, both in-person and on the phone. Approval of the February Committee Meeting minutes was suspended until the next meeting.

II. Updates

Colorado Department of Health Care Policy and Financing (HCPF)

HCPF is working on a Churn Analysis Report focusing on uninsured individuals and their churn experience. Data will be collected from Medicaid, The Civic, Connect for Health Colorado and the department of Labor & Employment to provide a total analysis. The report is due to Legislators in November and a draft will be available June 30th with follow-up in August/September.

Division of Insurance (DOI)

There are no updates from DOI.

III. Reinsurance & State Option

Potential Marketplace Impacts

Daniel Meuse, Deputy Director, State Health and Value Strategies of the Robert Wood Johnson foundation at Princeton University gave a presentation on Medicaid Buy-In, Reinsurance & State option.

The term Medicaid Buy-In is referring to a public option that is driven by a state to leverage Medicaid in order to offer a coverage option to a targeted set of persons in that state. Although no state has affirmatively used this public option, principles of the Buy-In policy has been applied to a couple of states.

There are 3 main Buy-In models under consideration:

1. Off-Market Buy-In: The state makes Medicaid-like coverage available to consumers who are not eligible for Medicaid; coverage offered as an off-Marketplace, state-administered buy-in plan.

2. On Marketplace Buy-In: The State offers a state-sponsored qualified health plan (QHP) on the Marketplace (as a Marketplace plan); plan leverages Medicaid infrastructure; potentially in partnership with an existing managed care plan (if applicable)
3. Basic Health Program Buy-In: The State offers a Basic Health Program (BHP) to individuals with incomes below 200% of the federal poverty line (FPL) who are not Medicaid eligible, and could redesign and expand plans to individuals with higher income eligibility, allowing them a choice to buy-in to the program.

Regarding reinsurance, the general idea is that if you can craft a policy by which a combination of state and federal dollars can offset the costs of the highest cost cases in the individual market, then premiums come down for everyone. State goals, targeted populations, design features and risk pools are all included in Colorado specific consideration for studying implementing a public option.

IV. Public Comment

Given by:

Judy with Together Colorado

Jacqueline Healy with the Colorado State Association of Health Underwriters

Brad Niederman with the Colorado State Association of Health Underwriters

Meeting adjourned at 5:00 p.m.

Respectfully submitted,
Sharon O'Hara
Policy Committee Chair